

A retail financing program that pays off!



An indispensable sales tool

With Accord D Desjardins financing, you can boost sales and simplify the management of your business. Use Accord D Desjardins financing during your promotions and watch your sales increase.

- Attract new customers
- Increase your average sale
- Stand out from competition
- Build customer loyalty

Accord D Desjardins¹ is a payment solution that allows consumers to obtain in-store financing at over 6,000 retailers across Canada. Payment terms are flexible and vary based on what each retailer offers. Customers may:

- Pay for their purchases in equal monthly instalments, with or without interest
- Buy now and pay later

All your customers can benefit from Accord D financing with the VISA Desjardins card. **There are currently 1.5 million VISA Desjardins cardholders in Canada with an active Accord D Desjardins financing credit limit.** If your customers do not have a VISA Desjardins card, an account will be opened for them once their financing application has been approved.



Build customer loyalty

- Very competitive interest rates
- Offered by a recognized financial institution
- Flexible payments
- Simplified personal finances: one credit card, one account statement, two credit limits, one monthly payment
- Option of making payments on the principal at any time, without penalty
- Quick access to financing in store

VISA Desjardins cards have two credit limits: one is the regular card limit and the other is the Accord D¹ financing limit. Payment options are easy and flexible and adapted to your customers' needs.

¹ Subject to Desjardins Card Services credit approval



Accord D supports your sales efforts

- Applications processed in seconds via point-of-sale (POS) solutions for VISA Desjardins cardholders
- Financing and card applications processed in less than 15 minutes for customers who do not have a VISA Desjardins card
- Financing and card applications transmitted quickly and easily online with Creditwave (provided free of charge)
- Applications can be submitted by fax
- High rate of acceptance
- Visibility on the desjardins.com/accordD Web site
- Credit and Customer Service teams available during your business hours
- Accord D Desjardins advertising material provided free of charge
- Designated business development advisor



A complete solution to meet all your needs

- A single window for all your payment needs
- Convenient payment solutions adapted to your needs
- A competitive fee structure with a unique rate applied to monthly net sales, without surcharge or hidden fees
- Customer Service available 7 days a week
- Free access to the My Station portal to handle data processing for card payments (online transaction reports and account statements)

Competitive rates

- Accord D Desjardins discount rate that varies based on the financing plan
- Lowest debit transaction fees in Canada
- Competitive POS equipment rental fees

No hidden fees or unpleasant surprises!