

DESJARDINS IDENTITY PROTECTION

Below is a presentation of the protection offered free of charge to all Desjardins caisse members (personal and business) and anyone else who does business with Desjardins, in the event that their identity is stolen.

More specifically, Desjardins Identity Protection is available to:

- Desjardins caisse members in Quebec and Ontario (personal or business)
- Anyone who has a credit card or financing product with us (personal or business)
- Auto, home and business insurance policyholders
- Life and health insurance policyholders
- Holders of any investment or financing products (term savings, investment funds, Desjardins Securities)

Desjardins Identity Protection has 4 components:

1. PROTECTING YOUR ASSETS

PREVENTION AND DETECTION

We've put several security measures in place to protect your assets at Desjardins:

- AccèsD alert service
- Fraud prevention service via text message and push notification
- Identity verification with security code
- Secure communication with your advisor

We use monitoring tools that detect suspicious transactions made at Desjardins as they happen. We may contact you to confirm whether you were the one who made the transaction.

REIMBURSEMENT OF FINANCIAL LOSSES

If unauthorized transactions are made in any of your Desjardins accounts, our team will help you and take charge of the situation until everything has been resolved. You won't suffer a financial loss.

2. EQUIFAX CREDIT MONITORING PLAN

Desjardins will pay for 5 years of the Equifax credit monitoring service, which includes daily access to your credit score on Equifax's website, as well as credit report monitoring and alerts of key changes.

3. SUPPORTING YOU

Desjardins will provide individual support if it's confirmed you've been a victim of identity theft. Depending on your needs, our team of experts and lawyers will be there for you throughout the identity recovery process:

- Help filing a police report
- Help notifying the Canadian Anti-Fraud Centre
- Information on how and why to file an identity theft statement
- Information on how to protect your credit file or the credit files of your company's directors and officers
- Help disputing and correcting information in your credit file or on file with government agencies and financial institutions

- A personalized list of all the organizations you should notify
- Help signing up for fraud alerts from the credit reporting agencies for you or for your company's directors and officers
- Help signing up for alerts from lenders, financial institutions, government agencies and more
- Information about your options
- Forms you'll need to fill out (e.g., Registraire des entreprises du Québec, Commission d'accès à l'information, letter to dispute information in a file or request corrections)
- Telephone support for filling out forms
- Help writing letters
- Conference calls with the organizations involved
- Telephone consultations with a psychologist selected by our team to help you manage the stress associated with identity theft

4. REIMBURSING YOUR EXPENSES

All personal and business members of a Desjardins caisse in Quebec or Ontario and anyone else who does business with Desjardins have coverage that will reimburse you for certain expenses you incur while recovering your identity.

Please contact us to confirm if expenses are eligible before you start spending money to recover your identity.

ELIGIBILITY

A Desjardins representative must confirm the identity theft. You must also be a personal or business member of a Desjardins caisse in Quebec or Ontario or a Desjardins client on the date you become aware that your identity has been stolen and at the time that you request reimbursement.

REIMBURSEMENT LIMITS

All personal and business members of a Desjardins caisse in Quebec or Ontario and anyone else who does business with Desjardins can be reimbursed for certain expenses incurred during the identity restoration process, for up to \$50,000 per incident.

There is a limit on the maximum hourly rate we will pay for certain professionals, like accountants, expert witnesses and lawyers.

We also reserve the right to choose the professional. However, you can choose your own if you get our written approval in advance.

WHAT WE'LL REIMBURSE

We will only reimburse **necessary** and **reasonable** expenses **directly** related to recovering your identity, such as:

- Costs for reporting identity theft and correcting records
- Costs to get credit reports from Equifax and/or TransUnion, if they're issued within 12 months after the date you become aware that your identity was stolen (limit of 4 reports, 2 per agency)
- Costs to sign up for new fraud alerts from Equifax and/or TransUnion
- Costs associated with the consequences of recovery from identity theft, such as court filing fees and expert witness fees

- Real loss of your base wages for reasonable and necessary time you take off work, strictly for the purpose of restoring your identity, within 12 months after the date you become aware that your identity was stolen
- Costs to replace ID, such as a driver's licence or passport
- Accountant's fees
- Attorney's fees

WHAT WE WON'T REIMBURSE

These losses, expenses and damages **are not covered**:

- Financial or economic losses of any kind, except what's described above
- Expenses and losses resulting from criminal, dishonest or fraudulent acts you commit
- Expenses and losses that occur because you voluntarily give someone else a means of access like a password, ID, credit card or debit card
- Loss of potential income not realized
- Property damage, bodily injury, moral injury or personal injury
- Losses related to the financial performance of investments
- Loss of future income for self-employed workers and loss of income for businesses.

HOW TO BE REIMBURSED

You'll need to fill out a form and provide the original receipts and supporting documents for the expenses you want reimbursed.

For more information about these new measures or to take advantage of our support services, call 1-800-CAISSES (1-800-224-7737) (personal/individual members and clients) or 1-888-233-2473 (business/commercial members and clients).

Note that the Desjardins Identity Protection coverage may change from time to time, but any changes will affect only future claims.

SOLUTIONS FOR FORMER MEMBERS AND ANYONE WHO FORMERLY HELD A DESJARDINS CREDIT CARD OR POINT-OF-SALE FINANCING PRODUCT

Desjardins will pay for 5 years of the Equifax credit monitoring service, which includes daily access to your credit score on Equifax's website, as well as credit report monitoring and alerts of key changes.

The following individuals are eligible for 5 years of Equifax's credit monitoring service paid for by Desjardins:

- Former Desjardins caisse members in Quebec and Ontario (personal and business)
- Anyone who used to have a credit card or financing product with us (personal and business)