

DESJARDINS BONUSDOLLARS REWARDS PROGRAM RULES

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	1%
Prestige Platinum Visa	1.5%
Odyssey World Elite Mastercard	1.5% of purchases for annual purchases ¹ between \$0 and \$20,000 2% of purchases for annual purchases ¹ above \$20,000
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, RRSP 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.
- 2.4 Every year, cardholders with a Odyssey World Elite Mastercard (the “Eligible Card”) 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 a member of a caisse affiliated with Federation 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.

3. REDEEMING BONUSDOLLARS

- 3.1 BONUSDOLLARS can be redeemed for travel rewards (Elegance Gold, Modulo, Odyssey Gold, Prestige Platinum, Odyssey World Elite and Platinum cardholders only), rewards and gift cards, show and event tickets, Desjardins financial products and services and donations. 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 RRSP 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.

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1. Annual purchase volume is calculated from the anniversary of the day the account was opened, using eligible purchase amounts (e.g., from June 2, 2016, to June 1, 2017). The percentage earned resets to 1.5% on the anniversary date.