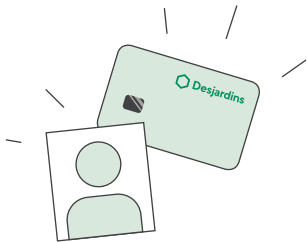


Your Desjardins Debit Card

Desjardins Debit Card Terms of Use – Personal

This card is unique, just like you

- It is used to confirm your identity.
- It can be used as a signature.
- It provides access to your Desjardins accounts.



Protect it!

- Do not lend your card to anyone (not even friends or family members).
- If anyone else has access to your account, such as someone you have a joint account with or someone you have given power of attorney to, that person should use their own card, **never yours**.
- You lost your card? You can suspend it temporarily on AccèsD or by calling us.

Keep your personal identification number (PIN) confidential

If anyone else knows your PIN, they may be able to access to your Desjardins accounts and make transactions that are not in your best interest.

- Choose a PIN that is hard to guess.
- Do not reveal it to anyone and do not write it down on your card or on any piece of paper that is easy to find.
- If you think someone else might know your PIN, change it immediately.



Did you know? Fraud is not only committed by strangers.

Anyone you lend your card to for a purchase can use it to make a withdrawal without telling you. Unfortunately, lending someone your card is the same as giving them permission to use it. In such a situation, we would not be able to help you recover the stolen money.

You consent to this agreement whenever you use your card, such as when you withdraw money from an ATM or make a purchase. Read it carefully!



You have a problem?

You lost your card? Was it stolen? Has your PIN been compromised? Call us right away! 1-800-CAISSES

1 Paying for purchases

Many payment methods are available, including in stores—with or without your card—and online!



1.1 With your card (direct payment)

You can pay for your purchases in store using your card with or without contact.



- Insert your card in the terminal and enter your PIN, or
- Swipe your card over the terminal for *Interac*® Debit contactless payment.



1.2 With your mobile device

First, register your card in a mobile wallet app on a smart mobile device such as a phone or a watch.

Then, pay for purchases in store with your mobile device.

- Simply swipe your mobile device over the terminal.



1.3 Online

You can pay for your purchases on the websites of participating merchants

- Select Desjardins from the list of participating financial institutions and follow the instructions on screen.

2 Banking operations

2.1 Online

Your card allows you to use AccèsD to bank online via a web browser or mobile app.

Among other things, it allows you to:

- ✓ Manage your accounts
- ✓ View your statements
- ✓ Cancel payments
- ✓ Pay your bills
- ✓ Make transfers

2.2 At the ATM

Desjardins ATMs

For example, you can use a Desjardins ATM to:

- ✓ Withdraw money
- ✓ Make transfers between your accounts
- ✓ Deposit cheques or cash (except at express ATMs)
- ✓ Pay your bills
- ✓ Change your PIN

Please note that the services available at Desjardins ATMs may change according to our needs and those of our members or changes in our practices. In addition, the services available may differ from one ATM to another—not all our ATMs are the same. Points of service are also subject to change.

Other ATMs in Canada

You can also withdraw money from non-Desjardins ATMs.

However, you may have to pay a fee:

- ATM owners can charge user fees, which will be included in your withdrawal amount.
- The partner network (for example, *Interac*®) may also charge a fee.

2.3 At the caisse

Your card and your PIN are used to confirm your identity for teller transactions.



You can also download the Desjardins Mobile Services app on your smart mobile device for additional services.

3 Using your card abroad

3.1 Paying for purchases in the United States

When you make a purchase at a US retailer, the purchase amount is converted into Canadian dollars by the partner network (for example, Acxsys or NYCE) according to the current exchange rate.

If you receive a refund for this purchase, note that the exchange rate may have changed between the date of purchase and the date of refund. The refund amount may therefore be different than the purchase amount in Canadian dollars.

We are not liable for any financial loss or other damages you may incur as a result of fluctuating currency exchange rates.

3.2 Using international ATMs

When you are abroad, you can use ATMs to withdraw money in local currency. Withdrawals are converted into Canadian dollars by the partner network (for example, PLUS) according to the current exchange rate.

However, you may have to pay a fee when you withdraw money from foreign ATMs:

- ATM owners can charge user fees, which will be included in your withdrawal amount.
- The partner network (for example, PLUS) may also charge a fee.

4 Payment and withdrawal limits

Limits apply when you make purchases or withdraw money at an ATM with your card. For more information, see the *Withdrawal Limits, Funds on Hold and Authorized Transits* page at desjardins.com.

4.1 Changeable limits

You can ask us to increase or decrease certain limits that are assigned to you by default, such as:

- The maximum daily limit for direct payment purchases (with card and PIN);
- The maximum daily limit for ATM withdrawals.

If you wish to increase a limit, we will assess your request based on your file and profile.

To see your daily payment and withdrawal limits, please check your file

4.2 Limits that cannot be changed

Some limits are the same for all Desjardins Debit Card holders. Neither you nor the caisse can change these limits

For example:

- The transaction limit for *Interac*® Debit contactless payment
- The transaction limit for online purchases



Planning to make a big withdrawal or purchase?

You can temporarily increase your limits if your profile allows it. Go to AccèsD.

5 Your obligations

5.1 Protect your card and PIN

This is your primary obligation to protect your accounts and your identity. Remember to protect the mobile devices linked to your card as well.



You must not lend, give or sell your card to anyone

You must keep your card safe, as if it were a piece of identification.

- **Don't lend your card to anyone under any circumstances.**
Not even the people you trust most.
- **Don't give, transfer or sell it to anyone.**



You must keep your PIN safe

Take all necessary precautions.

- **Choose a PIN that is hard to guess.** For example, do not use your date of birth, your door number or a simple combination such as 12345.
- **Keep your PIN to yourself.** You should be the only one who knows it. Never share it with anyone or write it down.
- **Change your PIN if you think it may have been compromised.** If you cannot do it yourself, notify us as soon as possible.



Consequences if you do not protect your card and PIN

If you do not take these precautions and transactions are made by someone other than you, we may consider that you have authorized these transactions. You would not be compensated for these transactions and would not have the right to ask for compensation either

5.2 Notify us immediately of any problems (loss, theft, fraud)

If you think your card has been or may be used without your permission, tell us right away.

If you do not recognize a transaction on your account

Let us know as soon as you see a transaction you do not recognize on your statement. We can then investigate to determine the source and nature of the transaction.

If you have taken all the necessary precautions to protect your card, PIN and mobile devices, rest assured that you will not be held responsible for any transactions you have not authorized.

If you think someone else might use your card or access your accounts

Let us know if you think someone might be using your account without your permission.

For example:

- If your card has been lost or stolen
- If the mobile device linked to your card has been lost or stolen
- If someone knows your credentials

We can then prevent unauthorized transactions from being charged to your accounts.

5.3 Pay the fees associated with any new card

If you want an extra card besides the one you already have, you have to pay a fee. Remember not to lend or share these additional cards under any circumstances!

If you have a proxy or a personal or legal representative and they request an additional card to have more than one in their possession, you will be charged for that card as well.

All new card fees will be debited directly from your account.

5.4 Comply with your obligations

In addition to complying with this agreement, you must comply with all rules governing other products and services you hold with Desjardins.

These include:

- The terms and conditions of your account opening contract
- The terms of use of AccèsD and Desjardins Mobile Services, if you use them



If you have misplaced your card, but think you will find it soon
Go to AccèsD or call us to suspend your card until you find it.



If you fail to comply with your agreement with us, we may:

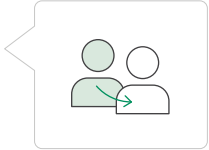
- Limit or cancel services related to your card (see Section 6.2 Limiting or cancelling your card services)
- Impose additional requirements
- Take away your card

Note that the terms and conditions of this agreement apply to any cards you may receive to replace the one you have, for example if you lose it or renew it.

5.5 Are you a proxy or a personal or legal representative authorized to access someone else’s account?

As a proxy or a personal or legal representative, you must comply with all obligations associated with your card, even if you do not own the account to which your card gives access.

You must act with care and integrity and in the best interests of the account holder at all times.



6 Our rights

6.1 Verify and correct Desjardins ATMs deposits

We can verify the accuracy of your ATM deposits and correct them if we notice an error.

6.2 Limit or cancel your card services

Your card is our property, even if it is in your hands or registered on your mobile device.

If we have reason to believe that the use of your card poses a risk to you or to us, we may limit your products and services temporarily or permanently.

For example, we may:

- Deny or disable contactless payment
- Change your withdrawal limits
- Limit your use of Desjardins Mobile Services
- Limit self-service transactions on AccèsD

In addition, if a problematic situation is repeated or prolonged, we can at any time:

- Suspend or cancel your card
- Suspend or terminate this agreement

All products and services to which your card provides access would then be suspended or cancelled. If it comes to that, we would not be liable for any losses you may incur.

6.3 Modify the terms and conditions of this agreement

Your reality evolves, and so does ours! We can therefore modify all terms and conditions of this agreement according to our needs, those of our members or changes in our practices.

We will notify you of any changes made to the agreement. For example, by sending you a notice by email, via your secure mailbox or by mail. You can also view the current terms of use at any time at desjardins.com on the *Desjardins Debit Card Term of Use* page.

You agree to these changes whenever you subsequently use your card, such as when you withdraw money from an ATM or make a purchase.

7 Limits of our responsibility (situations beyond our control)

We are committed to giving you great service and meeting your needs, even in case of unforeseen events. The situations listed below, however, are beyond our control, and you agree not to hold us liable for any financial loss or other damages (including indirect, consequential or punitive damages) you may incur as a result.

7.1 System downtime or malfunction

We strive to provide our members and clients with reliable and efficient systems and platforms. However, we cannot guarantee that our services will be available, accessible and functional at all times, without interruption.

If you completed a transaction, you will not be responsible for any financial loss arising from technical defects in our systems.

If you are unable to complete a transaction due to a problem with the operation or availability of our services, we are not responsible for any financial loss or other damages you may incur as a result.

For example:

- If a device is defective or not working (such as an ATM)
- If a service is interrupted for reasons beyond our control (such as equipment failure or a labour dispute)
- If your Debit Card is defective

7.2 Defective or misused equipment

Your equipment must be functional and reliable and used as intended. Also make sure that your access to the internet and mobile networks is reliable and secure.

We are not liable for any financial loss or other damages you may incur as a result of a defect in any device you use or in your access to the internet or mobile networks.

We cannot guarantee the security and confidentiality of your transactions if you:

- Misuse your devices
- Use defective equipment
- Use unsecured devices (such as a public computer)



If your card is damaged or not working properly, notify us as soon as possible

7.3 Data entry or transmission errors

We know that to err is human. **Unfortunately, we can neither prevent nor correct errors over which we have no control.**

We are not responsible for any financial loss or other damages you may incur if:

- **You make a mistake.** You must ensure that all data you enter at an ATM, a terminal or online when making a transaction is complete, accurate and up to date.
- **A merchant you deal with makes a mistake.** Merchants are responsible for ensuring that the data they collect, use, enter and transmit is complete, accurate and up to date.

7.4 Transaction delays

Some transactions are almost instant, but others can take a few days to complete.

To avoid unpleasant surprises such as late payments, interest charges or overdraft balances, you need to consider processing times, which can vary for a number of reasons. This is particularly important when you have deadlines to meet or when you make large withdrawals with a pending transaction.

We are not liable for any financial loss or other damages you may incur as a result of transaction delays.

7.5 Dissatisfaction with goods or services paid for with your card

Merchants are responsible for the quality of the goods and services they provide and for meeting your expectations.

If you are not satisfied with a good or service that you paid for with your card, you must inform the merchant who provided it and file a complaint with them.

7.6 Refusal of your card in certain stores

Merchants are free to choose the payment methods they accept. We are not liable if a merchant does not accept your payment method.

8 Your personal information

To serve you every day and fulfill our legal obligations, we need to collect, use and disclose certain of your personal information.

Please read our [Privacy Policy](#) for details, at www.desjardins.com/ca/privacy/index.jsp.

9 Not satisfied?

If you are having problems with your card or PIN and you are not satisfied with our response or explanation, please let us know.

We will inform you of the dispute resolution procedure available to you.

For more information, contact the relevant caisse or subsidiary directly, or call 1-800-CAISSES.

10 To cancel your card

You can cancel your card and terminate this agreement at any time. Simply contact your caisse or our Customer Service Department to do so.

Note that cancelling your card may prevent you from logging in to AccèsD, but the other products, services and agreements you have with us will remain in effect. You must continue to comply with these agreements, including the rules governing your various accounts, at all times.

You will also still be able to access your accounts and make transactions at the caisse.

Questions? Information to share with us?

You can reach us:

- By phone at 1-800-CAISSES (toll-free)
- By secure email via AccèsD messaging
- Via the contact form on desjardins.com
- In person at your caisse

For more options, go to the [Contact us](#) page on desjardins.com.

