



# TERM DEPOSIT CERTIFICATE

Reference No.	
Folio	Account No.
Date (YY-MM-DD)	

In favour of:

000006

To be retained until the term savings account is closed or a new certificate or agreement is issued.

Amount of deposit	Issued on (YY-MM-DD)
Interest rate per year	Maturing on (YY-MM-DD)

Interest	Interest payment frequency	Interest paid in
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Category of deposit
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Additional information <b>Info L1-L4...</b>
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### Language of choice / *Choix de langue*

I acknowledge that I was provided with the French version of this investment agreement and I expressly request to enter into this contract in the English language. I also expressly request that the documents relating to this contract be drawn up exclusively in English. *Je reconnais que la version française de cette convention de placement m'a été remise et je demande expressément de conclure ce contrat dans la langue anglaise. Je demande également expressément à ce que les documents se rattachant à ce contrat soient rédigés exclusivement en anglais.*

This is a deposit of money within the meaning of the Deposit Institutions and Deposit Protection Act. For more information, please visit the Authority's website (<https://lautorite.qc.ca/en/general-public>).

This certificate is issued by the Caisse subject to the terms and conditions written on both sides of this form. The terms and conditions governing this certificate constitute essential conditions under which the Caisse has agreed to issue it.

This deposit shall be redeemed at maturity in Canadian dollars.

(2-1-000006)

## TERMS AND CONDITIONS

- This deposit certificate, issued by the Caisse, shall be automatically cancelled if the latter cannot collect the funds from the member's folio identified on the first side of this form. The Caisse shall be deemed not to be able to collect such funds when the transaction statement regarding the member's account or the Caisse's transactions fails to demonstrate that such transaction was carried out.
- Unless the member notifies the Caisse within ten working days of the receipt or handing over of this certificate:
  - (i) that the information shown on the certificate is not compatible with his/her request, the information shall be deemed to constitute the member's instructions with regard to the term deposit requested;
  - (ii) that he/she does not accept the terms and conditions applicable to the said certificate and shown on both sides of this certificate, the member shall be deemed to have accepted them.
- When, in conformity with the above, the Caisse is notified that the information does not correspond to the instructions or that the issuing terms and conditions are not accepted, the certificate shall be retroactively cancelled to its date of issue, and shall be deemed to have never existed.
- This certificate may neither be negotiated nor transferred. This deposit may be given as security only in favour of the Caisse.
- Unless a notice to the contrary was received by the Caisse no later than the tenth day following the maturity date shown on the first side of this form, the conditions governing this deposit shall be renewed retroactively to that date and then similarly upon each new maturity date; the sum deposited shall however bear interest as from each renewal, at the rate applicable to similar term deposits made on that date.
- The member who does not intend to renew his/her deposit shall notify the Caisse to that effect and the deposit shall be transferred to the account he/she has identified.

If the notice is received within ten days following the maturity date, the automatic renewal is cancelled and the deposit shall be transferred to the account identified by the member on the very day when the notice was received.

Such transfer shall then represent a proof of redemption of the deposit. The Caisse shall be deemed to have redeemed the deposit to the member when the transaction statement regarding the member's account or the Caisse's transactions demonstrates that such redemption was carried out.

- In the event that a deposit redeemable before maturity is redeemed before expiry, for any reason whatsoever, the Caisse shall apply to the subject deposit the specific conditions shown on the first side of this form or, for renewed certificates, the rates in force on the date of the latest renewal for similar deposits made on that date, regardless of the method of interest calculation in use.

On the very day the request for redemption is filed, such redemption will be performed by way of a transfer to the account identified by the member.

Such transfer shall represent a proof of redemption of the deposit. The Caisse shall be deemed to have redeemed the deposit to the member when the transaction statement regarding the member's account or the Caisse's transactions demonstrates that such redemption was carried out.

- Subject to the relevant rules of a registered plan, should the member die, the liquidator may, at its option, request the Caisse:
  - fully redeem the deposit prior to maturity, including accrued interest; or
  - transfer the entire deposit to one or more heirs. In this case, the existing terms and conditions shall remain in effect.The liquidator may exercise its option only once. If this deposit is in the name of more than one member, such option must be exercised by the liquidator in conjunction with the other members.

## GENERAL INFORMATION

### **Notice of disclosure of incentive payment of your advisor**

In addition to the salary your advisor receives, he or she may also receive an incentive payment in the form of a bonus after recommending or selling you products distributed by Desjardins Group, a common practice in the industry. Bonus programs are based on various criteria, and the products recommended or sold to you could provide a financial advantage to your advisor. The Caisse and your advisor have an obligation to ensure that the recommendations made to you and any transactions you engage in are appropriate for you.