

Solutions	Features	Advantages
VISA Desjardins credit card	<ul style="list-style-type: none"> • Limit based on your financial capacity • Several terms and advantages available, depending on card 	<ul style="list-style-type: none"> • Ideal for fast access at any time • BONUSDOLLARS¹ program • 21-day interest-free grace period • Purchase protection and extended warranty included with certain cards
Accord D financing	<ul style="list-style-type: none"> • Personal loan in the form of a cash advance deposited directly into your chequing account (PCA) • Loan up to \$50,000, depending on the established repayment capacity • Monthly payments appear on your VISA monthly statements • Does not decrease your VISA Desjardins credit card limit • Fixed rate is same as the personal loan rate, based on the amount and term of loan • Terms of 6 months to 5 years 	<ul style="list-style-type: none"> • Simple and fast access on AccèsD or at a caisse • Application processed in just a few minutes² • Life and disability insurance included for primary VISA Desjardins cardholder
Accord D in-store financing	<ul style="list-style-type: none"> • Financing in the form of a second credit limit on your VISA Desjardins card • Flexible financing plans • Payment in equal instalments, with or without interest 	<ul style="list-style-type: none"> • Competitive interest rate • In the event of non-payment, interest is not calculated retroactively • Simplify your personal finances: 1 credit card, 1 statement, 2 credit limits, 1 monthly payment • Make principal payments anytime without penalty
Personal line of credit	<ul style="list-style-type: none"> • Minimum \$5,000 • Amount available is set based on your needs, financial situation and ability to repay • Variable rate based on the amount 	<ul style="list-style-type: none"> • Very flexible payment terms
Personal loan	<ul style="list-style-type: none"> • Personal loan linked to your chequing account (PCA) • Fixed or variable rate based on the amount and term of the loan • Terms of 1 to 5 years • Payment options: weekly, every 2 weeks, monthly 	<ul style="list-style-type: none"> • Equal payments until loan is paid in full

1. Dependent on type of credit card. Subject to approval by the Desjardins Card Services Credit Department.

2. During Desjardins Card Services credit department business hours.