

DESJARDINS BONUSDOLLARS REWARDS PROGRAM RULES

DESJARDINS CREDIT CARD: CLASSIC VISA, ELEGANCE GOLD VISA, MODULO VISA, ODYSSEY GOLD VISA LOW INTEREST RATE, PRESTIGE PLATINUM VISA, PLATINUM VISA

1. GENERAL CONDITIONS

- 1.1 One BONUSDOLLAR® equals one Canadian dollar.
- 1.2 The cardholder releases the Fédération des caisses Desjardins du Québec ("the Federation") from any liability they may incur from using BONUSDOLLARS.
- 1.3 BONUSDOLLARS cannot be transferred to the account of another Desjardins credit cardholder.
- 1.4 With the exception of any damages that could be caused by a serious fault or gross negligence, the Federation and any other stakeholder in this program, assume no liability whatsoever for any direct or indirect damages caused by the program, including its cancellation.
- 1.5 The Federation and any other stakeholder in the program will not be deemed as agents or representatives of each other under any circumstance and as such, accept no liability for each other.

2. EARNING BONUSDOLLARS

DESJARDINS CARDS	PERCENTAGE OF ADMISSIBLE PURCHASES EARNED (% IN BONUSDOLLARS)
Elegance® Gold Visa	1%
Modulo® Visa	1%
Odyssey® Gold Visa with Low Interest Rate	1%
Prestige Platinum Visa	1.5%
Platinum Visa	1%

- 2.1 BONUSDOLLARS are earned on regular and recurring purchases made with Desjardins credit cards according to the percentages outlined above. Merchandise returns, cash advances, equal payment cash advances, RRRSP cash advances, promotional and regular cheques, in-store Accord D financing, interest charges, purchases of foreign currency, electronic funds transfers, money orders and any type of purchase made in a casino do not earn BONUSDOLLARS.
- 2.2 In the event that a purchase is refunded, the BONUSDOLLARS earned on the purchase will be deducted from the balance of BONUSDOLLARS earned.
- 2.3 The option to earn **1%** BONUSDOLLARS on Classic Visa cards and **0.5%** on Elegance Gold Visa cards is no longer available. Cardholders who already have a card issued with this offer remain eligible, provided they pay the annual fee communicated to them by the Federation, when such fees apply.

3. REDEEMING BONUSDOLLARS

- 3.1 BONUSDOLLARS can be redeemed for **travel rewards** (including airlines; airports / airport terminals / flying fields; car rental companies; hotels/motels/resorts; railways; cruise/steamship lines; travel agencies; timeshare properties; trailer parks / camp grounds), **public transportation** (including commuter passenger transportation (local and suburban); taxis; limousines; bus lines), **restaurants** (including restaurants and fast food restaurants), **entertainment** (including theatrical productions, ticket agencies, bands, orchestras, tourist attractions and exhibits, motion picture theatres, amusement parks, carnivals, circuses, aquariums and sporting events), **donations** as well as **rewards, gift cards, and Desjardins financial products and services**. For the complete list of redemption options, go to desjardins.com/bonusdollars or call **1-800-363-3380**.
- 3.2 BONUSDOLLARS cannot be exchanged for cash, credited as payment of an account statement, or used to cover an equal payment cash advance or RRRSP cash advance. BONUSDOLLARS cannot be used to pay annual fees even if the Federation should terminate the program.
- 3.3 BONUSDOLLARS can be redeemed for eligible products and services within **60** days following the date the said eligible products or services were purchased. Under no circumstances can they be cancelled or refunded after such use.

- 3.4 A minimum of **20** BONUSDOLLARS must be redeemed at a time.
- 3.5 If you exchange BONUSDOLLARS for rewards or gift cards in the Engage catalogue and your BONUSDOLLARS balance is lower than the total cost of your order, Desjardins reserves the right to charge the difference to your Desjardins credit card.

4. CHANGING OR CANCELLING PROGRAM BENEFITS

- 4.1 The Federation can end the program by giving **60** days' notice.
- 4.2 The Federation can also modify the program rules by giving **60** days' notice. The notice must include both the original clauses and the modified clauses. The Federation will not modify the rules in a way that negatively affects the cardholder or the BONUSDOLLARS already in their account, with regard to: (a) the number of BONUSDOLLARS already earned, or (b) the exchange rate established in section **1.1**.
- 4.3 The cardholder will lose their benefits under the BONUSDOLLARS program in the following situations:
 - a) They cancel their credit card.
 - b) They do not respect the rules of the BONUSDOLLARS program.
 - c) They fail to uphold any other condition in their credit card contract and the Federation terminates said agreement, cancelling their credit card.
 - d) Their credit card account is **90** days or more past due.
- 4.4 If the cardholder has lost their benefits under the BONUSDOLLARS program, they can no longer earn or redeem BONUSDOLLARS. If they choose to cancel their card, the Federation may, at its discretion, give them **90** days to redeem their BONUSDOLLARS. This exchange remains subject to the rules of this agreement.

5. EXPIRATION OF BONUSDOLLARS DUE TO INACTIVITY

- 5.1 If the cardholder does not redeem or earn any BONUSDOLLARS for a consecutive period equal to one year, the Federation will consider their account inactive. The unused BONUSDOLLARS may then be considered expired. The Federation will notify the cardholder at least **30** days in advance, letting them know that their BONUSDOLLARS will expire, and asking them to take action before then.

6. CHANGE OF CARD

- 6.1 If the cardholder closes their account, but has another account at that time with the BONUSDOLLARS program, they can transfer their BONUSDOLLARS from the closed account to the open one.
When the cardholder changes their card from one with the BONUSDOLLARS program to one with the Cash Back program, the BONUSDOLLARS can be exchanged for credit towards a cashback payment, using a **1 to 1** ratio. Credit will be deposited into the new card account when the cardholder reaches the threshold established in the rules of the Cash Back program.

7. DEATH

- 7.1 If the cardholder who opened the credit card account dies, the account will be closed and the deceased cardholder will no longer benefit from the BONUSDOLLARS program. However, if this happens, the Federation may choose, in its sole discretion, to pay to the estate of the credit cardholder a credit equal to the balance of the BONUSDOLLARS accumulated in the cardholder's account.