

IMPORTANT — Please read this document carefully and keep it in a safe place. EFFECTIVE MAY 1, 2015.

DESJARDINS BONUSDOLLARS REWARDS PROGRAM RULES

1. GENERAL CONDITIONS

- 1.1 One BONUSDOLLAR® equals one Canadian dollar.
- 1.2 Only primary and joint Visa* Desjardins cardholders can redeem BONUSDOLLARS; additional cardholders cannot conduct such transactions.
- 1.3 Desjardins Group is not liable whatsoever for any use of BONUSDOLLARS by either the primary or joint cardholders.
- 1.4 BONUSDOLLARS cannot be transferred to the account of another Visa Desjardins cardholder.
- 1.5 With the exception of any damages that could be caused by a serious or intentional fault (Quebec), or gross negligence or wilful misconduct (outside Quebec), Desjardins Group and any other stakeholder, including any of its employees, assume no liability whatsoever in respect of direct or indirect damages caused by the BONUSDOLLARS Rewards Program, including cancellation thereof.
- 1.6 Desjardins Group and any other stakeholder in the program will not be deemed as agents or representatives of each other under any circumstance and as such cannot be held liable.

2. EARNING BONUSDOLLARS

DESJARDINS CARDS	REWARDS PROGRAM (% IN BONUSDOLLARS)	
	Included	Optional
Visa Classic	No	1% - \$30 annual fee
Visa No-Fee Gold	0.5% of purchases	1% - \$30 annual fee
Visa Travel Gold	1% of purchases	

- 2.1 BONUSDOLLARS are earned on regular and recurring purchases made with Visa Desjardins cards according to the percentages outlined above. Merchandise returns, cash advances, equal payment cash advances, RRSP cash advances, promotional and regular cheques, in-store Accord D financing, interest charges, purchases of foreign currency, electronic funds transfers, money orders and any type of purchase made in a casino do not earn BONUSDOLLARS.
- 2.2 In the event that a purchase is refunded, the BONUSDOLLARS earned on the purchase will be deducted from the balance of BONUSDOLLARS earned.

3. REDEEMING BONUSDOLLARS

- 3.1 BONUSDOLLARS can be redeemed for travel (Visa No-Fee Gold and Travel Gold cardholders only), rewards and gift cards, show and event tickets. For the complete list of redemption options, go to mycard.desjardins.com or call **1-800-363-3380**.
- 3.2 BONUSDOLLARS cannot be exchanged for cash, credited as payment of an account statement, or used to cover an equal payment cash

advance or RRSP cash advance. BONUSDOLLARS cannot be used to pay annual fees even if Desjardins Group should terminate the program.

- 3.3 BONUSDOLLARS can be redeemed for eligible products or services within **60** days following the date said products or services were purchased. Under no circumstances can they be cancelled or refunded after such use.
- 3.4 A minimum of **20** BONUSDOLLARS must be redeemed at a time.

4. TERMINATING AN ACCOUNT/CANCELLING THE BONUSDOLLARS PROGRAM

- 4.1 Desjardins Group reserves the right to modify or terminate the program with **30**-days' notice. The nature or the value of the discounts or advantages mentioned may be modified, cancelled or replaced without notice by the suppliers.
 - 4.2 A cardholder that fails to comply with any of the program's participation rules, whose account is outstanding for **90** days or whose card has been cancelled by Desjardins Group cannot exercise his rights associated with the program, including use of his BONUSDOLLARS.
 - 4.3 BONUSDOLLARS that are not redeemed within **90** days following the expiry of the program or closure of the Desjardins account will be automatically cancelled.
 - 4.4 If the cardholder closes his account but has another account that includes the BONUSDOLLARS program, the cardholder can have the BONUSDOLLARS associated with the closed account transferred to the second account.
- ### 5. DEATH
- 5.1 In the event of the cardholder's death, any BONUSDOLLARS earned cannot be redeemed.