Welcome to Desjardins
Step into your new life—with advice you can trust

Desjardins, the leading cooperative financial group in Canada, can help you settle into your new life.

Whether you just moved to Canada or are planning to, you’re probably looking for a trustworthy institution that can meet your financial needs.

Desjardins is a partner you can trust. Our advisors and our dedicated team support newcomers to Canada: they understand your needs and are here to help as you adjust to life in Canada.
Our expertise at your service

With Desjardins, you are never alone. You can count on our availability and expertise. We will recommend solutions tailored to your reality and needs.

As a cooperative, we work to improve the economic and social well-being of our members and clients. We also provide them with profitable and secure financial products and services.

When you open an account at a Desjardins caisse, you become a member of a cooperative that belongs to you.

Desjardins is...

+ The leading financial cooperative in Canada**
+ A financial institution with deep roots in Quebec, including an extensive network of ATMs and service outlets, as well as secure, online services
+ 7 million members and clients**
+ A large organization that includes life and health insurance, property and casualty insurance, securities brokerage, venture capital and asset management companies

EXCLUSIVE ADVANTAGES FOR MEMBERS

When you become a Desjardins member, you qualify for more than 50 exclusive advantages, including:

- **Free access to assistance services** to help you with travel, identity theft and estate settlement
- **Discounts and privileges** with many of our partners

Discover all the advantages, privileges and discounts at desjardins.com/advantages.
Outstanding financial services

The first thing to do when you arrive in a new country is deal with money matters. You can count on Desjardins to help you get off to a good start.

Chequing account

When you open an account at a Desjardins caisse, you receive a Desjardins Access Card (debit card). You can use it at an ATM, pay for your purchases in most stores and do your banking with AccèsD, Desjardins’s online banking service (available through our website, on your mobile device or by phone).

There are two ways to apply for an account:

From abroad

Fill out the application at desjardins.com/OpenAccount. Opening an account is a practical way to transfer money to your new account before you get here!

In Canada

Make an appointment with an advisor at a Desjardins caisse or call 1-800-CAISSES (1-800-224-7737).

You can also fill out an application online at desjardins.com/BecomeaMember.

Banking plans

To help you save on fees, we offer a range of banking plans. We have different plans for different needs: there is something for everyone!

International transfers

When you open an account at a Desjardins caisse, you can transfer money to countries around the world.

You can make transfers at our many service outlets in Quebec and Ontario, or on your own using our AccèsD online service. It’s quick, easy and secure!

Foreign currencies

At Desjardins, we can perform the following transactions in major currencies:

• Exchanging currencies
• Opening accounts
• Issuing drafts and cashing cheques
Savings products

Do you want to grow your assets? Desjardins offers a full range of savings and investment products to meet your needs. Desjardins advisors will recommend products that work for you based on your goals and risk tolerance.

Payment solutions

Credit cards

We offer a variety of credit cards, each designed to fit different cardholder needs. Some of our cards have no annual fee and some offer the BONUSDOLLARS® Rewards Program.

An advisor can help you choose the right card for you.

Prepaid card

The Desjardins prepaid Visa® card¹ is perfect for making purchases anywhere Visa is accepted, including online and abroad. The card is reloadable and lets you withdraw cash from ATMs wherever you see the Visa®, PLUS® and Interac® symbols.
Financing

Whether you need to purchase furniture or a car, the flexible financing solutions available through Desjardins can help. You can get Desjardins financing at your caisse, online (AccèsD), in stores, and at participating car dealerships.

Line of credit

Desjardins lines of credit can help cover unexpected expenses. You pay interest only on the portion you use, making these products a flexible and practical solution to your financing needs.

Mortgage

Are you looking to buy a home? Desjardins offers a range of mortgage solutions that can be tailored to your borrower profile. Plus, you get professional advice to guide you every step of the way!

Insurance

Whether you need life, disability, home and auto, business, accident or travel insurance, Desjardins has you covered. We are one of the largest insurers in the country and offer made-to-measure protection, competitive premiums and quality service.

Immigrant Investor Program

Desjardins is a proud partner of the Immigrant Investor Program, which is designed for business people who want to invest in Canada.

For more information, see desjardins.com/ImmigrantInvestors.

Exclusive offers

Newcomers can save big on financial products with our exclusive offer. Sign up (some conditions apply) and enjoy:

• Unlimited free transactions² for one year
• No-fee Cash Back Visa card, with no security deposit or credit history³ required
• Small safety deposit box⁴ free of charge for one year
• And much more!

desjardins.com/Welcome

International partnerships

Ask us about Desjardins Group’s agreements with financial institutions in other countries. You may qualify for one of their offers: desjardins.com/OffersForImmigrants.

DID YOU KNOW...

You can get emergency healthcare insurance at a special rate while you are waiting to become eligible for Quebec’s health insurance plan.

To purchase

Visit visitorstocanadadesjardins.com or speak to one of our insurance agents.

• Canada and the U.S.:
  1-855-440-9884 (toll-free)
• Other countries:
  418-647-5476 (long distance charges apply)
Your finances, without borders

No matter where you are, you are never far from Desjardins. Between our online and mobile options, and many service outlets across Quebec and Ontario, a complete service distribution network is working for you.

Desjardins.com

Our website is a great source of information and advice. Using concrete examples, the calculators on the site present realistic scenarios. If you have questions or want to make an appointment to see an advisor, go to desjardins.com.

Mobile services

These services give you direct access to your finances from your mobile device.

Download the free Desjardins app.

AccèsD internet and telephone

With our online and telephone banking services, you can pay your bills, check your balances, transfer money and much more, any time, from anywhere in the world.

Finding a service outlet

To find a service outlet near you, or a caisse that can serve you in a language other than English, use our online search tool. To find all the caisses in our network, go to desjardins.com/en/votre_caisse.

The newcomers team

Located in downtown Montreal, Desjardins has a specialized team dedicated to serving newcomers. Our team speaks multiple languages and can help with all your financial needs.

The newcomers team is ready to welcome you at 1101 rue Sainte-Catherine Ouest, Montreal QC H3B 1J4.

You can also call them at 1-877-875-1118 (menu options 9, 1).
Overview of the Canadian financial system

The Canadian financial system protects your money and helps you make it grow. It is strongly supported by strict government regulations. However, it may differ from your home country’s system. Here’s an overview of its key features.

Currency

- The currency used in Canada is the Canadian dollar (C$ or CAD).
- One Canadian dollar equals 100 cents.
- To find out the value of the Canadian dollar in your country’s currency, go to desjardins.com/currency.

Account at a financial institution

- You can deposit, withdraw or transfer money, pay bills and carry out other types of transactions from your chequing account.
- Your account comes with a debit card, which allows you to pay for your purchases by debit and use ATMs.

Debit, credit: what is the difference?

In Canada, there is a difference between a debit card and a credit card. When you use a debit card to make a purchase, the money is taken out of your account right away. When you use a credit card, however, you are billed later.

Credit card

- A credit card that is not linked to your bank account may be issued by a financial institution or by certain retailers.
- It allows you to make purchases and to spread out your payments, with interest.
- If you pay off the entire monthly balance before the due date on your statement, you won’t pay interest.
- By using your credit card responsibly, you build your credit rating.
Online transactions

When you open an account at a financial institution, you can carry out secure transactions online: you can transfer money, pay bills, view your recent transactions, get online account statements and more.

Credit rating

• This refers to an evaluation of your credit history: your ability to pay your debts on time. Your credit rating is determined by whether you meet your financial obligations.

• To increase your chances of being approved for a loan (for example, to purchase a car or home), you must build your credit. It is important to establish your creditworthiness from the start by always making your loan payments on time.

Cheque

• In some cases, a personal cheque may be used as a form of payment, but electronic transactions are much more common.

• A post-dated cheque, which means a cheque that carries a later date, may be used to pay for certain goods or services (like your rent).

Holding funds

• Holding funds is a routine precaution taken by all financial institutions to guard against returned cheques and insufficient funds. This procedure applies to all cheques, personal or otherwise, as well as to cash deposited at an ATM, for verification purposes.

• To avoid holds, your financial institution sets aside a certain amount so you can cash cheques. This amount is set when you open your account and varies according to your needs. However, if you have not set a maximum authorized amount, your funds may be held for a certain period of time.

Income tax

• Every year, you must file an income tax return with the Canadian government. If you live in Quebec, you must also file one with the Quebec government.

• For more about income tax, go to cra-arc.gc.ca.
Other resources available

When you arrive, you can also count on the following organizations to support you as you get settled.

For questions about...

| Employment                      | • Immigration Québec immigration-quebec.gouv.qc.ca/en  
|                                 | • Immigration and citizenship Canada cic.gc.ca       |
| Housing                         | • Canada Mortgage and Housing Corporation cmhc.ca/newcomers  
|                                 | • Genworth Canada homeownership.ca                   |
| Social Insurance Number         | • Service Canada canada.ca/en/employment-social-development/services/sin.html |
| Financial Products and Services | • Autorité des marchés financiers du Québec autorite.qc.ca/en/general-public   
|                                 | • Financial Consumer Agency of Canada acfc-fcac.gc.ca |
| Healthcare System               | • Régie de l’assurance maladie du Québec ramq.gouv.qc.ca |
| Visas and Passports             | • Citizenship and Immigration Canada cic.gc.ca       |

Conditions apply to all products and services. Financing offers (Desjardins credit cards, payment options and all other forms of financing) are subject to credit approval.

1 The prepaid card is available to Quebec and Ontario residents who are at least 16 years old. It is not a credit card; the funds used are your own. Annual fee of $6.95 applies.
2 The free offer is valid one year only for The Premier plan. The plan takes effect on the first day of the month after the account is opened.
3 To get a Desjardins credit card, you must become a member of a Desjardins caisse in Quebec or Ontario and open an account there. You must also show you intend to remain in Canada. The credit card and credit limit will be issued based on the information gathered and subject to a credit risk assessment. Other conditions, exclusions and limitations may apply.
4 Where available.
5 All trademarks are the property of their respective owners.
6 Information as at December 31, 2017, unless otherwise indicated.
7 BONUSDOLLARS is a registered trademark of Fédération des caisses Desjardins du Québec.
Step into your new life— with Desjardins

Desjardins advisors are known for their listening skills, as well as their desire to provide quality guidance and to support you in achieving your goals.

Our advisors understand your reality and will do everything they can to meet all your needs and provide outstanding customer service.
Let us make adapting to life in Canada easier

+ Go to a Desjardins caisse
+ Call 1-877-875-1118 (options 9, 1) to speak with an advisor on the newcomers team
+ Visit desjardins.com/withyou