

20. CURRENCY CONVERSION SERVICE

All VISA Desjardins purchases or cash advances made in a foreign currency are payable, and returns or refunds of such purchases are credited, in Canadian currency converted at an exchange rate determined by Desjardins Group which reflects Desjardins Group's cost of foreign funds in Canadian dollars, or its cost of Canadian funds in foreign currency, on the date the purchase or cash advance, or refund or return, is processed. The exchange rate charged may be different from the rate in effect on the transaction date. In each case, the exchange rate will be increased by an administration charge for transaction handling through the VISA International Network as disclosed from time to time in your monthly statement of account. Such exchange and administration costs of currency conversion will be incurred for both debits for purchases and cash advances in foreign currency, and credits for refunds and returns in foreign currency, to the cardholder's account. Such costs and variances between the price to buy and sell foreign currency will usually cause the amount of a debit for a purchase to exceed the amount of the corresponding credit for a refund or return of such purchase. Furthermore, any credit for a refund or return may be processed on a date following the date on which the corresponding debit for the original purchase is processed, and a change in the applicable exchange rate between such dates may further reduce the amount of the credit for the refund or return. The cardholder may write cheques in Canadian currency only. Any cheque written in foreign currency will automatically be returned to the cardholder. The cardholder must pay a currency conversion charge of **1.8% (\$1.80 per \$100 spent)** on any amounts recorded in the cardholder's account in foreign currencies and converted into Canadian dollars. The amount payable in exchange rate charges and the currency conversion charge is deemed to be a regular purchase within the meaning of Section **9** and will be charged to the cardholder's account on the date the currency is converted.

21. JOINT AND SEVERAL LIABILITY

If the VISA Desjardins card is issued in the name of more than one cardholder on the same account, each such person shall be jointly and severally liable for any and all indebtedness incurred through the use of the VISA Desjardins card, as well as credit charges on such indebtedness. In addition, this Agreement will be binding on the cardholder's personal and legal representatives.

22. PROOF

The cardholder agrees and accepts that his or her monthly statement of account constitutes conclusive proof of indebtedness and agrees to pay the indebtedness shown on his or her monthly statement of account in accordance with the terms of this Agreement. The cardholder agrees to review each monthly statement and if an error is found, the cardholder must tell Desjardins Group within **30** days of the issue date of the statement. If the cardholder does not do so, the statement will be regarded as final. However, Desjardins Group may at any time remove from the cardholder's account any credits that have been posted in error.

The cardholder also agrees and accepts that the transaction record issued by an accessible device constitutes proof that the transaction he or she has carried out has been correctly recorded. Desjardins Group is not responsible for providing other proof of transactions, unless the cardholder requests it to avoid or settle a dispute within the meaning of this Agreement, and that in such case, he or she provides Desjardins Group with a transaction record confirming the purchase or the cash advance. The cardholder then accepts that the magnetic stripe or an equivalent data support on which the data pertaining to the transactions made is stored constitutes a sufficient written proof for all legal proceedings.

23. TERMINATION AND ACCELERATION

Desjardins Group may terminate this Agreement at any time, without notice if the cardholder is in breach of this Agreement, including without limitation, where the cardholder fails to make payments by the due date in accordance with the types of credit used (as established in Section **2** of this Agreement), or Desjardins Group receives information about the cardholder which leads it to believe the cardholder may be unable to repay his or her indebtedness and credit charges on such indebtedness to Desjardins Group. If this Agreement is terminated, Desjardins Group or its agent may do any or all of the following without notice:

- a)** refuse to honour any cheques (whether made before or after such termination);
- b)** require the entire balance of the cardholder's indebtedness including, without limitation, credit charges to be repaid immediately, whether or not such balance is due and payable at that time;
- c)** debit any account the cardholder may have with Desjardins Group and apply the funds against the indebtedness and credit charges owing under this Agreement;
- d)** request that all VISA Desjardins cards and unused cheques be returned to it; and
- e)** take possession of all such cards and unused cheques.

If this Agreement is terminated, the cardholder will continue to be liable for indebtedness and credit charges and is responsible for returning all VISA Desjardins cards and unused cheques to Desjardins Group. If a VISA Desjardins card or cheque is used after this Agreement is terminated, the cardholder will be liable for all indebtedness incurred and credit charges thereon even though the Agreement was terminated. The cardholder will not be liable for any indebtedness incurred through the unauthorized use of his or her VISA Desjardins card after he or she has returned the card to Desjardins Group.

The cardholder shall pay to Desjardins Group, on a full indemnity basis, all legal fees and expenses incurred by it to recover any indebtedness or credit charges and all expenses incurred by it to take possession of any VISA Desjardins cards or cheques.

24. ASSIGNMENT

Desjardins Group may assign its rights and obligations under this Agreement without notice to the cardholder.

25. PERSONAL INFORMATION

The cardholder agrees that Desjardins Group may obtain and update, from any credit reporting agency, credit bureau, financial institution, employer or credit card issuer ("**Third Parties**"), any information required for the subject of its file in order to assess the cardholder's creditworthiness, to administer the cardholder's account and to review his or her financial commitments to Desjardins Group within the context of this Agreement or the cardholder's other financial dealings with it. The cardholder authorizes any Third Parties to disclose such information to Desjardins Group, even though said information may be found in an inactive or closed file. The cardholder agrees that Desjardins Group may disclose to any Third Parties any information regarding the cardholder's financial commitments to Desjardins Group arising from the use of the VISA Desjardins card. The cardholder agrees that Desjardins Group may disclose the above-mentioned information, as well as any information related to his use of the VISA Desjardins card to RONA inc., its subsidiaries and its dealer so that RONA inc., its subsidiaries and its dealer may better determine and satisfy his needs.

26. DATA TRANSMISSION TO VISA INC. AND ITS SUBSIDIARIES

The cardholder agrees that Desjardins Group may obtain, use and disclose to Visa inc. and any of its subsidiaries, their officers, employees and agents, any necessary information, on the one hand to process, authorize and authenticate a transaction and, on the other hand, for the provision of customer service and the administration of a promotional contest to allow the cardholder to participate in such a contest.

27. CHOICE OF LANGUAGE

The cardholder chooses to receive this and other VISA Desjardins card material in English. The cardholder agrees to inform Desjardins Group should he/she decide to receive a copy of this Agreement in French.



425, Viger Avenue West, Montréal (Québec) H2Z 1W5

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VARIABLE CREDIT AGREEMENT

RONA VISA Desjardins

**PLEASE READ THIS DOCUMENT CAREFULLY
AND KEEP IT FOR REFERENCE PURPOSES.**

EFFECTIVE FEBRUARY 1, 2010.

The Desjardins Financial Group ("Desjardins Group") will open a file under your name so that you may receive financial services as they relate to the various credit and payment services offered by Desjardins Group in connection with the VISA Desjardins card. The personal information contained in this file is kept at the offices of Desjardins Group or its agents, and is consulted by their employees solely when warranted, in the performance of their duties. Desjardins Group will collect, use and disclose your personal information only in accordance with our privacy code. You agree that we may share your personal information, in accordance with our privacy code, with our subsidiaries, affiliates, and other business partners, in order to identify and inform you of the products and services that we, and our subsidiaries, affiliates and business partners may offer. You have a right to access the contents of your file and to correct any erroneous information by making a written request to that effect to our privacy officer. You may also have your name excluded from our direct marketing lists. For all these requests, or to receive a copy of our privacy code, please write to us at our Customer Service Department (PRP), Attn: Privacy Officer, P.O. Box 8600, Station "Centre-Ville", Montréal, (Québec), H3C 3P4.

For the purposes of this Agreement, the primary cardholder and each additional person whose name is embossed on a supplementary VISA Desjardins card at the request of the primary cardholder are collectively designated by the term "the cardholder". When the cardholder is issued a VISA Desjardins card by Desjardins Group and signs the VISA Desjardins card bearing the cardholder's name, uses the card for the first time, or authorizes its use by a third party, the cardholder is deemed to acknowledge his or her prior request for the issuance of the VISA Desjardins card, irrevocably accepts the following conditions of use and agrees to be liable for any indebtedness incurred through the use of the card as well as any credit charges on such indebtedness, and if the cardholder is comprised of more than one person, each person is jointly and severally liable.

1. DEFINITIONS

In this Agreement, the following terms shall have the following meanings:

"accessible device": means an automated teller machine, point-of-sale equipment, Touch-Tone telephone connected to a Touch-Tone line, computer or any other device enabling a VISA Desjardins cardholder to carry out transactions with the VISA Desjardins card;

"balance of multiple purchases": means the total of multiple purchases made within a deferred payment period;

"cash advance": means an advance of cash which can be obtained using the VISA Desjardins card and VISA Desjardins PIN;

"cheque": means a cheque drawn on the account of the VISA Desjardins cardholder;

"deferred payment financing": means the purchase of a good or service using the VISA Desjardins card, for which repayment is deferred at the time of purchase for a specific time period indicated on the statement of account;

"deferred payment period - multiples purchases": means the period determined by the cardholder and the merchant within the context of multiple purchases by equal instalments during which the cardholder may make more than one purchase with the VISA Desjardins card without having to pay principal and credit charges;

"equal instalments financing": means the purchase of a good or service using the VISA Desjardins card which is repayable by way of equal and consecutive monthly instalments determined at the time of purchase;

"indebtedness": means the purchase price of goods and services, the amount of cash advances and cheques, credit obtained by way of equal instalments financing or deferred payment financing, multiple purchases by equal instalments and all other amounts payable under this Agreement, except credit charges;

"interest rate": means the rate used to calculate credit charges;

"multiple purchases by equal instalments": means multiple purchases of goods or services made during a deferred payment period - multiples purchases with a VISA Desjardins card in relation to a specified project, for which the total amount of such multiple purchases is repayable beginning at the end of the deferred payment period by way of equal and consecutive monthly instalments;

"point-of-sale equipment": means an electronic terminal equipped with a card reader and a keyboard to carry out transactions with a VISA Desjardins card (ex.: point-of-sale terminal);

"regular purchase": means the purchase of a good or service using the VISA Desjardins card, other than deferred payment financing, equal instalment financing, or multiple purchases by equal instalments;

"signature": means the method used by the cardholder to indicate his or her consent, regardless of whether that indication be handwritten, electronic or verbal;

"transaction record": means a record given by certain accessible devices confirming a purchase or a cash advance made by the cardholder with his or her VISA Desjardins card;

"unauthorized transaction": means a transaction made after **1)** the cardholder has reported his or her VISA Desjardins card lost or stolen, **2)** the card has been cancelled or declared expired, **3)** the cardholder, pursuant to this Agreement, has reported that another person may be aware of his or her VISA Desjardins PIN, **4)** the cardholder was forced, under threat, to hand over his or her VISA Desjardins card or to give his or her VISA Desjardins PIN to a third party, subject to the cardholder filing a complaint with the police authorities, notifying Desjardins Group forthwith and collaborating with any subsequent investigation or **5)** the cardholder had his or her VISA Desjardins PIN stolen without his or her knowledge;

"VISA Desjardins card": means any credit card which carries the VISA name issued by Desjardins Group to the cardholder or a third party authorized by the cardholder, the use of which is governed by this Agreement and any amending or superseding Agreement hereof;

"VISA Desjardins PIN": means a personal and confidential identification number the cardholder must use with his or her VISA Desjardins card; for the purposes



of this Agreement, it is agreed that the VISA Desjardins PIN is personal, confidential and distinct for each cardholder and each of the joint cardholders.

2. USE OF CREDIT

The VISA Desjardins card allows its cardholder to obtain credit:

- a) for the payment of a regular purchase or in the form of cash advances or by using a cheque;
- b) for equal instalments financing, multiple purchases by equal instalments or deferred payment financing; and
- c) by any other means Desjardins Group may establish.

The cardholder may write a cheque for any amount up to his or her available VISA Desjardins credit limit. Cheques may not be used to make payments on the cardholder's account. The cardholder may not draw a cheque if the minimum payment has not been made on the account by the due date indicated on the statement of account under the Minimum Payment Due heading. The VISA Desjardins card may not be used to pay for any illegal purchase. The cardholder cannot stop payment on any transaction unless expressly permitted to do so by law.

3. MAXIMUM AMOUNT OF CREDIT

Any use of credit established in Section **2** is subject to a credit limit, which is indicated on every statement of account. Separate credit limits may be established for equal instalments financing, multiple purchases by equal instalments or deferred payment financing, upon request from the cardholder. Any and all credit limits may be increased, at Desjardins Group's discretion, upon request from the cardholder, or decreased if Desjardins Group deems it appropriate after having analyzed the cardholder's file. Any cash advance, cheque or purchase which results in the applicable credit limit being exceeded shall be regarded as a request to increase the credit limit to the maximum amount that can then be granted to the cardholder, taking into consideration Desjardins Group's applicable credit granting standards.

4. ANNUAL FEES

The RONA VISA Desjardins card does not carry an annual fee. There is no cost for additional cards.

5. STATEMENT OF ACCOUNT PERIOD

One or more statements of account in paper or electronic format will be sent to the cardholder every month. In order to obtain further information regarding the cardholder's account, the cardholder may call Desjardins Group at **1-800-363-3380** during regular business hours.

6. MINIMUM PAYMENT FOR EACH BILLING PERIOD

The cardholder shall repay to Desjardins Group all indebtedness incurred through the use of the VISA Desjardins card as well as applicable credit charges on such indebtedness, in accordance with the terms and conditions of this Agreement. The cardholder shall pay in one payment, by no later than the due date shown on the statement of account for a given period, the aggregate of the following:

- a) at least **3%** OF THE TOTAL of **(1)** the indebtedness remaining on the statement of account for the previous period; **(2)** the regular purchases during the period covered by the statement of account; **(3)** the cash advances obtained and cheques posted during the period covered by the statement of account; **(4)** the applicable credit charges on indebtedness that was not paid on the due date shown on the statement of account for the previous period; and **(5)** the applicable credit charges on cash advances obtained and cheques posted during the period covered by the statement of account; LESS; **(6)** the payments received since the date of the statement of account for the previous period; and **(7)** the amount of any transaction that has led to a credit adjustment during that period; or **\$10**, if **3%** of the previously determined amount is less than **\$10**;
- b) the monthly instalment(s) payable for the period covered by the statement of account, in respect of purchases made by way of equal instalments financing or multiple purchases by equal instalments;
- c) any amounts payable on the date of the statement of account in respect of deferred payment financing;
- d) any unpaid portion of the amount required to be paid by the payment due date set out in a previous statement of account; and
- e) any other amount properly chargeable under this Agreement and for which Desjardins Group gives notice to the cardholder requiring payment.

The first monthly instalment for purchases made by way of equal instalments financing will be billed on the first VISA Desjardins statement of account issued following the transaction. The first monthly instalment for multiple purchases repayable by equal instalments will be billed on the first VISA Desjardins statement of account issued after the deferred payment period. The remaining monthly instalments will be billed on subsequent consecutive statements of account. The outstanding principal amount and any credit charges relating to deferred payment

financing, equal instalments financing or multiple purchases by equal instalments may be prepaid in whole or in part prior to the due date, without penalty.

7. APPLICATION OF PAYMENTS

Payments are applied in the following order: **(1)** credit charges, **(2)** monthly instalment of principal on purchases made by way of equal instalments financing and multiple purchases by equal instalments, **(3)** cash advances and cheques from a previous period, **(4)** regular purchases that carry credit charges, **(5)** cash advances and cheques during the statement period, **(6)** regular purchases recorded during the statement period and **(7)** purchases made by way of deferred payment financing. If a statement of account contains more than one item in any category of charges, payments will be applied to such items based on the transaction date, beginning with the earliest.

8. TERMS OF PAYMENT

If the cardholder pays in full the total indebtedness on the statement of account by the due date shown on the statement of account, the cardholder will not incur credit charges on regular purchases and fees recorded during the statement period, and credit charges are charged only:

- a) on cash advances from the date such cash advances are obtained;
- b) on cheques from the date such cheques are posted to the account;
- c) on indebtedness shown on the monthly statement of account which also appeared on the previous statement of account; and
- d) if applicable, on purchases made by way of equal instalments financing and on multiple purchases by equal instalments.

9. INTEREST RATES AND CALCULATION OF CREDIT CHARGES

a) **Regular purchases:** Credit charges shall not apply to regular purchases appearing on the statement of account provided that the balance of all indebtedness and accrued credit charges is paid in full by the due date shown on the statement of account. If the cardholder makes a partial payment only, then credit charges are charged on regular purchases appearing on the statement of account based on the average daily balance on account of regular purchases from the date of each purchase until the purchases are paid in full, at the annual interest rate in effect for the period covered by the statement of account. However, if the total balance outstanding indicated on a subsequent statement of account is paid in full by the due date shown, purchases not yet paid shall be exempt from credit charges for the period for which full payment has been made.

Annual interest rate: **19.4%**.

b) **Cash advances and cheques:** Credit charges are charged on all cash advances and cheques based on the average daily balance of cash advances and cheques from the date such cash advances are obtained and such cheques are posted to the account, until they are paid in full, at the annual interest rate in effect for the period covered by the statement of account.

Annual interest rate: **19.4%**.

c) **Deferred payment financing:** Credit charges on purchases made by way of deferred payment financing are calculated from the payment due date shown on the statement of account, until such purchases are paid in full. If the total amount of a purchase made by way of deferred payment financing is not paid in full on the due date shown on the statement of account, it is automatically converted into a purchase by way of equal instalments financing, repayable by equal consecutive monthly payments ("**converted payments**") as to principal and credit charges at the annual interest rate for the equal instalments financing plan offered by the merchant in effect at the date of conversion, by way of twelve **(12)** equal monthly payments if the balance converted is less than One Thousand Dollars **(\$1,000)**, by way of twenty-four **(24)** equal monthly payments if the balance converted is equal to or higher than One Thousand Dollars **(\$1,000)** and less than Three Thousand Dollars **(\$3,000)**, or by way of thirty-six **(36)** equal monthly payments if the balance converted is greater than Three Thousand Dollars **(\$3,000)**. Notice to this effect showing the number of payments and the monthly amount of the converted payment resulting from the conversion from deferred payment financing to equal instalments financing will be sent to the cardholder at least thirty **(30)** days before the first payment due date for such equal payment financing. If, on or before the due date shown on the statement of account, the cardholder makes a partial payment only on a purchase made by way of deferred payment financing, the unpaid balance of such deferred purchase will be converted to equal instalments financing and will be payable at the monthly amount set for the converted payment as shown on the notice until the balance is paid in full. Annual interest rate will vary depending on the financing plan offered by the merchant, up to a maximum of **19.9%**.

d) **Equal instalments financing:** Credit charges are charged on purchases made by way of equal instalments financing from the date such purchases are

posted to the statement of account until they are paid in full, at the annual interest rate in effect for the financing plan offered by the merchant. Annual interest rate will vary depending on the financing plan offered by the merchant and will be equal to or greater than the minimum rate of **0%** and less than or equal to the maximum rate of **19.9%**.

e) **Multiple purchases by equal instalments:** Credit charges are charged on multiple purchases by equal instalments from the end of the deferred payment period until they are paid in full, at the annual interest rate in effect for the financing plan offered by the merchant. Annual interest rate will vary depending on the financing plan offered by the merchant and the total amount of multiple purchases made during the deferred payment period, up to a maximum of **19.9%**.

In all cases, any reversal of payment and any dishonoured payment made by cheque (drawn on any financial institution) or by preauthorized debit will generate credit charges at the applicable rate as established in this section as if the payment had never been made.

10. LATE PAYMENT CHARGES

If the cardholder fails to make the minimum payment required on the due date shown on the statement of account under the heading Minimum Payment Due, the cardholder agrees to pay credit charges on any and all unpaid amounts (excluding interest charges) calculated at the annual interest rate applicable to regular purchases, cash advances and cheques **(19.4%)**. This annual interest rate is applicable regardless of the way the credit obtained is used.

TABLE OF EXAMPLES OF CREDIT CHARGES

| TABLE OF EXAMPLES OF CREDIT CHARGES | | | | | |
|-------------------------------------|----------------------|---------------------------------|---------------|----------------|----------------|
| | ANNUAL INTEREST RATE | COST FOR A 30-DAY BILLING CYCLE | | ANNUAL COST | |
| AVERAGE DAILY BALANCE | | \$100 | \$500 | \$100 | \$500 |
| Regular Interest Rate | 19.40% | \$1.59 | \$7.97 | \$19.40 | \$97.00 |
| Equal Instalments Financing | 19.90% | \$1.64 | \$8.18 | \$19.90 | \$99.50 |

11. COMMUNICATIONS WITH CARDHOLDER

Should Desjardins Group have any questions regarding the cardholder's VISA Desjardins account/card, the cardholder specifically authorizes Desjardins Group to contact him/her at his/her place of business or at any other coordinates, at the Desjardins Group's discretion.

12. AMENDMENTS TO THE TERMS OF THE VARIABLE CREDIT AGREEMENT

With the exception of the interest rates indicated in sections **9 d)** and **9 e)** applicable to past purchases, Desjardins Group reserves the right to increase the aforementioned interest rates. Desjardins Group also reserves the right to amend the terms of this Agreement. In either case, the cardholder will receive **30** days prior written notice before the amendment comes into effect. The notice will either accompany the cardholder's monthly statement of account or be mailed separately to the most recent address appearing in Desjardins Group's records. The cardholder will provide prompt notice to Desjardins Group of any change of address. Use of the cardholder's VISA Desjardins card after the expiry of the **30** day notice period will constitute acceptance by the cardholder of the amendments contained in such notice.

13. USE OF VISA DESJARDINS PIN

a) **Genuine signature:** The cardholder acknowledges that the joint use of his or her VISA Desjardins card with his or her VISA Desjardins PIN is the same as his or her genuine signature to enable him or her to carry out, through an accessible device, purchases and cash advances, as provided for under this Agreement.

b) **Selection and confidentiality of VISA Desjardins PIN:** When a cardholder selects his or her VISA Desjardins PIN, he or she undertakes not to select an obvious number (ex.: date of birth, telephone number, social insurance number, health insurance number, driver's permit number), in which case he or she shall be presumed having contributed to the unauthorized use of his or her card and shall assume all liability thereof, if any.

The cardholder further undertakes not to disclose his or her VISA Desjardins PIN to anyone in anyway whatsoever, nor to write it on his or her card or any other easily accessible document, in which case he or she shall also be presumed having contributed to the unauthorized use of his or her card and shall assume all liability thereof, if any.

c) **Liability:** Should the cardholder notice the loss of confidentiality of his or her VISA Desjardins PIN or as soon as he or she suspects a third person of knowing his or her VISA Desjardins PIN, he or she undertakes, to continue to make purchases or get cash advances, to modify his or her VISA Desjardins PIN

immediately or, if he or she is unable to do so, to notify Desjardins Group of this situation. Any transaction made after such modification to a VISA Desjardins PIN is no longer considered an unauthorized transaction as defined in this Agreement. When unauthorized transactions are made with the cardholder's VISA Desjardins card, the cardholder cannot be held liable for these transactions.

The cardholder acknowledges that Desjardins Group cannot be held liable for damages, including monetary losses, resulting from the impossibility of using an accessible device due to a malfunction, temporary failure or misuse, nor to any other interruption of the devices caused by acts out of Desjardins Group's control, including labour conflicts and equipment failure.

14. CARD VALIDITY

The cardholder agrees not to use the VISA Desjardins card before the validity date or after the expiry date indicated on the VISA Desjardins card.

15. CANCELLATION OF CARD AND CHEQUES

As the VISA Desjardins card and the cheques remain the property of Desjardins Group, Desjardins Group reserves the right at any time to rescind the currently authorized credit limit, to revoke the VISA Desjardins card and the cheques and take possession of them or have them repossessed, and to cancel, in full or in part, one or more services provided by the VISA Desjardins card and the cheques, or to deny access to said services without prior notice to the cardholder. Desjardins Group shall not be liable to the cardholder in this or in any other event.

16. RESPONSIBILITY OF DESJARDINS GROUP

Desjardins Group shall not be liable to the cardholder for the refusal of a merchant to honour the VISA Desjardins card or cheques nor for the modification, cancellation or replacement of the VISA Desjardins card's advantages or discounts by a merchant.

17. LOSS OR THEFT OF CARD OR CHEQUES

If a cheque is used without the cardholder's authorization, the cardholder's liability is limited to a total of **\$50** and all liability ceases when the cardholder notifies Desjardins Group via telephone at **1-800-363-3380** or by registered mail at **425**, Viger Avenue West, Montréal, (Québec), **H2Z 1W5** of the loss or theft.

18. DISPUTES

Desjardins Group assumes no liability whatsoever for the quality of the goods or services obtained using the VISA Desjardins card or cheques and all claims or disputes concerning sales drafts or credit vouchers, requests for refunds, etc., must be settled directly between the cardholder and the merchant. In some circumstances, Desjardins Group may be able to provide assistance to the cardholder in resolving a disputed transaction or if the cardholder wishes to claim that a transaction that appears on the monthly statement of account is false or unauthorized. If the cardholder wishes to discuss a disputed transaction, the cardholder should contact Desjardins Group at **1-800-363-3380** during regular business hours. Without limiting the generality of the foregoing, any recourse of the cardholder against Desjardins Group in connection with using the VISA Desjardins card shall be limited to reimbursement of any amounts improperly charged to the cardholder's account. Desjardins Group shall in no event have any further or additional obligations or liability to the cardholder.

Although Desjardins Group has no legal obligation to do so, the cardholder acknowledges and agrees that if Desjardins Group credits the cardholder's account for any amount related to a disputed transaction, any and all right, claim, demand or other interest (together with all rights of action accrued or which may accrue) that the cardholder has or may have, now or in the future, in respect of such disputed transaction are automatically assigned to Desjardins Group. The cardholder also agrees to fully cooperate with Desjardins Group by signing any and all documents that Desjardins Group may require regarding the assignment of such right, claim, demand or other interest either before or after Desjardins Group credits the cardholder's account.

The cardholder acknowledges that Desjardins Group has no obligation to credit the cardholder's account, and if Desjardins Group does so credit the cardholder's account, such credit will not be considered a precedent for future account credits.

19. CREDIT VOUCHERS

Any credit voucher will be credited to the cardholder's account on the day it is received by Desjardins Group. If Desjardins Group has not received a credit voucher when a statement of account is prepared, the cardholder will pay the balance of indebtedness shown on the statement of account as required by this Agreement, and any credit will appear on a subsequent statement of account following Desjardins Group's receipt of the voucher.

SEE REVERSE