

DESJARDINS BONUSDOLLARS REWARDS PROGRAM RULES

DESJARDINS BONUS VISA* CARD

1. GENERAL CONDITIONS

- 1.1 One BONUSDOLLAR® equals one Canadian dollar.
- 1.2 The cardholder releases the Fédération des caisses Desjardins du Québec (“Desjardins”) 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, Desjardins 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 Desjardins 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 CARD	WHAT YOU EARN ON ELIGIBLE PURCHASES (% IN BONUSDOLLARS)				
	RATE BY APPLICABLE CATEGORY*				
	Entertainment	Restaurants	Public transportation	Pre-authorized payments	All other purchases**
Bonus Visa	2 %	2 %	2 %	2 %	0,5 %

*To earn BONUSDOLLARS at the rate indicated for your card in any given applicable category, eligible purchases must be made at merchants assigned to one of the categories below. The details of each category correspond to merchant code descriptions established by the card payment network. Only one applicable category per purchase. If the purchase is eligible for more than one category, the higher rate will apply. In the event rates are the same, the **Pre-authorized payment** category will apply first.

ENTERTAINMENT: theatrical productions, ticket agencies, bands (concerts), orchestras, tourist attractions and exhibits, motion picture theatres, amusement parks, carnivals, circuses, aquariums and sporting events

RESTAURANTS: restaurants and fast food restaurants

PUBLIC TRANSPORTATION: commuter passenger transportation (local and suburban), taxis, limousines and bus lines

PRE-AUTHORIZED PAYMENTS: automatic payments charged monthly or at another regular interval by a service provider

A merchant may offer products and services related to these categories or be located on the premises of another merchant assigned to one of these categories, but if the merchant itself is not assigned to one of these categories by the card payment networks, you will earn BONUSDOLLARS at the rate indicated in the “All other purchases” column on purchases at this merchant.

** Not all transactions are eligible. See section 2.1. No BONUSDOLLARS are earned on such ineligible transactions.

- 2.1 BONUSDOLLARS are earned on regular purchases made with a Desjardins credit cards according to the percentages outlined above, as long as the cardholder’s account is in good standing. The cardholder’s account is in good standing when all cardholders meet their obligations in the credit card contract, including the BONUSDOLLARS program rules, and the obligation to make the minimum payment required by the due date indicated on the account statement for each period. 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 When a regular purchase is credited to a cardholder’s account, for example when a merchant credits a refund on the cardholder’s account for a merchandise return, BONUSDOLLARS will be deducted from the BONUSDOLLARS balance. The percentage used to calculate how many BONUSDOLLARS will be deducted is the percentage that applies to such regular purchase on the day it is credited.

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 RRSP cash advance. BONUSDOLLARS cannot be used to pay annual fees even if Desjardins 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 When redeeming BONUSDOLLARS for rewards or gift cards in the BONUSDOLLARS rewards catalogue, the BONUSDOLLARS balance must be sufficient to cover the entire amount of the items ordered at the time the request is processed, unless the cardholder chooses to pay the difference using the credit card of their choice.

4. CHANGING OR CANCELLING PROGRAM BENEFITS

- 4.1 Desjardins can end the program by giving **60** days’ notice.

- 4.2 Desjardins can also modify the program rules by giving **60** days’ notice. The notice must include both the original clauses and the modified clauses. Desjardins 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 Desjardins 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, Desjardins 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, Desjardins will consider their account inactive. The unused BONUSDOLLARS may then be considered expired. Desjardins 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, Desjardins 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.

8. TRANSACTIONS AND PERSONAL INFORMATION

- 8.1** The cardholder gives express consent for Desjardins, its mandataries and its agents to collect and use information about the types of transactions that are made using the credit card so they can determine the category of eligible purchases and grant BONUSDOLLARS according to the table in section **2** of these rules.