DESJARDINS BONUS VISA

INFORMATION BOX – CREDIT CARD APPLICATION FORM
(*Consumer Protection Act*, section 119.1)

Annual credit rate	**20.90%** for regular purchases. **21.90%** for cash advances. A maximum rate of **19.90%** may apply to financing plans, according to the specific terms agreed when the financing was set up.
Grace period	**21 days** If the cardholder pays the total balance on his account statement within this period, we will not charge any credit charges on this amount. We calculate this grace period starting from the date the statement is issued. **Exception: No grace period for cash advances** We charge credit charges on cash advances starting on the transaction date. For example, ATM withdrawals and balance transfers are considered cash advances.
Minimum payment for each billing period	**Whichever is higher:** • **5%** of the total balance of regular purchases, cash advances and the interest calculated on this balance Or • **$10** Plus any amounts due for a financing plan (such as monthly installment) and any past due amounts.
Annual fees	Primary card: **No fee** Additional card: **No fee**
Conversion fees on transactions in foreign currency	If transactions in a foreign currency are charged to the account, we will convert them into Canadian dollars. The following fee will apply: **2.50%** of the transaction amount, after it has been converted into Canadian dollars. For example, if a US dollar transaction is converted into **$100** in Canadian dollars, the cardholder would be charged **$2.50.** We apply the exchange rate in effect on the transaction date. This rate is set by the credit card payment network.

This table is in effect as of October 13, 2026. We may modify the conditions of your credit card. This table does not contain all of the information about your credit card. See your credit card contract for more information.

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