



# TERM DEPOSIT CERTIFICATE

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

In favour of:

**000008**

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

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

Date of first payout (YY-MM-DD)	Amount of payout	Payout frequency	Payout target	Folio	Account	Institution-Transit
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## TERMS AND CONDITIONS

- 1- The Caisse undertakes to debit the account according to the latest payment terms and conditions determined by the member, up to the date of maturity of the deposit certificate or until the balance is exhausted.
- 2- The amount of fixed withdrawals can be modified, cancelled or reset once a year on the anniversary date of the certificate.
- 3- A lump-sum withdrawal, over and above the fixed withdrawals, representing 20% maximum of the balance can be made at any time every year on a deposit redeemable prior to maturity, without any penalty or charges.
- 4- An equivalent interest rate, based on the payout frequency, is used for the purpose of interest calculation, which is carried out on the end-of-day balance.
- 5- The interest shall be credited to the Fixed-withdrawal term savings account according to the same frequency as the income payment.

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. This deposit shall be redeemed in Canadian dollars. 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.**

(2-1-000008)

## OTHER TERMS AND CONDITIONS

- This deposit certificate shall be automatically cancelled if the Caisse 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 delivery 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 accordance with the foregoing, 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 issuing Caisse.
- In the event that a deposit is redeemed before maturity, the Caisse shall apply to the subject deposit the specific conditions shown on the first side of this form. 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.
- 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.
- 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 automatically renewed retroactively to that date for one year and fixed withdrawals shall be suspended. The sum deposited shall then bear interest at the rate applicable to similar term deposits made on that date.

## 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.