

IMPORTANT – Please read this document carefully and keep it in a safe place. EFFECTIVE JANUARY 1, 2019.

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, assume no liability whatsoever for any 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, accept no liability for each other.

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 the said eligible 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. CHANGING OR CANCELLING PROGRAM BENEFITS

- 4.1 Desjardins Group can end the program by giving **60** days' notice.
- 4.2 Desjardins Group can also modify the program rules by giving **60** days' notice. The notice must include both the original clauses and the modified clauses. Desjardins Group will not modify the rules in a way that negatively affects the cardholder or the BONUSDOLLARS already in their account, with regard to:
 - a) the number of BONUSDOLLARS already earned, or
 - b) the exchange rate established in section **1.1**.
- 4.3 The cardholder will lose their benefits under the BONUSDOLLARS program in the following situations:
 - a) They cancel their credit card.
 - b) They do not respect the rules of the BONUSDOLLARS program.
 - c) They fail to uphold any other condition in their credit card contract and Desjardins Group terminates said agreement, cancelling their credit card.
 - d) Their credit card account is **90** days or more past due.

- 4.4 If the cardholder has lost their benefits under the BONUSDOLLARS program, they can no longer earn or redeem BONUSDOLLARS. If they choose to cancel their card, Desjardins Group may, at its discretion, give them **90** days to redeem their BONUSDOLLARS. This exchange remains subject to the rules of this agreement.

5. EXPIRATION OF BONUSDOLLARS DUE TO INACTIVITY

- 5.1 If the cardholder does not redeem or earn any BONUSDOLLARS for a consecutive period equal to one year, Desjardins Group will consider their account inactive. The unused BONUSDOLLARS may then be considered expired. Desjardins Group will notify the cardholder at least **30** days in advance, letting them know that their BONUSDOLLARS will expire, and asking them to take action before then.

6. DEATH

- 6.1 If the cardholder who opened the credit card account dies, the account will be closed and the deceased cardholder will no longer benefit from the BONUSDOLLARS program. However, if this happens, Desjardins Group may choose, in its sole discretion, to pay to the estate of the credit cardholder a credit equal to the balance of the BONUSDOLLARS accumulated in the cardholder's account.