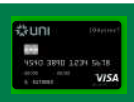
Features and benefits of personal credit cards†

	STUDENT CASH BACK Cash rewards and no fee	**CASH BACK** Cash rewards and no fee	**FLEXI** Pay only 10.9% interest. No annual fee.	**ELEGANCE® GOLD** Get rewards for less	**MODULO®** The satisfaction of a low rate, the joy of rewarding yourself	**CASH BACK WORLD®** A world of cash back	**ODYSSEY® GOLD** All-inclusive travel insurance	**ODYSSEY® WORLD ELITE®** Discover a world of privileges	 **ODYSSEY® VISA®** Infinite Privilege
MINIMUM ELIGIBILITY CRITERIA									
Primary cardholder's gross annual income						$60,000		$80,000	$200,000
Household's gross annual income						$100,000		$150,000	$200,000
Annual UNI credit card purchase volume						$15,000		$25,000	$50,000
Assets under management						$250,000		$400,000	$400,000
BASIC FEATURES									
Annual fee	No fee	No fee	No fee	$30	$50	$50	$110	$130	$395 (members: $295)
Annual fee for additional card	No fee	No fee	No fee	No fee	$10/year	$10/year	30$/year	$40/year	$95/year (members: no fee)
Interest rate (purchases and cash advances)	19.9%	19.9%	10.9%	19.9%	10.9%	19.9%	19.9%	19.9%	9.9%
BONUSDOLLARS® Rewards Program				1% of purchases credited as BONUSDOLLARS	1% of purchases credited as BONUSDOLLARS		1% of purchases credited as BONUSDOLLARS	1.5% of purchases credited as BONUSDOLLARS until you reach $20,000 annual volume 2% of purchases credited as BONUSDOLLARS after you reach $20,000 annual volume	2% of purchases credited as BONUSDOLLARS
Cash back	1 % cash back on: • Transactions executed using contactless technology • Mobile payments • Preauthorized payments to service providers 0,5% cash back on all other purchases	1 % cash back on: • Transactions executed using contactless technology • Mobile payments • Preauthorized payments to service providers 0,5% cash back on all other purchases				2% cash back on: • Transactions executed using contactless technology • Mobile payments • Preauthorized payments to service providers 1% cash back on all other purchases			
Grace Period	21-day	21 day	25-day	21-day	21-day	21-day	21-day	21-day	21-day
Administrative charges (cash advance charges, overlimit fee, copy of statement charge, etc.)	None	None	None	None	None	None	None	None	None
INSURANCE									
Trip Interruption and Cancellation Insurance	3 days no charge Max. $500/pers. before departure Max. $1,000/pers. after departure	3 days no charge Max. $500/pers. before departure Max. $1,000/pers. after departure	3 days no charge Max. $500/pers. before departure Max. $1,000/pers. after departure	3 days no charge Max. $500/pers. before departure Max. $1,000/pers. after departure	3 days no charge Max. $500/pers. before departure Max. $1,000/pers. after departure	3 days no charge Max. $500/pers. before departure Max. $1,000/pers. after departure	Max. $2,500/pers. before departure Unlimited after departure	Max. $2,500/pers. before departure Unlimited after departure	Max. $2,500/pers. before departure Unlimited after departure
Baggage Insurance	3 days no charge Up to $500/pers.	3 days no charge Up to $500/pers.	3 days no charge Up to $500/pers.	3 days no charge Up to $500/pers.	3 jours sans frais Jusqu'à 500$/pers.	3 days no charge Up to $500/pers.	Up to 60 days[1] Up to $1,000/pers.	Up to 60 days[1] Up to $1,000/pers.	Up to 60 days[1] Up to $2,500/pers.
Emergency Health Care Coverage	3 days no charge Up to $5,000,000/pers.	3 days no charge Up to $5,000,000/pers.	3 days no charge Up to $5,000,000/pers.	3 days no charge Up to $5,000,000/pers.	3 days no charge Up to $5,000,000/pers.	3 days no charge Up to $5,000,000/pers.	Up to 60 days[2] Up to $5,000,000/pers.	Up to 60 days[2] Up to $5,000,000/pers.	Up to 60 days[2] Up to $5,000,000/pers.
INTERGENERATIONAL COVERAGE UNIQUE IN CANADA							Included	Included	Included
Common Carrier Accident Coverage							Up to 1,000,000/pers. in the event of accidental death or dismemberment	Up to 1,000,000/pers. in the event of accidental death or dismemberment	Up to 1,000,000/pers. in the event of accidental death or dismemberment
Auto Rental Collision / Loss Damage Insurance						Maximum 48 days	Maximum 48 days	Maximum 48 days	Maximum 48 days
Mobile Device Insurance	Included	Included	Included	Included	Included	Included	Included	Included	Included
Purchase Protection and Extended Warranty	Included	Included	Included	Included	Included	Included	Included	Included	Included
OTHER BENEFITS AND OPTIONS									
Concierge service								Included	Included
Access to the Desjardins Odyssey Lounge at the Montreal-Trudeau airport							50% off the regular entry fee	8 free passes per account per year	12 free passes per account per year
Airport Lounge Access - Priority Pass™									6 free passes per card per year
UNI Identity Protection	Included	Included	Included	Included	Included	Included	Included	Included	Included
Accord D™ Desjardins financing	Included	Included	Included	Included	Included	Included	Included	Included	Included
Overdraft transfer	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
Alert service	Included (payment reminder 3 days before due date)	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
Hertz, Thrifty and Dollar discounts and benefits	Up to 15%	Up to 15%	Up to 15%	Up to 15%	Up to 15%	Up to 15%	Up to 25%	Up to 25%	Up to 25%

2020-06

† All rates and fees are effective as of August 1st, 2019, and are subject to change without notice. *All other trademarks are the property of their respective owner(s). TM BONUSDOLLARS, Elegance, Modulo and Odyssey are registered trademarks of Fédération des caisses Desjardins du Québec. ™Accord D Desjardins financing is a trademark of Fédération des caisses Desjardins du Québec. Certain conditions apply. 1-Age 59 and younger: 60 days; age 60 to 64: 31 days; age 65 and older: 15 days. 2- Age 59 and younger: 60 days; age 60 to 64: 31 days; age 65 to 75: 15 days; 76 and older: no coverage