

Effective July 1, 2024



Service charges

FOR BUSINESSES



Desjardins
Business

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Transaction plans

Features	Community plan*	20 transaction e-banking plan	35 transaction plan	55 transaction plan	75 transaction plan	100 transaction plan	300 transaction plan
Monthly fee ¹	\$2.95	\$5.95	\$24.95	\$40	\$53.95	\$73.95	\$175
Automated transactions, including Interac** e-Transfers	22	20	35	55	75	100	300
Cheque transactions		Not included					
At the teller counter transactions	3	Not included	Not included				
Content of deposits	No charge for the first 50 items \$5,000 in banknotes \$500 in coins	Not included	No charge for the first 15 items \$3,000 in banknotes \$100 in coins	No charge for the first 40 items \$8,000 in banknotes \$100 in coins	No charge for the first 40 items \$8,000 in banknotes \$200 in coins	No charge for the first 70 items \$8,000 in banknotes \$200 in coins	No charge for the first 100 items \$25,000 in banknotes \$250 in coins
AccèsD Affaires	Manage your finances more easily with online services and tools						
Mobile deposits	✓	✓	✓	✓	✓	✓	✓
Management fees	✓	✓	✓	✓	✓	✓	✓
Monthly online statement and free digital cheque images	✓	✓	✓	✓	✓	✓	✓
Bank confirmation bancaire (AccèsD Affaires)	✓	✓	✓	✓	✓	✓	✓
Other features	If you maintain a balance of \$25,000 : transactions double to 50 (3 teller transactions and 47 automated transactions)	X	X	X	X	X	X
Solutions package Visa Business Freedom Desjardins***	Not included	For \$20**** a month, you get the <i>Business Freedom Solutions</i> package, 20 automated transactions and the AccèsD Affaires.	For only \$11.50 a month, add the <i>Business Freedom Solutions</i> **** option to your transaction plan.				

Plans to help you lower your operating expenses and to optimize your management.

* Exclusive offer for cooperatives and non-profit humanitarian organizations. Some eligibility conditions apply. Check with your caisse or your Desjardins Business Center.

** *Interac* and *Interac e-Transfers* are registered trademarks of *Interac Inc.* Used under licence.

*** *Business Freedom Solutions* package includes a line of credit, Accord D *Business* financing and a Visa Desjardins *Business* card. Additional *Business* cards are not free of charge with the *Business Freedom Solutions* package

**** The cost of the transaction plan with the *Business Freedom Solutions* option is billed as follows: \$17 is charged to your *Business Freedom Solutions* account and the rest to your Desjardins business chequing account

Regular transactions

Transaction	Fee
CHEQUING ACCOUNT	
Account setup	no fee
To order legal documents REQ	\$5
To order documents from Corporations Canada	\$1
Monthly management fee	\$7
Encoded cheques	\$1.15
Withdrawal	
• Counter	\$1.25
• ATM	\$1
• ATM outside Canada (PLUS* network)	\$3
• ATM (ACCULINK network)	free
Deposit²	
• Counter	\$1.25
• ATM	\$1
• Direct deposit	\$0.90
• Cash	
– Bills	\$2.20/\$1,000
– Unsorted bills	\$2.50/\$1,000
– Coins	\$2.20/\$100
– Item deposited	\$0.22
– Mobile deposit	free
• Remote deposit by scanner:	
– Setup fee	\$200
– Item deposited	\$0.22
– Digital license fee/per scanner	\$25/ea.
Direct payment	\$0.90
Bill payment	
• Counter (including withdrawal charges)	\$2.50
• Counter, Visa* Desjardins credit card (including withdrawal charges)	\$2.50
• Counter, non-member of Desjardins	\$3
• ATM	\$1
• AccèsD Affaires	
– Bill payment	\$0.90
– Government remittance ³	\$2
• Cancelled bill payment	\$5
Preauthorized payment	\$0.90
Transfer	
• Counter	\$1.25
• ATM	\$1
• Automated transfer, by AccèsD Affaires or Interac ⁴	\$0.90
• Automated loan repayment	no fee
AGRI-INVEST ACCOUNT	
This type of account does not have user fees.	

* Trademark of Visa International Service Association and used under license

Regular transactions

Transaction Fee

CORPORATE BUILD-UP ACCOUNT (min. balance \$20,000)

Monthly management fee	\$7
<ul style="list-style-type: none"> • Interest paid on balances held, based on tiers • For user fees, see "Chequing account section" 	

BUILD-UP ACCOUNT IN US\$

Monthly management fee	\$7
Encoded cheques	\$1.15
Withdrawal at counter only	\$1.25
Deposit at counter only	\$1.25

All unspecified transactions are charged the fee for chequing accounts in US\$

AUTOMATED SERVICES

AccèsD Affaires

• Telephone	no fee
• Internet and mobile (monthly fee)**	\$9.95
• Transactions	\$0.90
• Government remittance ³	\$2

Direct deposit or withdrawal***

• Set-up fee:	\$30
• Minimum monthly fees	\$5
• Monthly fee varies based on the number of transactions per month (see table below).	

Monthly volume of DDW transactions	Fee per transaction****	Minimums monthly fees*****
0 to 14	n/a	\$5.00
15 to 50	\$0.35	n/a
51 to 100	\$0.25	n/a
101 to 500	\$0.20	n/a
501 to 10 000	\$0.15	n/a
10 001 and over	\$0.10	n/a

** Varies based on options selected.

*** Fees for direct deposit or withdrawal services in American funds will be billed in the currency of the billing folio.

**** The fee per transaction is based on the total number of transactions by all DDW organization numbers (Canadian or American) in an AccèsD Affaires account.

***** The minimum monthly fees applies on transaction volume between 0 to 14 per month.

Additional services

Transaction Fee

DESJARDINS ACCOUNT COLLECTION SERVICE (SPC)^{5, 6}

- Set-up fee: \$200
 - Banks may charge additional fees to accept the payment request.
- Monthly fee is based on volume of bills collected.

Monthly volume of ACS transactions	Fee per transaction
1 to 50	Flat fee: \$15/month
51 to 1,000	\$0.30
1,001 to 5,000	\$0.15
5,001 to 10,000	\$0.14
10,001 to 50,000	\$0.13
50,001 to 100,000	\$0.127
100,001 to 200,000	\$0.072
200,001 and over	\$0.067 or less

ACCOUNT CONSOLIDATION SERVICE

- For 5 folios \$180/month
- For each additional folio \$30/month

Currency supply²

- Bills \$0.40 (+ taxes)/100 bills
- Coin \$0.15 (+ taxes)/roll

Business Access Card

- Replacement card Free
- Additional card (excessive requests) \$5

Certified cheque

- Member \$15
- Beneficiary \$20

Cheque, preauthorized payment or automatic withdrawal related to a loan without sufficient funds* \$45

Personalized check order Fee set by supplier

* Fees for NSF cheques and preauthorized payments with insufficient funds are included on account statements as "fees for returned items".

Additional services

Transaction	Fee
Balance, charges, interest, transaction or other data confirmation	
• By telephone or at counter	\$5
• Written (standard form or personalized letter)	\$35/hr
Stop payment	
• Counter	\$13
• AccèsD Affaires	\$12
• Partial information or series of cheques	\$20
Cash box	\$55/year
Safety deposit box	from \$40 (+ taxes)/year
24-hour deposit	
• Disposable envelopes	\$31 (+ taxes)/100 approx.
• Rental of reusable bag with keys (where the service is available)	\$45 (+ taxes)/bag/year
Search and other document	
• Requested by the member	no fee
• Requested by a third party	\$5
Account statement	
• Cheque not returned	
– Paper statement	\$3
– Online statement	no fee
• With paper cheque images***	
– Paper statement	\$5.50
– Online statement	\$5.50
• With online cheque images	
– Paper statement	\$5.50
– Online statement	no fee
Closing an account	
• Less than 90 days after opening	\$20
• More than 90 days after opening	no fee
• Requested by another institution	\$20
Inactive folio	
• After 1 year	\$15
• After 2 years	\$30
• After 3 years	\$50

* Since June 12, 2022, return of paper cheque images is no longer offered to those who do not already have this service.

International services

Transaction	Fee
Purchase/sale of foreign currencies other than US\$	
• Members	\$3.50
• Non-members	\$5

CASHING OR DEPOSITING A CHEQUE, MONEY ORDER OR DRAFT INTO A CA\$ ACCOUNT

- American funds \$2.50
- Other currencies \$12

US\$ cheque issued on a CA\$ account \$17

MONEY ORDER AND DRAFT

- Issued in CA\$, US\$ or other currency \$9.50
- Returned item in US\$ \$20
- Photocopy as proof of cashing \$10 min., \$15 max.*
- Reimbursement or replacement after loss or theft \$10 min., \$20 max.

TRANSFER OF FUNDS**

- Receipt if funds from Desjardins or Desjardins Bank if < \$50 free
- if > \$50 \$15 in CA or US
- Investigation \$20 min.

WIRE TRANSFER (SWIFT)

Sent within Canada or abroad (at the caisse or by AccèsD Affaires)*** \$15

Sent to Desjardins Bank** \$7.50

DIRECT DEPOSIT

Inter-Caisses****

- At the counter (funds and fees in CA\$) \$2 max.
- By AccèsD Affaires \$0.90

Towards other institutions (funds and fees in CA\$)

- At the counter \$4 to \$8 depending on destination
- By online with AccèsD Affaires \$0.90 to \$8 depending on destination

COLLECTION

- Clean item: cheque, letter of exchange and instrument (must be a min. value of \$15 CA) \$30 min., \$200 max.
- Documentary item \$60 min., \$275 max.
- Mail variables, \$25 min.
- Returned item \$50

FACTORING

Fee depends on commercial risks involved

* \$50 if item was cashed over a year ago.

** Plus correspondent fees, if any. Fees are based on the currency of the account credited.

*** US\$ transfers – applicable charges in US\$.

**** Fees will be charged in the currency of the account.

International services

Transaction	Fee
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LETTER OF CREDIT (DOCUMENTARY CREDIT)

Import	
• Drafting fees	\$100/hr
• Opening	\$125 min.
• Drawing commission	
between 0.375% and 0.75%	depending on the term, \$75 min.
• Amendment	\$75
• Unused or cancelled credit	\$75 min.
• Discharge, indemnity, release of goods	\$50
• Consultation	\$100/hr
• Mail	variables, min. \$25
• Telecommunication	variables, min. \$25
• Miscellaneous fees	variables

Export	
• Advising	\$75
• Payment commission and negotiation	0.125% min. or \$100
• Amendment	\$50
• Confirmation	variable
• Unused or cancelled credit	\$75 min.
• Draft acceptance at term	0.125%/30 days, min. \$75
• Assignment of proceeds	0.125%, \$150 min.
• Prior notice of issue	\$25
• Documents with discrepancies	\$75
• Transfer of letter of credit	Higher of 0.25% or \$225
• Reimbursement fee	\$100
• Consultation	\$100/hr
• Mail	variables, min. \$25
• Telecommunication	variables, min. \$25
• Payment	variables, min. \$15

LETTER OF GUARANTEE AND STANDBY LETTER OF CREDIT

Issued	
• Drafting fees	\$100/hr
• Opening	\$125 min.
• Commission	0.5% to 2.5% (\$100 min.)
• Amendment	\$75
• Consultation	\$100/hr
• Mail	variables, min. \$25
• Telecommunication	variables, min. \$25
• Miscellaneous fees	variables

Received	
• Advising	\$75
• Amendment	\$75
• Confirmation	variable
• Consultation	\$100/hr
• Mail	variables, min. \$25
• Telecommunication	variables, min. \$25
• Miscellaneous fees	variables

LETTER OF GUARANTEE ISSUED BY THE CAISSE

File analysis and setup	\$150 min., 0.5% to 2.5% max.
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DESJARDINS BANK

For the pricing related to services offered by Desjardins Bank, please refer to the following link: Desjardinsbank.com

Commercial business financing

Single monthly financing fee⁷

Your minimal monthly fees are determined based on your total financing amount.*⁸ It's that simple! And if you need to increase your line of credit, your fees will stay the same if you stay in the same bracket (see chart below). We'll review your plan every month and reduce your fees as you pay off your line of credit.

Financing amount	Monthly fee starting at
\$1 to \$50,000	\$50
\$50,000.01 to \$100,000	\$60
\$100,000.01 to \$250,000	\$70
\$250,000.01 to \$350,000	\$90
\$350,000.01 to \$500,000	\$95
\$500,000.01 to \$750,000	\$120
\$750,000.01 to \$1,000,000	\$170
\$1,000,000.01 to \$1,500,000	\$190

Operating line of credit including revolving credit

Transaction	Fee
File analysis and setup	0.25% of authorized amount, \$250 min., up to 1% of authorized amount
Monthly management fees	\$25 min. up to 1% of authorized amount depending on file complexity
Review fee	\$250 min. up to 1% of authorized amount
Disbursement fee (on revolving credit)	up to \$200 per disbursement

Term loan

Transaction	Fee
File analysis and setup⁶	
• Loan up to \$5 million	0.25% of authorized amount \$250 min., up to 1% of authorized amount
• Loan over \$5 million	0.10% min., up to 1% of authorized amount
Review fee	\$250 min. up to 1% of balance

* For your first \$1,500,000 in financing.

Real estate financing

Loan

Transaction

Fee

RESIDENTIAL RENTAL PROPERTY*

File analysis and setup	0.5% of authorized amount \$75 min./door
Review fee (according to commitments)	0.25% of balance \$25 min./door

* Financing costs may vary depending on the number of units held and the status of the investor (corporate or individual).

Agricultural business financing

Single monthly financing fee⁷

Your minimal monthly fees are determined based on your total financing amount.*⁸ It's that simple! And if you need to increase your line of credit, your fees will stay the same if you stay in the same bracket (see chart below). We'll review your plan every month and reduce your fees as you pay off your line of credit.

Financing amount	Monthly fee starting at
\$1 to \$50,000	\$25
\$50,000.01 to \$100,000	\$30
\$100,000.01 to \$250,000	\$35
\$250,000.01 to \$350,000	\$35
\$350,000.01 to \$500,000	\$35
\$500,000.01 to \$750,000	\$45
\$750,000.01 to \$1,000,000	\$55

Operating line of credit including revolving credit

Transaction	Fee
CONVENTIONAL AND FINANCIÈRE AGRICOLE DU QUÉBEC (FADQ)	
File analysis and setup	
• Line of credit up to \$250,000	\$150 min., up to 1% of authorized amount
• Line of credit from \$250,001 to \$750,000	0.10% to 1% of authorized amount
• Line of credit from \$750,001 to \$1M	0.075% to 1% of authorized amount
• Line of credit over \$1M	0.05% to 1% of authorized amount
Monthly management fees	\$25 min. up to 1% of authorized amount depending on file complexity
Review fee	\$250 min., up to 1% of authorized amount
Disbursement fee (on revolving credit)	up to \$200 per disbursement

* For your first \$1,000,000 in financing.

Agricultural business financing

Term loan

Transaction	Fee
CONVENTIONAL AND FINANCIÈRE AGRICOLE DU QUÉBEC (FADQ)	
File analysis and setup⁶	
• Loan up to \$250,000	\$250 min., up to 1% of authorized amount
• Loan from \$250,001 to \$750,000	0.25% to 1% of authorized amount
• Loan from \$750,001 to \$1 M	0.15% to 1% of authorized amount
• Loan over \$1 million	min. 0.10% to 1% of authorized amount
Renewal on maturity date	\$175 min. up to 1% of balance

Canadian agricultural loans act program

Transaction	Fee
File analysis and setup	
• Loan up to \$250,000	up to 0.25% of authorized amount, \$250 max.
• Loan up to \$250,000	up to 0.1% of authorized amount
Registration fee (paid to Receiver General for Canada)	0.85%

Administrative fees

(applies to all types of financing)

Transaction	Fee
Cancellation of movable hypothec or security interest agreement	incurred expenses
Building or equipment appraised by a professional	incurred expenses
Total or partial prepayment of a loan	penalty stipulated in contract
Written or telephone notice	\$5
On-site visit by a professional	incurred fees
Document delivered 30 days after the negotiated date	\$100 min. up to \$250
Additional supervision of file	from \$100/month depending on file complexity
Taking of security interest – movable hypothec agreement (Ontario : Security Agreement/General Security Agreement)	\$150/contract plus incurred expenses
Taking of security interest – real estate mortgage	incurred expenses
Release	\$50 plus incurred expenses (no fee if the loan is due)
Discharge	incurred expenses

Simple tips for saving time and money

1

Sign up for AccèsD Affaires. AccèsD Affaires is a practical online financial management tool that lets you perform a wide range of transactions, from paying bills and managing cash flow to handling international transfers and credit card management, whether from your office, your home or anywhere else.

AccèsD Affaires frees you from scheduling and travel constraints and lets you delegate transactions of your choice to your employees while maintaining control of your business. Also available on your smartphone or tablet.

2

Use Desjardins ATMs with the Desjardins Business Access Card. Automated transactions are faster and less expensive. With the Desjardins Business Access Card for deposits only, you can delegate deposits to employees without giving them access to your company's account balances..

3

Automate your accounts receivable by using Direct Deposit/Withdrawal or the Account Collection Service (SPC).

4

Sign up for the direct deposit and withdrawal service to manage high volumes of payments to your suppliers or regularly collect payments from your customers.

5

It could be to your advantage to sign up for one of our transaction plans. Talk to your advisor or account manager.

6

Use Garda services. If you deposit less than \$30,000 per deposit and more than \$60,000 per month in cash (bills and coins), it would be more economical for you to use Garda cash transportation services.

7

Use Desjardins Payroll Services. For a low fee, Desjardins Payroll Services can handle your entire payroll, including deductions at source, with deposits directly into your employees' accounts.

8

Use the Visa Desjardins Business card or Visa Desjardins Purchasing card to pay your bills. This will reduce withdrawal and cheque service charges while providing you better control over your expenses, and comes with many other advantages, such as the Business Savings program, which offers 1% cash back on your purchases.

Customized fee schedule

Would a customized fee plan better suit your needs?

Do you make a large number of transactions and have savings or loan accounts at your Desjardins caisse?

If so, a customized fee schedule may be right for you.

For more information regarding customized fee schedules, contact your account manager at your Desjardins caisse or Desjardins Business Centre.

1. Fees subject to change without notice. Fees for additional transactions range from \$1.25 to \$2.50. For 30, 55, 75, 100 and 300 transaction plans, fees of \$0.22/item, \$2.20/\$1,000 in bills and \$2.20/\$100 in coin will be charged for additional deposits. Receiving and sending *Interac* e-Transfers are included in the plan up to the plan limit.
2. The caisse reserves the right to charge additional fees for large deposit volumes.
3. No charge for GST and QST remittances.
4. Includes transfers between CA\$ and US\$ accounts. *Interac* e-Transfer available in CAD only.
5. Fees for this service shall be monthly and automated.
6. These fees also apply when using the Multiproject clause.
7. You don't need to keep track of individual setup, review or renewal fees. The table opposite shows the basic fee options for the financing fee package. To this base fee can be added the monthly management fee (if applicable). The fee amount shown on the statement would represent the total fees.
8. Financing that is not eligible for monthly plans and cannot be used to establish the value of eligible financing:
 - Loans paid out before April 1, 2014, as part of the Canada Small Business Financing Program
 - Loans guaranteed by the Ministère de l'Agriculture, des Pêcheries et de l'Alimentation du Québec
 - Financing granted as part of a program guaranteed by the Société d'habitation du Québec or the City of Montreal
 - Term loans and lines of credit in U.S. dollars
 - Term loans and home equity lines of credit
 - Letters of documentary credit or letters of guarantee
 - Credit cards
 - *Business Freedom Solutions*
 - Accord D financing
 - Canada Emergency Business Account (CEBA)
 - Business Development Bank of Canada Co-Lending program
 - Conditional sale contract



Need more information?

Call the Online Business Centre at
1-888-233-2473 to speak with an advisor.



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