

MEMBER REFERRAL PROGRAM

1. PROGRAM DESCRIPTION

This program is valid until December 31, 2016 and is available at participating Desjardins branches in Ontario.

Subject otherwise to the **conditions and exclusions** applicable to the Program:

- **One hundred dollars** (\$100.00) will be paid into the account of any new member who opens an account and respects the applicable conditions.
- **One hundred dollars** (\$100.00) will be paid into the account of members who refer new members to their Desjardins branch.

2. APPLICABLE CONDITIONS

NEW MEMBER

- 1- Must be 13 or older.
- 2- Can't already belong to a Desjardins branch.
- 3- Between June 24, 2016 and December 31, 2016, the New Member or Referred Member must open an eligible* personal chequing account.

*For minor members **aged 13 and up**, the following individual personal chequing accounts are eligible:

2500	PCA (A)
2006	Desjardins Youth Profit Account

*For adult members aged 18 and up, the following individual personal chequing accounts are eligible:

2500	PCA (A)
2024	Welcome Offer for Newcomers to Canada
2002	Build-Up Savings Account
2006	Youth Profit Account
2012	Student STRATEGIC Account
2101	High-Yield Account
2013	Distinctive accounts
2027	Military Personnel accounts
2028	Signature Services multi-accounts
2029	Signature accounts
2080	\$U.S. Build-Up Savings Account
2600	PCA (B)

- 4- When applicable, must provide the name and telephone number for the Referring Member when the eligible account is opened.
- 5- The Referred Member aged 18 and up must also meet one of the following requirements in the sixty (60) days after the account is opened:
 - Sign up for a monthly banking plan
 - Sign up for direct deposit for their paycheques
 - Sign up for a related product

When these conditions are met, the Referred Member will receive a payment of one hundred dollars (\$100.00) to their eligible account in the next sixty (60) business days.

REFERRING MEMBER

1. Must be 18 or older.
2. Must belong to a Participating Desjardins branch.
3. Must provide their name and telephone number to someone they wish to refer who is **13 or older** and does not already belong to a Desjardins caisse.
4. The duly referred person must provide the name and telephone number of the Referring Member when they open an eligible account at one of the Participating Caisses.
5. If the Referred Member is an **adult**, they must also meet one of the following requirements in the sixty (60) days after the account is opened:
 - Sign up for a monthly banking plan
 - Sign up for direct deposit for their paycheques
 - Sign up for another product

If the Referred Member is a **minor aged 13 and up**, there are no additional requirements to meet.

When these conditions are met, the Referring Member will receive a payment of one hundred dollars (\$100.00) to their account.

There is no limit to how many referrals a member can make during the Program period.

3. EXCLUSIONS

The following individuals are not eligible for the Program:

- Employees from a Participating Desjardins branch¹
- Directors from a Participating Desjardins branch¹
- Corporations or legal persons

¹Employees and directors from Participating Desjardins branches can act as Referring Members but will not receive the one hundred dollar (\$100.00) payment.