



Accord D Desjardins Financing

GUIDE TO LEGAL NOTICES

Table of contents

Explanation of requirements	2
Deferred payment financing (DPF)	3
Equal instalment financing (EPF) – interest-free	4
Equal instalment financing (EPF) – with interest	5
Deferred equal instalment financing (DPF)	6
Multiple purchases with deferred equal instalment financing (DPF)	7

Use of notices and limitation of liability

When you choose to disclose the financing terms you offer through the Accord D financing service, be sure to include the required legal notices and comply with all applicable regulations. The sole purpose of the following legal notices is to meet the requirements of section 85 of the *Regulation Respecting the Application of the Consumer Protection Act*, and to indicate that financing is subject to approval by the Fédération des caisses Desjardins du Québec. You are responsible for determining whether your advertising is governed by that section. These notices are provided only for merchants who offer Accord D financing and do not offer their customers private-label cards bearing their name.

You remain solely liable for the legality of your advertising content. The Fédération des caisses Desjardins du Québec assumes no liability in this regard. This means that details that are specific to you or that are specific to your advertising must be included by you and amended as required. You must comply with all legislative and regulatory limitations that would make the use of these notices inappropriate with regard to your advertising. You are responsible for making all necessary adaptations and required additions in order to comply with all applicable legislative and regulatory provisions. Please consult your legal adviser.

Deferred payment financing (DPF)

The consumer buys now and pays later without interest during the deferral period ("Pay later" type financing).

Legal notice

Subject to the approval of Fédération des caisses Desjardins du Québec ("Desjardins"). All annual interest rates indicated are subject to change. The "Pay later" offer allows customers to use a credit card issued by Desjardins ("the Card") to pay for a deferred payment purchase without interest for a period set at the time of purchase. If the purchase is not paid in full by the due date, an annual interest rate of not more than 21.9% applies and it is converted into equal and consecutive payments due in 12 monthly instalments if the converted balance is lower than \$1,000, 24 monthly instalments if the converted balance is equal to or greater than \$1,000 and lower than \$3,000, or 36 monthly instalments if the converted balance is equal to or greater than \$3,000.

The annual interest rate on the card is not more than 19.9%. There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format during which the account may be settled without paying credit charges, except on cash advances and cheques. The minimum card payment is either 2% or 5% (depending on which card is used) of the total of: the balance shown on the account statement for the previous period; credit charges on unpaid purchases and monthly instalments; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To those are added: monthly instalments for the statement period, deferred payment purchases for which payment is due on the statement date, past due amounts and any other amounts provided for in the card contract. Credit card available without membership or renewal fees. See details in store. Information effective **Month DD, YYYY**.

Examples of credit charges

Annual interest rates	Annual cost		Cost for a 30-day period	
	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18
21.9%	\$21.90	\$109.50	\$1.80	\$9.00

The annual interest rate may apply to a regular purchase, a purchase paid by equal instalments, a deferred payment purchase, a purchase paid by deferred equal instalments or multiple purchases paid by equal instalments.

Equal instalment financing (EPF) – interest-free

The consumer buys now and pays in interest-free equal monthly instalments.

Legal notice

Subject to the approval of Fédération des caisses Desjardins du Québec ("Desjardins"). All annual interest rates indicated are subject to change. The "Interest-free equal instalment financing" offer allows the customer to use a credit card issued by Desjardins ("the Card") to pay for purchases by equal and consecutive monthly instalments without interest. Equal monthly payments are included in the minimum payment due on the credit card. If the minimum payment is not paid in full by the due date, an annual interest rate of not more than 19.9% will apply to the unpaid instalment.

There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format during which the account may be settled without paying credit charges, except on cash advances and cheques. The minimum card payment is either 2% or 5% (depending on which card is chosen) of the total of: the balance shown on the account statement for the previous period; credit charges on unpaid purchases and monthly instalments; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To those are added: monthly instalment(s) for the statement period, deferred payment purchases for which payment is due on the statement date, past due amounts and any other amounts provided for in the card contract. Credit card available without membership or renewal fees. See details in store. Information effective **Month DD, YYYY**.

Examples of credit charges

Annual interest rates	Annual cost		Cost for a 30-day period	
	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18

The annual interest rate may apply to a regular purchase, a purchase paid by equal instalments, a deferred payment purchase, a purchase paid by deferred equal instalments or multiple purchases paid by equal instalments.

Equal instalment financing (EPF) – with interest

The consumer buys now and pays in equal monthly instalments that include interest.

Legal notice

Subject to the approval of Fédération des caisses Desjardins du Québec ("Desjardins"). All annual interest rates indicated are subject to change. The "Equal instalment financing" offer allows the customer to use a credit card issued by Desjardins ("the Card") to pay for purchases through equal and consecutive monthly instalments. The annual interest rate of not more than 19.9% set at the time of purchase will apply to such purchases. Equal monthly payments are included in the minimum payment due on the credit card. If the minimum payment is not paid in full by the due date, an annual interest rate of not more than 19.9% will apply to the unpaid instalment.

There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format during which the account may be settled without paying additional credit charges, except on cash advances and cheques. The minimum card payment is either 2% or 5% (depending on which card is chosen) of the total of: the balance shown on the account statement for the previous period; credit charges on unpaid purchases and monthly instalments; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To those are added: monthly instalment(s) for the statement period, deferred payment purchases for which payment is due on the statement date, past due amounts and any other amounts provided for in the card contract. Credit card available without membership or renewal fees. See details in store. Information effective **Month DD, YYYY**.

Examples of credit charges

	Annual cost		Cost for a 30-day period	
Annual interest rates	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18

The annual interest rate may apply to a regular purchase, a purchase paid by equal instalments, a deferred payment purchase, a purchase paid by deferred equal instalments or multiple purchases paid by equal instalments.

Deferred equal instalment financing (DPF)

The consumer buys now and pays in equal monthly instalments after a deferral period.

Legal notice

Subject to the approval of Fédération des caisses Desjardins du Québec ("Desjardins"). All annual interest rates indicated are subject to change. The "Deferred equal instalment financing" offer allows the customer to use a credit card issued by Desjardins ("the Card") to pay for a purchase without incurring interest during the deferral period set at the time of purchase, and which becomes payable at the end of the deferral period through equal and consecutive payments due in monthly instalments set at the time of purchase. The annual interest rate of not more than 19.9% set at the time of purchase will apply at the end of the deferral period. The equal monthly payments are included in the minimum payment due on the card. If the minimum payment is not paid in full by the due date, an annual interest rate of not more than 19.9% will apply to the unpaid instalment.

There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format to during which the account may be settled without paying credit charges, except on cash advances and cheques. The minimum card payment is either 2% or 5% (depending on the card) of the total of: the balance shown on the account statement for the previous period; credit charges on unpaid purchases and monthly instalments; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To those are added: monthly instalment(s) for the statement period, deferred payment purchases for which payment is due on the statement date, past due amounts and any other amounts provided for in the card contract. Credit card available without membership or renewal fees. See details in store. Information effective **Month DD, YYYY**.

Examples of credit charges

	Annual cost		Cost for a 30-day period	
Annual interest rates	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18

The annual interest rate may apply to a regular purchase, a purchase paid by equal instalments, a deferred payment purchase, a purchase paid by deferred equal instalments or multiple purchases paid by equal instalments.

Multiple purchases with deferred equal instalment financing (DPF)

The consumer makes multiple purchases during a deferral period and pays in equal instalments.

Legal notice

Subject to the approval of Fédération des caisses Desjardins du Québec ("Desjardins"). All annual interest rates indicated are subject to change. The "Multiple purchases with deferred equal instalments" offer allows the customer to use a credit card issued by Desjardins ("the Card") to pay for several purchases for completing a project. The total amount of those purchases is repayable with interest in equal monthly instalments. The amount of the monthly instalments is determined at the end of the period agreed upon with the merchant for making the purchases, and this period is interest free. At the end of the agreed period for making the purchases, the total amount for those purchases bears interest at the rate agreed upon with the merchant, which may not exceed 19.9% per year. The equal monthly payments are included in the minimum payment due on the card. If the minimum payment is not paid in full by the due date, an annual interest rate of not more than 19.9% will apply to the unpaid instalment.

There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format during which the account may be settled without paying credit charges, except on cash advances and cheques. The minimum card payment is either 2% or 5% (depending on the card) of the total of: the balance shown on the account statement for the previous period; credit charges on unpaid purchases and monthly instalments; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To those are added: monthly instalment(s) for the statement period, deferred payment purchases for which payment is due on the statement date, past due amounts and any other amounts provided for in the card contract. Credit card available without membership or renewal fees. See details in store. Information effective **Month DD, YYYY**.

Examples of credit charges

	Annual cost		Cost for a 30-day period	
Annual interest rates	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18

The annual interest rate may apply to a regular purchase, a purchase paid by equal instalments, a deferred payment purchase, a purchase paid by deferred equal instalments or multiple purchases paid by equal instalments.