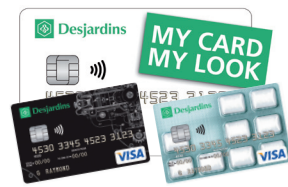


FEATURES AND BENEFITS OF VISA* DESJARDINS PERSONAL CARDS



BASIC FEATURES

Annual fees	
Supplementary card	
Interest rate ¹	
Minimum credit limit	
Daily cash advances with no transaction fees	
Desjardins BONUSDOLLARS Rewards Program (also applicable to supplementary cards)	Travel (without restriction) Desjardins financial products and services, gift rewards, show tickets and donations
Annual cashback	
Administrative charges (cash advance charges, overlimit fee, copy of statement charge, etc.)	

INSURANCE

Emergency Health Care Coverage
Trip Cancellation and Interruption Coverage
Baggage Insurance Coverage
Auto Rental Collision/Loss Damage Insurance
Common Carrier Accident Insurance
Cell Phone Insurance UNIQUE IN CANADA
Extended Warranty and Purchase

OTHER BENEFITS

Contactless payment: payWave
My Look personalization service UNIQUE IN CANADA
Exclusive à la carte Ticket Service
Accord D Desjardins financing
AccèsD (online account management)
Payment reminder e-mailed 3 days before VISA statement due date
Overdraft transfer
Hertz discount
Traveller's cheques (no administration fees)
Travel Assistance Service
Authorized payment service (no charge)
Mobile services

OPTIONS

Low Interest rate ¹
Credit Balance Insurance – Individuals
Superior Accirance (personal accident insurance) 6 months no charge

FOR STUDENTS ONLY

No fee
No fee
19.4%
\$300
Up to \$2,500
à la carte Ticket Service included
None

3 days no charge Up to \$5,000,000
3 days no charge Max. \$500 before departure Max. \$1,000 after departure
3 days no charge Up to \$500
Up to \$125,000 in the event of accidental death and dismemberment.
Included

Included
Included
Included
Included
Included
Upon request
Up to 10%
Included
Upon request
Included

Upon request \$30/year – 11.8%
Upon request
Upon request

CLASSIC

No fee	
No fee	
19.4%	
\$500	
Up to \$2,500	
Optional: 1% of purchases credited as BONUSDOLLARS, \$30/year	<input checked="" type="checkbox"/>
None	

3 days no charge Up to \$5,000,000
3 days no charge Max. \$500 before departure Max. \$1,000 after departure
3 days no charge Up to \$500
Up to \$125,000 in the event of accidental death and dismemberment with the BONUSDOLLARS Rewards Program
Included

Included
With Desjardins BONUSDOLLARS Rewards Program
Included
Included
Upon request
Up to 10%
Included
Upon request
Included

Upon request \$30/year – 11.8%
Upon request
Upon request

ELEGANCE GOLD

No fee	
No fee	
19.9%	
\$5,000	
Up to \$5,000	
0.5% of purchases credited as BONUSDOLLARS, free.	<input checked="" type="checkbox"/>
Optional: 1% of purchases credited, \$30/year	<input checked="" type="checkbox"/>
None	

3 days no charge Up to \$5,000,000
3 days no charge Max. \$500 before departure Max. \$1,000 after departure
3 days no charge Up to \$500
Maximum 48 days
Up to \$125,000 in the event of accidental death and dismemberment.
Included

Included
Included
Included
Included
Upon request
Up to 20%
Included
Upon request
Included

Upon request \$30/year – 12.8%
Upon request
Upon request

MODULO GOLD

\$50	
\$10/year	
9.9%	
\$5,000	
Up to \$5,000	
1% of purchases credited as BONUSDOLLARS	<input checked="" type="checkbox"/>
None	

3 days no charge Up to \$5,000,000
3 days no charge Max. \$500 before departure Max. \$1,000 after departure
3 days no charge Up to \$500
Maximum 48 days
Up to \$125,000 in the event of accidental death and dismemberment.
Included

Included
Included
Included
Included
Upon request
Up to 20%
Included
Upon request
Included

Upon request
Upon request
Upon request

ODYSSEY GOLD

\$110 (\$90, age 76 and older)	
\$30/year	
19.4%	
\$5,000	
Up to \$5,000	
1% of purchases credited as BONUSDOLLARS and 2% of purchases made in foreign currencies	<input checked="" type="checkbox"/>
None	

Up to 48 days Up to \$5,000,000
Max. \$2,000 before departure <u>Unlimited</u> after departure
Up to 48 days Up to \$500
Maximum 48 days
Up to \$1,000,000 in the event of accidental death and dismemberment.
Included

Included
Included
Included
Included
Upon request
Up to 20%
Included
Included
Upon request
Included

Upon request \$30/year – 11.8%
Upon request
Upon request

PLATINUM

\$169	
\$50/year	
9.9%	
\$5,000	
Up to \$5,000	
1% of purchases credited as BONUSDOLLARS and 2% of purchases made in foreign currencies	<input checked="" type="checkbox"/>
1% on net purchases over \$20,000 credited once a year to the account (max. \$800/year)	<input checked="" type="checkbox"/>
None	

Up to 48 days Up to \$5,000,000
Max. \$2,000 before departure <u>Unlimited</u> after departure
Up to 48 days Up to \$500
Maximum 48 days
Up to \$1,000,000 in the event of accidental death and dismemberment.
Included

Included
Included
Included
Included
Upon request
Up to 20%
Included
Included
Upon request
Included

Upon request
Upon request
Upon request