

# FEATURES AND ADVANTAGES OF VISA DESJARDINS CARDS FOR INDIVIDUALS



	FOR STUDENTS ONLY	CLASSIC	ELEGANCE GOLD	MODULO GOLD	ODYSSEY GOLD	PLATINUM
Minimum credit limit	\$300	\$500	\$5,000	\$5,000	\$5,000	\$5,000
Daily cash advances with no transaction fee	Up to \$2,500	Up to \$2,500	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000
Overdraft Transfer Service	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
Accord D Desjardins financing (up to \$50,000)	Included	Included	Included	Included	Included	Included
AccèsD (Online Account Management System)	Included	Included	Included	Included	Included	Included
Desjardins BONUSDOLLARS Rewards Program (also applicable to additional cards)	Unrestricted travel Desjardins financial products and services, gift rewards, show tickets	Optional: 1% of purchases credited as BONUSDOLLARS, \$30/year	0.5% of purchases credited as BONUSDOLLARS, free. Optional: 1% of purchases credited, \$30/year	1% of purchases credited as BONUSDOLLARS, free.	1% of purchases credited as BONUSDOLLARS and 2% of purchases made in foreign currencies	1% of purchases credited as BONUSDOLLARS and 2% of purchases made in foreign currencies
Ticket Service	Included	Included with the Desjardins BONUSDOLLARS Rewards Program	Included	Included	Included	Included
Annual Cashback Credit Program						1% on net purchases over \$20,000 credited once a year to the account (max. \$800/year)
Emergency Health Care Coverage	3 days no charge Up to \$5,000,000	3 days no charge Up to \$5,000,000	3 days no charge Up to \$5,000,000	3 days no charge Up to \$5,000,000	Up to 48 days Up to \$5,000,000	Up to 48 days Up to \$5,000,000
Trip Cancellation Insurance Coverage	3 days no charge Max. \$500/pers. before departure Max. \$1,000/pers. after departure	3 days no charge Max. \$500/pers. before departure Max. \$1,000/pers. after departure	3 days no charge Max. \$500/pers. before departure Max. \$1,000/pers. after departure	3 days no charge Max. \$500/pers. before departure Max. \$1,000/pers. after departure	Max. \$2,000/pers. before departure Unlimited after departure	Max. \$2,000/pers. before departure Unlimited after departure
Baggage Insurance Coverage	3 days no charge Up to \$500/person	3 days no charge Up to \$500/person	3 days no charge Up to \$500/person	3 days no charge Up to \$500/person	Up to 48 days Up to \$500/person	Up to 48 days Up to \$500/person
Auto Rental Collision/Loss Damage Insurance		Up to \$125,000 with the BONUSDOLLARS program	Maximum 48 days	Maximum 48 days	Maximum 48 days	Maximum 48 days
Common Carrier Accident Insurance	Up to \$125,000		Up to \$125,000	Up to \$125,000	Up to \$1,000,000	Up to \$1,000,000
Cell Phone Insurance	Included					
Extended Warranty			Included, max. 1 year	Included, max. 1 year	Included, max. 1 year	Included, max. 1 year
Purchase Protection			Up to 90 days from purchase	Up to 90 days from purchase	Up to 90 days from purchase	Up to 90 days from purchase
Hertz discount	Up to 10%	Up to 10%	Up to 20%	Up to 20%	Up to 20%	Up to 20%
Traveller's cheques (no administration fees)					Included	Included
Travel Assistance Service	Included	Included	Included	Included	Included	Included
Interest rate	19.4% <sup>†</sup>	19.4%	19.9%	9.9%	19.4%	9.9%
Low Interest Rate	Upon request \$30/year 11.8%	Upon request \$30/year 11.8%	Upon request \$30/year 12.8%		Upon request \$30/year 11.8%	
Credit Balance Insurance for Individuals	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
Superior Accirance (Personal Accident Insurance) 6 months no charge	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
VISA Desjardins Convenience cheques at prime rate	Included	Included	Included	Included	Included	Included
Authorized Payment Service (no charge)	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
Annual fee	No fee	No fee	No fee	\$50	\$110 (\$90, age 76 and over)	\$169
Co-applicant card	No fee	No fee	No fee	\$10/year	\$30/year	\$50/year
Minimum payment holiday in January and September.				Included		