

## RULES



### DESJARDINS CONCIERGE SERVICE RULES

- a) Desjardins Odyssey World Elite and Cash Back World Elite cardholders have access to the Desjardins Concierge Service.
- b) You can use the Concierge Service for recommendations on restaurants, gifts, activities, concerts and other events. You can also give concierge agents instructions to make reservations or purchase goods or services on your behalf. When you give such instructions, you authorize the Federation to provide third parties with only as much information about you as necessary to carry out your instructions.
- c) You must assume the entire cost of the goods and services you choose to acquire using the Concierge Service. You remain responsible for the payment of any goods and services you choose to acquire through the Concierge Service, even if you no longer have access to the Concierge Service.
- d) Transactions completed through the Concierge Service on your behalf must be made with your Odyssey World Elite card or Cash Back World Elite card.
- e) The Concierge Service is available by phone and any other means provided to you by the Federation. It is available during the hours set by the Federation. The Concierge Service cannot be used to acquire goods and services prohibited by applicable laws.
- f) The Federation cannot guarantee the quality of the goods and services you choose to acquire through the Concierge Service, as they are provided by third parties independent of the Federation. You therefore understand and accept that the Federation has no control over the delivery of services by these third parties, such as restaurants or other merchants. Consequently, you understand and accept that the Federation shall not be liable for the quality of goods and services you acquire through the Concierge Service, including delays or cancellation of the delivery of said goods and services. The Federation shall not act on any claims regarding any direct or indirect loss or damage you may incur with regard to the goods and services you choose to acquire through the Concierge Service or related to any consequences beyond the Federation's control.

- g)** Unless explicitly stated otherwise, any purchase of goods or services through the Concierge Service is final and may not be modified or cancelled except by contacting the third-party provider of the good or service directly and making an agreement with said provider, at their discretion.
- h)** The Federation may terminate the Concierge Service at any time, after providing prior notice of at least 30 days, or modify these rules in accordance with the procedure indicated in the Odyssey World Elite card and the Cash Back World Elite card contracts.
- i)** The Federation may fully restrict your access to the Concierge Service, without prior notice, if your behaviour has a negative impact on the Concierge Service or in any way detracts from it, including abusive behaviour, fraud or other illegal acts.
- j)** If your account is in violation of any of the conditions of the Variable Credit Agreement governing the use of the card, or if your card has been cancelled by the Federation, you may not use the Concierge Service.
- k)** You understand and accept that the Federation never asks for personal information by email, and that if the Federation offers to communicate with you through email as part of the Concierge Service, you undertake not to provide your card number or any other sensitive personal information through this means. You also understand and accept that the Federation will never ask you to provide personal information via email.
- l)** The terms defined in your Variable Credit Agreement have the same definitions in these rules.