

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 each conduct such transactions.
- 1.3 The Fédération des caisses Desjardins du Québec ("the Federation") is not liable whatsoever for any use of BONUSDOLLARS by either the primary or joint cardholder.
- 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 fault or gross negligence, the Federation and any other stakeholder in this program, including any of its employees, assume no liability whatsoever in respect of direct or indirect damages caused by the program, including its cancellation.
- 1.6 The Federation and any other stakeholder in the program will not be deemed as agents or representatives of each other under any circumstance and as such cannot be held liable.

2. EARNING BONUSDOLLARS

DESJARDINS CARDS	ACCUMULATION (% IN BONUSDOLLARS)
Visa Elegance Gold	1% of purchases
Visa Modulo Gold	1% of purchases
Visa Gold	1% of purchases
Visa Odyssey Gold	1% of purchases
Visa Prestige Platinum	1.5% of purchases
Visa Platinum	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 rewards (Visa Elegance® Gold, Modulo® Gold, Gold, Odyssey® Gold, Prestige Platinum and Platinum cardholders only), rewards and gift cards, show and event tickets, Desjardins financial products and services and donations. For the complete list of redemption options, go to desjardins.com/bonusdollars 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 the Federation should terminate the program.
- 3.3 BONUSDOLLARS can be redeemed for eligible products and 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, except in the case of donations when a minimum of **40** BONUSDOLLARS must be redeemed.

4. TERMINATING AN ACCOUNT/CANCELLING THE BONUSDOLLARS PROGRAM

- 4.1 The Federation reserves the right to modify or terminate the program with **30**-days' notice. The nature or the value of the discounts or advantages mentioned may be modified, cancelled or replaced without notice by the suppliers.
- 4.2 A cardholder that fails to comply with any of the program's participation rules, whose account is outstanding for **90** days or whose card has been cancelled by the Federation cannot exercise his rights associated with the program, including use of his BONUSDOLLARS.
- 4.3 BONUSDOLLARS that are not redeemed within **90** days following the expiry of the program or closure of the Desjardins account will be automatically cancelled.
- 4.4 If the cardholder closes his account but has another account that includes the BONUSDOLLARS program, the cardholder can have the BONUSDOLLARS associated with the closed account transferred to the second account.

5. CHANGE OF CARD

- 5.1 When a cardholder changes from a Visa Desjardins card that includes the BONUSDOLLARS rewards program to a Visa Cash Back, Cash Back MasterCard or Cash Back World MasterCard card, the entire BONUSDOLLARS balance can be transferred as cash back in a **1 to 1** ratio. For every **25** BONUSDOLLARS, if the card is transferred to a Visa Cash Back or Cash Back MasterCard card, or **50** BONUSDOLLARS, if the card is transferred to a Cash Back World MasterCard, **\$25** or **\$50** will automatically be credited to the account.

6. DEATH

- 6.1 In the event of the cardholder's death, any BONUSDOLLARS earned can be redeemed for the financial products and services identified in the deceased cardholder's name or acquired in his name:
 - 6.1.1 transaction fees on the Chequing Account, Regular Savings Account or Term Savings Account in the estate's name;
 - 6.1.2 savings product or Desjardins Funds invested in the surviving spouse's RRSP in the year of the cardholder's death or within **60** days following the calendar year of the death;
 - 6.1.3 Repayment of a financing product held with a caisse (deceased's automobile, personal or mortgage loan);
 - 6.1.4 Payment of the estate's liquidation fees (private management).