

These are the legal notices that we will ask you to use for the types of advertising set out below. The sole purpose of the legal notices we drafted 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. This means that details specific to each merchant and its advertising, for example that taxes are payable at the time of purchase, are not included, even if legal notices regarding such details may be required by other legislation or regulations. In short, it is your responsibility to respect any other applicable legislation and regulations in your advertising. These legal notices were drafted to meet your terminological requirements for presenting the plans available through the Accord D financing service at your points of sale. Any change in the terminology used to present the Accord D financing service in your advertising may require a change to the notices provided below.

Deferred payment, no payments or interest for...

Subject to Fédération des caisses Desjardins du Québec ("the Federation") approval. All annual interest rates indicated are subject to change. The "Deferred payment, no payments or interest for..." offer allows the customer to use a credit card issued by the Federation ("the Card") to pay for a deferred payment purchase, without incurring interest during the period set at the time of purchase. If this purchase is not paid in full by the due date, an annual interest rate of not more than 19.9% applies and it is converted into equal and consecutive payments due in 12 monthly instalments if the converted balance is less than \$1,000; 24 monthly instalments if the converted balance is equal to or greater than \$1,000 and less than \$3,000; or in 36 monthly instalments if the converted balance is equal to or greater than \$3,000.

Annual interest rate on the card of 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 to settle the account without paying credit charges, except on cash advances and cheques. Minimum card payment is 5% of the total of: the balance shown on the account statement for the previous period; credit charges on purchases and monthly instalments that have not been paid on the due date for the current period; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To which are added: monthly instalment(s) for the statement period, deferred payment purchases due on the statement date, past due amounts, and any other amount set out in the card contract. Membership/renewal fees may apply depending on the card requested or used for the purchase. See details in store.

TABLE OF EXAMPLES OF CREDIT CHARGES					
	ANNUAL INTEREST RATE	COST FOR A 30-DAY BILLING CYCLE		ANNUAL COST	
AVERAGE DAILY BALANCE		\$100	\$500	\$100	\$500
Regular purchase	19.90%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing and Deferred payment financing	19.90%	\$1.64	\$8.18	\$19.90	\$99.50

Interest-free equal monthly payments

Subject to Fédération des caisses Desjardins du Québec ("the Federation") approval. All annual interest rates indicated are subject to change. The "Interest-free equal monthly payments" offer allows the customer to use a credit card issued by the Federation ("the Card") to pay for purchases through equal and consecutive monthly instalments with no interest. Equal monthly payments are included in the minimum payment due on the credit card. If the minimum payment due is not paid in full by the due date, the annual interest rate of not more than 19.9% on the card applies to the unpaid equal monthly 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 settle the account without paying credit charges, except on cash advances and cheques. Minimum card payment is 5% of the total of: the balance shown on the account statement for the previous period; credit charges on purchases and monthly instalments that have not been paid on the due date for the current period; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To which are added: monthly instalment(s) for the statement period, deferred payment purchases due on the statement date, past due amounts, and any other amount set out in the card contract. Membership/renewal fees may apply depending on the card requested or used for the purchase. See details in store.

TABLE OF EXAMPLES OF CREDIT CHARGES					
	ANNUAL INTEREST RATE	COST FOR A 30-DAY BILLING CYCLE		ANNUAL COST	
AVERAGE DAILY BALANCE		\$100	\$500	\$100	\$500
Regular purchase	19.90%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing and Deferred payment financing	19.90%	\$1.64	\$8.18	\$19.90	\$99.50

Equal monthly payments with interest

Subject to Fédération des caisses Desjardins du Québec approval. All annual interest rates indicated are subject to change. The "Equal Monthly Payments" offer allows the customer to use a credit card issued by the Federation ("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 applies to such purchases. Equal monthly payments are included in the minimum payment due on the credit card. If the minimum payment due is not paid in full by the due date, the annual interest rate of not more than 19.9% on the card applies to the unpaid equal monthly 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 settle the account without paying additional credit charges, except on cash advances and cheques. Minimum card payment is 5% of the total of: the balance shown on the account statement for the previous period; credit charges on purchases and monthly instalments that have not been paid on the due date for the current period; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To which are added: monthly instalment(s) for the statement period, deferred payment purchases due on the statement date, past due amounts, and any other amount set out in the credit card contract. Membership/renewal fees may apply depending on the card requested or used for the purchase. See details in store.

TABLE OF EXAMPLES OF CREDIT CHARGES					
	ANNUAL INTEREST RATE	COST FOR A 30-DAY BILLING CYCLE		ANNUAL COST	
AVERAGE DAILY BALANCE		\$100	\$500	\$100	\$500
Regular purchase	19.90%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing and Deferred payment financing	19.90%	\$1.64	\$8.18	\$19.90	\$99.50

Deferred equal instalment financing

Subject to Fédération des caisses Desjardins du Québec ("the Federation") approval. 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 the Federation ("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 applies at the end of the deferral period. Equal monthly payments are included in the minimum payment due on the card. If the minimum payment due is not paid in full by the due date, the annual interest rate of not more than 19.9% on the card applies to the unpaid equal monthly 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 settle the account without paying credit charges, except on cash advances and cheques. Minimum card payment is 5% of the total of: the balance shown on the account statement for the previous period; credit charges on purchases and monthly instalments that have not been paid on the due date for the current period; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To which are added: monthly instalment(s) for the statement period, deferred payment purchases due on the statement date, past due amounts, and any other amount set out in the card contract. Membership/renewal fees may apply depending on the card requested or used for the purchase. See details in store.

TABLE OF EXAMPLES OF CREDIT CHARGES					
	ANNUAL INTEREST RATE	COST FOR A 30-DAY BILLING CYCLE		ANNUAL COST	
AVERAGE DAILY BALANCE		\$100	\$500	\$100	\$500
Regular purchase	19.90%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing and Deferred payment financing	19.90%	\$1.64	\$8.18	\$19.90	\$99.50