

“Get a \$50 bonus when you open a registered education savings plan (RESP)” PROMOTION

Promotion rules

PROMOTION PERIOD

The Get a \$50 bonus when you open a registered education savings plan (RESP) promotion (the “Promotion”) is organized by the Fédération des caisses Desjardins du Québec (the “Organizer”) and runs from 12:01 a.m. Eastern Time on May 1, 2026, to 11:59 p.m. Eastern Time on May 31, 2026 (the “Promotion Period”).

ELIGIBILITY

This Promotion is open to any individual who:

- Is 18 years of age or older on May 1, 2026
- Is a member¹ of a Desjardins caisse in Quebec or Caisse Desjardins Ontario Credit Union Inc.
- Resides in Quebec or Ontario

(the “Eligible Entrants”)

Exclusions

The following individuals are not eligible for the Promotion:

- Employees, managers, directors and officers of the Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc. or the Fédération des caisses populaires acadiennes, their member caisses or credit unions or any other Desjardins Group entity that helped organize this Promotion
- Individuals who already have a registered education savings plan with Desjardins

¹ A Desjardins member is defined as a person with an everyday account at a Desjardins caisse affiliated with the Fédération des caisses Desjardins du Québec or, for the purposes of this Promotion, as a member of Caisse Desjardins Ontario Credit Union Inc. Members must have received confirmation from an authorized Desjardins representative that their everyday account has been opened.

ENTRY REQUIREMENTS

To enter, Eligible Entrants must, during the Promotion Period:

- Open a registered education savings plan (RESP) for a new eligible beneficiary
- Open the RESP in person or by phone with an authorized Desjardins advisor at a participating Desjardins caisse or credit union

This Promotion is only available in the caisse network. Desjardins's wealth management networks, including Desjardins Securities, Desjardins Private Wealth Management, Desjardins Signature Service and Desjardins Online Brokerage, are excluded.

Eligible Entrants are not required to invest in a specific financial product or contribute a minimum amount to the RESP to be eligible to enter this Promotion.

The Organizer reserves the right to end this Promotion at any time at its sole discretion. The Promotion cannot be combined with any other offer or promotion.

There is no limit of entries per Eligible Entrant.

BONUS

The amount of the bonus is fifty Canadian dollars (CAN\$50).

AWARDING OF THE BONUS

The bonus will only be awarded to Eligible Entrants who meet all the Promotion's entry requirements.

The bonus will be awarded as follows:

- The Federation will pay the bonus into the RESP by the end of June 2026 as a bonus return. The CAN\$50 will be invested according to the asset allocation in effect for the RESP at the time the bonus is paid. If the RESP's only investments are a daily interest account (DIA) or guaranteed investment certificates (GICs), the bonus will be deposited into the DIA. The transactions will appear on the member's Desjardins Funds investment statement and will increase the RESP's investment gains (income).
- Bonuses will be paid based on new enrollments entered on Desjardins Trust's books between May 1 and 31, 2026. Because accounts are opened on Desjardins Trust's books at the same time as at Desjardins Funds, "pending signature" enrollments completed before May 1 and activated after May 31, 2026, will be ineligible for the bonus payment.