



Discover Secret London CONTEST RULES

1. The contest will run from October 2, 2009 (12:01 a.m. EDT) to November 26, 2009 (11:59 p.m. EST) (hereinafter the "contest period"). It is being held by Desjardins Card Services (hereinafter "DCS"), a business unit of the Fédération des caisses Desjardins du Québec (hereinafter "the FCDQ").

ELIGIBILITY

- 2. This contest is open to residents of Canada who have reached the age of majority in their province of residence as at October 2, 2009.

The following are not eligible to enter the contest: employees, agents and representatives of the FCDQ, including DCS, and any other Desjardins Group entity, including but not limited to, their subsidiaries, advertising and promotional agencies, suppliers of prizes, materials and services related to this contest, as well as all persons residing with said employees, agents and representatives. This exclusion is applicable throughout the promotion period and the draw.

HOW TO ENTER

3. Each eligible new holder of one of the following eligible cards automatically receives ten (10) entry ballots. Card applications may be made through one of the means made available to the public (1-877-847-8472, AccèsD, at a caisse/branch, desjardins.com, etc.). The application must have been approved during the contest period (application subject to Desjardins Card Services credit approval).

- VISA Modulo GOLD card
- VISA *Odyssey* GOLD card
- VISA Platinum card

In the case where the eligible person is already a holder of a VISA Desjardins card, the cardholder automatically receives one (1) entry ballot when he or she asks to convert his or her existing VISA Desjardins card to a higher category card among the eligible products, as per the order above (the VISA Platinum card issued by Desjardins being the highest card of the three).

Applicants for In-branch Accord D financing receive ten (10) entry ballots (Accord D financing may be obtained through one of the following means: in a caisse/branch, on AccèsD Internet or on AccèsD Telephone).

Requests for supplementary cards are not eligible for the draw.

4. No purchase required. All eligible persons wishing to participate with no purchase or obligation may do so by legibly handwriting their name, address (including city and postal code) and telephone number, along with a legibly handwritten essay of at least fifty (50) words on "The advantages of the VISA Desjardins GOLD card line" and mailing these items with sufficient postage to the following address: Desjardins Card Services, "DISCOVER SECRET LONDON Contest - no-purchase entry", 425 Viger Avenue West, Montreal, Quebec, H2Z 1W5. Maximum of one entry per envelope. No-purchase entries must be postmarked no later than

the last day of the contest, i.e. November 26, 2009. Each letter received shall be automatically registered for one (1) contest entry. Entries thus received shall be subject to the same conditions as those applicable to other entries. Mechanical reproductions are not permitted. Entries become the property of DCS and will not be returned.

No limit on number of entries, regardless of the methods used.

PRIZES

5. There is one (1) prize worth approximately \$5,000, in the form of a travel voucher (including \$500 in pocket money) for a trip for 2 to London. The prize includes accommodation at a 4-star hotel or higher and regular-class return air fare. The value of the prize may be substituted for an account or cash credit of equivalent value if the winner so chooses.

DRAW

6. Only one (1) grand prize winner will be selected from among one hundred (100) random entries chosen from all eligible entries received during the contest period. The order of the list will therefore determine the order to follow in the event that the selected winner should refuse the prize or in any other situation where the participant does not meet the terms and conditions of these Rules. The draw will be held on December 9, 2009, at 3:00 p.m. (EST) at the DCS offices located at 425 Viger Avenue West, Montreal, Quebec, H2Z 1W5.

7. The odds of a participant being randomly selected depend on the number of eligible entries received during the contest period.

GENERAL CONDITIONS

8. In order to be declared the winner, the selected person must:

- Be reached by phone by the contest organizers within ten (10) days following the prize draw
- Correctly answer—without assistance and within a limited time—a mathematical skill-testing question to be asked by telephone by the contest organizers at a time agreed upon in advance
- Sign the declaration and liability waiver (hereinafter the “Declaration Form”) that will be mailed to the prizewinner and return it to the contest organizers within ten (10) business days of receipt, and
- Should the winning person be a VISA Desjardins cardholder, his/her account must be active and in a good standing (non-delinquent) on the date of the draw.

Should the selected person fail to meet one of the conditions described in the previous paragraph, he or she will be disqualified and the following selected participant will be contacted, until a new participant is selected and declared the winner in accordance with these Rules. The same terms and conditions will remain applicable, with the appropriate adaptations as needed.

Within fifteen (15) days following receipt of the Declaration Form, the organizers will send the winner a letter to inform him or her of how to obtain the prize. Should the selected winner refuse the prize, the organizers are freed from all obligations regarding the awarding of said prize and may proceed, at their discretion, with a new draw, as described in the previous paragraph.

9. By entering the contest, participants agree to abide without appeal by these Rules and by the decisions of the FCDQ, which is administering the contest.

10. All entries shall be subject to verification by the contest organizers. Any entry that is illegible, incomplete, mutilated, fraudulent, mechanically reproduced, or generated or received late may be rejected and shall be ineligible to win a prize. All decisions of the contest organizers are final and without appeal.

11. Anyone taking part in this contest or attempting to do so through means that are contrary to these Rules and unfair to other participants may be disqualified and referred to the competent legal authorities.

12. The prize must be accepted as awarded and may not be exchanged, substituted for another prize or transferred to another person.

13. In the event that the prize cannot be awarded for reasons beyond the control of the contest organizers and unrelated to the winner, the organizers reserve the right to award a similar prize of equivalent value.

14. The winner releases the FCDQ and all persons on behalf of whom the contest is held of liability for any damage he or she may sustain as a result of the acceptance or use of the prize. The winner acknowledges that once he or she has received the letter confirming his or her prize, the performance of obligations related to this prize becomes the entire and exclusive responsibility of the various products and services suppliers.

15. The FCDQ and the persons on behalf of whom the contest is held deny any liability with respect to the malfunction of any computer component, software or communication line, regarding the loss or absence of network communication or any communication that is defective, incomplete, incomprehensible, or deleted by any computer or network, and which may limit or prevent anyone from entering the contest. They also deny any liability with respect to any loss or damage that may be caused directly or indirectly, in whole or in part, by any web page or software download and/or transmission of any information concerning participation in the contest.

16. The FCDQ and the persons on behalf of whom the contest is held may not be held liable for entries that are lost, misdirected or delayed because of mail problems or for any fault or other reason whatsoever with respect to the Web site, for the duration of this contest, including any damage to an entrant's computer.

17. The FCDQ and the persons on behalf of whom the contest is held shall accept no liability whatsoever in any case where their inability to act is the result of an event or circumstance that is beyond their control, or of a strike, lockout or any other labour dispute in their establishments or firms whose offices are used to hold this contest.

18. The FCDQ reserves the right, at its sole discretion, to terminate this contest if events beyond its control prevent it from continuing. In such a case, no liability will be accepted.

19. In accepting the prize, the winner authorizes the contest organizers and their representatives to use his or her name, photograph, likeness, prize statement, place of residence and/or voice for publicity purposes, if required, without remuneration.

20. For residents of Quebec, any dispute regarding the organization or holding of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of attempting to reach a settlement.

21. For the purposes of these Rules, the participant is the primary VISA Desjardins cardholder, or the person whose name appears on the mail-in entry form, and this person shall be awarded the prize if he or she is selected and declared the winner.

22. The personal information gathered from the participants will only be used to manage this particular contest. No other publicity or any other type of communication unrelated to the contest will be sent to the participants.

23. To obtain a copy of these Rules, inquire at your caisse/branch or write to us at the following address and include a postage-paid return envelope: Desjardins Card Services, DISCOVER SECRET LONDON Contest, 425 Viger Avenue West, Montreal, Quebec, H2Z 1W5, visit a participating Desjardins caisse/branch or go to www.desjardins.com/secretlondon.

* Visa Int. / Fédération des caisses Desjardins du Québec, authorized user.

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