

Personal information management

Desjardins Financial Security Life Assurance Company (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you may benefit from the Company's various financial services (insurance, annuities, credit, etc.). This information is consulted solely by DFS employees who need to do so in the course of their work. You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address:

Privacy Officer
Desjardins Financial Security Life Assurance Company
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

DFS may send information on its promotions or offer new products to those whose names appear on its client list. DFS may also give its client list to another component of the Desjardins Group for the same purposes. If you do not wish to receive these offers, you may have your name removed from the list. To do so, you must send a written request to the Privacy Officer at DFS.

Dissatisfied? Let us know

If you are dissatisfied with any of our products or services, please let us know by visiting our website at www.dfs.ca/complaint or by contacting the Dispute Resolution Officer at 1-877-838-8185.

IMPORTANT – FOR YOUR RECORDS

INSURANCE CERTIFICATE

Insurance included in the cash advances by equal instalments and RRSP financing

You are automatically insured in the event of death at
no additional cost for the duration of your financing.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Important telephone numbers

Requests for information:

1-800-363-3380

Claims:

1-866-838-7532

Waiver of “Insurance included in the cash advances by equal instalments and RRSP financing”

Cash advances by equal instalments and RRSP financings are automatically insured in the event of death at no additional cost.

You can waive your right to these coverages at any time by contacting us at 1-877-548-2288.

The interest rate and other conditions of your financing will not be affected by this waiver.

1. Object and description

This insurance protects the *balance of cash advances by equal instalments* and *RRSP financings* taken out at a caisse or via Accès D.

All *insureds* under the “Insurance included in the cash advances by equal instalments and RRSP financing” are automatically protected in case of death.

In the event of the *insured’s* death, the *Insurer* pays a *benefit* corresponding to the *sum insured*.

The *benefits* paid by the *Insurer* are used to pay off any *cash advance*, in accordance with the conditions provided in this contract.

2. Definitions

All the terms defined below appear in *italics* in this document.

Accident: a sudden and unforeseen event due to an external cause and resulting in bodily injury or death. The injury or death must be confirmed by a *physician* and be directly and solely the result of the *accident*.

Balance: the amount needed to repay any *cash advance* owed by the *insured* to the insurance *contract holder*. This amount does not include any overdue amounts and applicable interest.

Benefit: amount paid by the *Insurer* under the conditions of the contract.

Cash advance: term used to designate any *cash advances by equal instalments* and any *RRSP financing* as defined in this insurance certificate.

Cash advance by equal instalments: cash advance obtained with a Desjardins credit card and accompanied by a credit refundable by monthly equal and consecutive instalments determined when the advance is made. This type of credit is offered in accordance with the conditions provided under the Variable Credit Agreement issued by the Fédération des caisses Desjardins du Québec.

Contract holder: an individual or a corporate body who underwrites an insurance contract from the *Insurer*. The *contract holder* of this insurance is the Fédération des caisses Desjardins du Québec.

Health professional: any *health professional* who:

- 1) is a member in good standing of his professional corporation or association; and
- 2) practises within the scope of his discipline as prescribed by law.

Insured: the person who meets the eligibility criteria defined in section 3. “Eligibility”.

Insurer: Desjardins Financial Security Life Assurance Company.

Physician: a person, other than the *insured* himself, who is licensed and practising medicine in Canada.

Primary Desjardins credit card account holder or account holder: an individual who has a Desjardins credit card account with the Fédération des caisses Desjardins du Québec and whose name is the first to appear on the *statement of account*.

Rider: document appended to an insurance contract describing and attesting to any amendments made to the contract.

RRSP financing: advance of cash obtained using a Desjardins credit card, which may include, at the *cardholder’s* request, a deferred capital payment period during which only the credit charges are payable. At the end of the deferred capital payment period, payments of capital and credit charges are refundable by way of equal and consecutive monthly instalments determined at the time the *RRSP financing* is made. If the deferred capital payment period is not requested, the *RRSP financing* is refundable by way of equal and consecutive monthly instalments determined at the time the *RRSP financing* is made, in the same manner as a *cash advance by equal instalments*. This type of credit is offered in accordance with the conditions provided under the Variable Credit Agreement issued by the Fédération des caisses Desjardins du Québec.

Statement date: date specified on the *statement of account* produced for a given period and sent to the *primary Desjardins credit card account holder*.

Statement of account: document indicating notably the amount of the *cash advances* and the purchases made using the Desjardins credit card account for a given period.

Sum insured: the amount payable by the *Insurer* in the event of the *insured’s* death. The concept of “*sum insured*” is defined in section 7. “Sum insured”.

Treatment(s) or treated:

- 1) consultation of a *physician* or other *health professional* or care received from such specialist;
- 2) medical examinations or tests;
- 3) use of medication; or
- 4) hospitalization.

3. Eligibility

To be eligible for the “Insurance included in the cash advances by equal instalments and RRSP financing”, the following 3 criteria must be met. The *insured* must:

- 1) be the *primary Desjardins credit card account holder*,
- 2) have obtained a *cash advance by equal instalments financing or a RRSP financing*;
- 3) be aged 18 or over.

4. Effective date of coverage

Coverage takes effect on the date the *cash advance by equal instalments or RRSP financing* is taken out, which is indicated on the *statement of account*.

5. Natural death coverage

If an *insured* aged 70 or less dies of natural causes, the *sum insured* is payable up to the maximum insurance amount defined in section 8. “Maximum coverage”.

6. Accidental death coverage

If an *accident* leads to the death of an *insured* of any age, the *sum insured* is payable up to the maximum insurance amount defined in section 8. “Maximum coverage”.

7. Sum insured

The *sum insured* is equal to the *balance* relating to the *cash advance* indicated on the *statement of account* produced immediately before the date of the *insured's* death.

If the *cash advance* was obtained shortly before death or it is not indicated on the *statement of account* produced immediately before death, the *sum insured* is equal to the *cash advance balance* on the date of death.

The *insured* or his successors authorize the *Insurer* to obtain from the Fédération des caisses Desjardins du Québec the *statement of accounts* needed to calculate the *sum insured*.

8. Maximum coverage

The maximum *benefit* that can be paid in the event of the *insured's* death is \$50,000.

This maximum insurance amount applies to all *cash advances by equal instalments and RRSP financing* obtained by a *primary Desjardins credit card account holder*. When the same *account holder* obtains several *cash advances*, the *Insurer* first considers those with the oldest date appearing on the *statement of account*.

9. Exclusions

In the following circumstances, the insurer does not pay the amounts set out in the contract.

- 1) If the *insured* commits suicide within the first two years that follow the date on which the *cash advance* indicated on the *statement of account* was obtained.
- 2) If the direct or indirect cause of death of the *insured* is an act committed voluntarily or attempted suicide, while he is sane or insane.
- 3) If the direct or indirect cause of death of the *insured* is one of the following events:
 - a) a war, whether declared or not;
 - b) public confrontation;
 - c) riot;
 - d) revolt;
 - e) insurrection or,
 - f) an act of terrorism.This exclusion applies whether or not the *insured* participates in these events.
- 4) If the direct or indirect cause of death of the *insured* is his participation or attempted participation in:
 - a) a criminal act or,
 - b) any attack.

10. Limitations for Pre-existing medical conditions or injuries

If a claim is related to a medical condition or an injury that existed prior to the date on which the *cash advance* indicated on the *statement of account* was obtained, the *Insurer* may refuse to pay it.

The following table indicates whether or not you are eligible for a *benefit* when your state of health is related to a pre-existing medical condition or injury.

Did the death occur in the first year after the <i>cash advance</i> is obtained?					
NO	YES				
Benefit payable	Is the event a result of a medical condition or injury for which the <i>insured</i> received at least one <i>treatment</i> in the six months prior to obtaining the <i>cash advance</i> indicated on the <i>statement of account</i> ?				
	<table border="1"> <thead> <tr> <th>NO</th> <th>YES</th> </tr> </thead> <tbody> <tr> <td>Benefit payable</td> <td> <p>No benefit payable*</p> <p>* However, if there is a period of six consecutive months, which terminates after the date on which the <i>insured cash advance</i> indicated on the <i>statement of account</i> was obtained, during which the <i>insured</i> did not receive any <i>treatment</i> for this injury or this medical condition, the <i>benefit</i> is payable.</p> </td> </tr> </tbody> </table>	NO	YES	Benefit payable	<p>No benefit payable*</p> <p>* However, if there is a period of six consecutive months, which terminates after the date on which the <i>insured cash advance</i> indicated on the <i>statement of account</i> was obtained, during which the <i>insured</i> did not receive any <i>treatment</i> for this injury or this medical condition, the <i>benefit</i> is payable.</p>
NO	YES				
Benefit payable	<p>No benefit payable*</p> <p>* However, if there is a period of six consecutive months, which terminates after the date on which the <i>insured cash advance</i> indicated on the <i>statement of account</i> was obtained, during which the <i>insured</i> did not receive any <i>treatment</i> for this injury or this medical condition, the <i>benefit</i> is payable.</p>				

11. Termination of coverage

Death by natural causes

Death by natural causes coverage terminates on the date of the *statement of account* that follows the *insured's* 70th birthday.

Accidental death

Accidental death coverage continues for as long as the insurance is in force.

The *insured's* "Insurance included in the cash advances by equal instalments and RRSP financing" terminates on the first of the following dates:

- 1) the date of the *insured's* death;
- 2) the date on which the *cash advance by equal instalments* or the *RRSP financing* is written off by the *contract holder*;
- 3) the date on which the insurance contract terminates.

12. Claims

To get the forms to make a claim, the successors can:

- 1) go to claim.desjardinslifeinsurance.com
- 2) call the Insurer at **1-877-338-8928** or
- 3) meet with a Desjardins advisor at a financial institution.

The *Insurer* will send the forms that need to be filled out. All documents required by the *Insurer* must be provided as soon as reasonably possible, but no later than 365 days following death.

13. Benefit payment

Only death that occurs while the insurance is in force can give rise to a *benefit*.

Any *benefit* approved by the *Insurer* will be paid on behalf of the *insured* to the *contract holder*, which will credit the amount to the *insured's* credit card account.

14. Insurance contract

The contract for the "Insurance included in the cash advances by equal instalments and RRSP financing" contains the following documents:

- 1) the policy, including any appendices;
- 2) the insurance certificate;
- 3) any *riders*.

15. Changes to the variable credit agreement

If the *contract holder* makes changes to its Variable Credit Agreements or *statements of account* which, in turn, affect the scope of coverage under this contract, the conditions of this contract will continue to apply as before. In order for these changes to apply to the "Insurance included in the cash advances by equal instalments and RRSP financing", the *Insurer* must add a *rider* to the contract.

16. Examination of policy

Insureds may examine the policy and the *riders* at the head office of the *contract holder* during business hours, and have a copy made at their expense.

Here is a simple explanation of your statement.

If you have questions, please call Customer Service at 1-800-363-3380.

Information on Current Transactions

Use the payment stub on page 1 of your statement of account to make your **monthly Accord D instalment and current due payment**. Indicate the payment amount in the "Amount paid" box. The **amount due** is shown here. This amount includes the Accord D monthly instalment.

1 This section gives details of your minimum amount due for the payment period, including the Accord D monthly instalment.

2 Details of your account balance are shown here.

3 This section provides details of transactions made during this billing period, including those made by a secondary cardholder, if any.

Statement of Account

VISA DESJARDINS CLASSIC		Account Number																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Statement Date</th> <th>Day</th> <th>Month</th> <th>Year</th> <th>AA</th> <th>AAA</th> <th>Due Date</th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> <tr> <td>17</td> <td>10</td> <td>2013</td> <td></td> <td>AA</td> <td>AAA</td> <td>12</td> <td>11</td> <td>2013</td> <td></td> </tr> </table>		Statement Date	Day	Month	Year	AA	AAA	Due Date	Day	Month	Year	17	10	2013		AA	AAA	12	11	2013		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>4530 91** **** 0003</td> </tr> </table>	4530 91** **** 0003
Statement Date	Day	Month	Year	AA	AAA	Due Date	Day	Month	Year														
17	10	2013		AA	AAA	12	11	2013															
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Minimum Payment Due	273.97																						
Amount Paid	.																						

G. RAYMOND
425 VIGER OUEST
MONTREAL QC H2Z 1W5

STATEMENT DATE Day 17 Month 10 Year 2013

VISA DESJARDINS CLASSIC
Page: 1 of 2

REGULAR TRANSACTION SUMMARY

Previous Balance	967.82		Annual Interest Rate	18.40%
Purchases / Debits	+ 67.87	Available Credit Limit :	2,188	
Cash Advances	+ 0.00	Authorized Credit Limit :	3,000	
Credit Charges (Interest on Purchases)	+ 0.00			
Credit Charges (Interest on Cash Advances)	+ 0.00			
Accord D financing Instalments	+ 263.97	See Accord D financing transaction summary		
Payments / Credits	- 967.82			
New Regular Balance	= 331.84			

Minimum Payment Due:

Minimum payment on regular transactions	10.00	+	Accord D financing Instalments	263.97	+	Past Due	0.00	=	Minimum Payment Due	273.97
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Information regarding the total balance of your account:

New Regular Balance	331.84	+	New Accord D financing Balance	2,923.18	=	Total balance including Accord D financing balance	3,255.02
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REGULAR TRANSACTION DETAILS

Transaction 3 made with the card of: G. RAYMOND Card: 4530 91** **** 0029

Transaction Date	Posting Date	Transaction Number	Description	Amount
14 09	16 09	001	RESTAURANT UMAI MONTREAL QC	67.87
Total				67.87

Account Operations 4530 91** **** 0003

Transaction Date	Posting Date	Transaction Number	Description	Amount
27 09	27 09	001	PAYMENT CAISSE/BRANCH	967.82CR
17 10	17 10	002	Total of your Accord D FINANCING Instalments - See Accord D FINANCING transaction summary	263.97

Information on Accord D Desjardins Financing

Use the payment stub on page 2 of your statement of account for additional or **lump-sum principal payments** (and not for your monthly payment). **Be sure to include the plan number and the payment amount.**

1

Details on your Accord D credit limit are shown here. You will also see the plan's payment history, including regular payments (purchases and Accord D instalments) and additional, lump-sum principal payments, if any.

2


The variation on capital refers to the total amount of debits/credits (purchases plus payments applied to principal) for the statement period.

3


This section provides details of other Accord D financing plans which are not yet due.

4

The financing plan number corresponding to this transaction is included for your reference.



Desjardins



Statement of Account

Account Number
4530 91 * 0003**

Take a copy of this statement with you to make a payment at your caisse/branch

Statement Date: Day Month Year
Date: 17 10 2013

G. RAYMOND
425 VIGER OUEST
MONTREAL QC H2Z 1W5

1 - Indicate the plan number
2 - Indicate the payment amount

Plan No	+ \$.
Plan No	+ \$.
Plan No	+ \$.
Total Amount Paid	= \$.

STATEMENT DATE Day 17 Month 10 Year 2013

VISA DESJARDINS CLASSIC Page: 2 of 2

ACCORD D FINANCING TRANSACTION SUMMARY

Plan Number	Previous Balance / New Financing	Payments / Adjustments On Principal	Current Monthly Instalments			New Balance After Payment
			Principal	Interest	Total	
001	153.10	0.00	54.23	0.00	54.23	98.87
002	700.00	500.00	63.58	1.06	64.64	136.42
003	2,779.90	0.00	95.61	49.49	145.10	2,687.89
Total	3,633.00	500.00	213.42	50.55	263.97	2,923.18

Available Accord D financing Credit Limit: 1,076
Authorized Accord D financing Credit Limit: 4,000

ACCORD D FINANCING TRANSACTION DETAILS

N°	Type	Initial Amount Financed	Posting Date			Due Date			Description	Annual Interest Rate
			D	M	Y	D	M	Y		
001	EPF	976.14	19	07	2012	19	01	2014	CIE CHARLES-LOIC TALBOT SHERBROOKE QC	0.00%
002	EPF	700.00	08	04	2013	08	10	2014	MARCHAND ACCORD MONTREAL QC	19.40%
003	EPF	3,000.00	04	07	2013	04	07	2015	CIE KEREN-ASHLEY ST-GERMBREBEUF QC	14.75%

EPF: Equal Payment Financing
DPF: Deferred Payment Financing, without interest before due date

ACCORD D FINANCING ACCOUNT OPERATIONS

Transaction Date		Posting Date		Transaction Number	Description	Amount
D	M	D	M			
19	09	19	09	001	PLAN002-PRINCIPAL PAYMENT	500.00CR