

## 20% more BONUSDOLLARS

Every year, cardholders with an Odyssey World Elite Mastercard or Odyssey Visa Infinite Privilege (the "Eligible Cards") can receive an additional 20% in BONUSDOLLARS on top of the BONUSDOLLARS accumulated between January 1 and December 31 (the "Reference Period"). This bonus is limited to a maximum of **200** additional BONUSDOLLARS per Reference Period and per credit card account. The maximum bonus is therefore still **200** BONUSDOLLARS, even when several Eligible Cards are issued to the same account. This bonus is also subject to the following conditions:

- a) The account holder must be an individual member of a caisse affiliated with Fédération des caisses Desjardins du Québec or Fédération des caisses populaires de l'Ontario Inc. on the December 31 preceding the payment of the bonus and for this reason, the account holder authorizes the Federation to gather from these caisses the information required to verify their eligibility.
- b) The minimum payment due indicated on each account statement must have been paid by the due date throughout the Reference Period.
- c) The account holder must have an Eligible Card on December 31, and the Eligible Card account must be open at the time the bonus is credited, which will be in the first **60** days of the next Reference Period.
- d) If the card is changed during a Reference Period, the annual bonus is only calculated for the amount of BONUSDOLLARS accumulated on Eligible Cards.

## Example 1

Migration from an Elegance Gold to an Odyssey World Elite card. Only BONUSDOLLARS earned on the Odyssey World Elite account will be used to calculate the credit amount.

## Example 2

Migration from an Odyssey World Elite to an Odyssey Visa Infinite Privilege card. BONUSDOLLARS earned on both cards will be taken into account because both cards are eligible for the credit.

