A card for every need

Credit cards are useful—even essential—in so many ways. They make life easier when you need to book a vacation or pay for a purchase. Every credit card has a variety of features to meet a wide range of needs, so keep reading to find out which one is right for you.

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Student Cash Back

NO ANNUAL FEE[1]
INTEREST RATE – 19.9%
CASH BACK – UP TO 1% ON YOUR PURCHASES[2]
MY LOOK PERSONALIZATION SERVICE
MOBILE DEVICE INSURANCE
THREE-DAY TRAVEL INSURANCE

Pay and earn

CASH BACK

Get 1% cash back on:

- Transactions executed with contactless technology
- Pre-authorized payments to service providers[3]

Get 0.5% cash back on all your other purchases.

It's simple: Once you've earned $25 in cash back, it will automatically be credited to your account.

Choose your own credit card visual

MY LOOK PERSONALIZATION SERVICE

This service, exclusive to Desjardins, lets you personalize your credit card image for free.[4]

You have two options:

1. Upload your favourite picture.[5]
2. Choose an image from the image gallery.

desjardins.com/mycardmylook

Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

Coverage up to $1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

Travel with peace of mind

THREE-DAY TRAVEL INSURANCE[8]

Free insurance coverage for trips of up to three days outside your province of residence. Going for more than three days? Simply extend your coverage.

- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to $500 per person before departure and up to $1,000 per person in the event of cancellation after departure.
- **Baggage** Coverage
  Up to $500 per person against theft, damage or delayed baggage.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Even more protection

OTHER COVERAGE

- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.

Keep an eye on your account

PAYMENT REMINDER

Get an email reminder if you haven't made a payment three days before your account due date.

Cash back

You can now choose between a Visa or Mastercard Cash Back card.

NO ANNUAL FEE[1]
INTEREST RATE – 19.9%
CASH BACK – UP TO 1% ON YOUR PURCHASES[2]
MOBILE DEVICE INSURANCE
THREE-DAY TRAVEL INSURANCE

Pay and earn

CASH BACK

Get 1% cash back on:

- Contactless payment transactions
- Pre-authorized payments to service providers[3]

Get 0.5% cash back on all your other purchases.

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Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

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Even more protection

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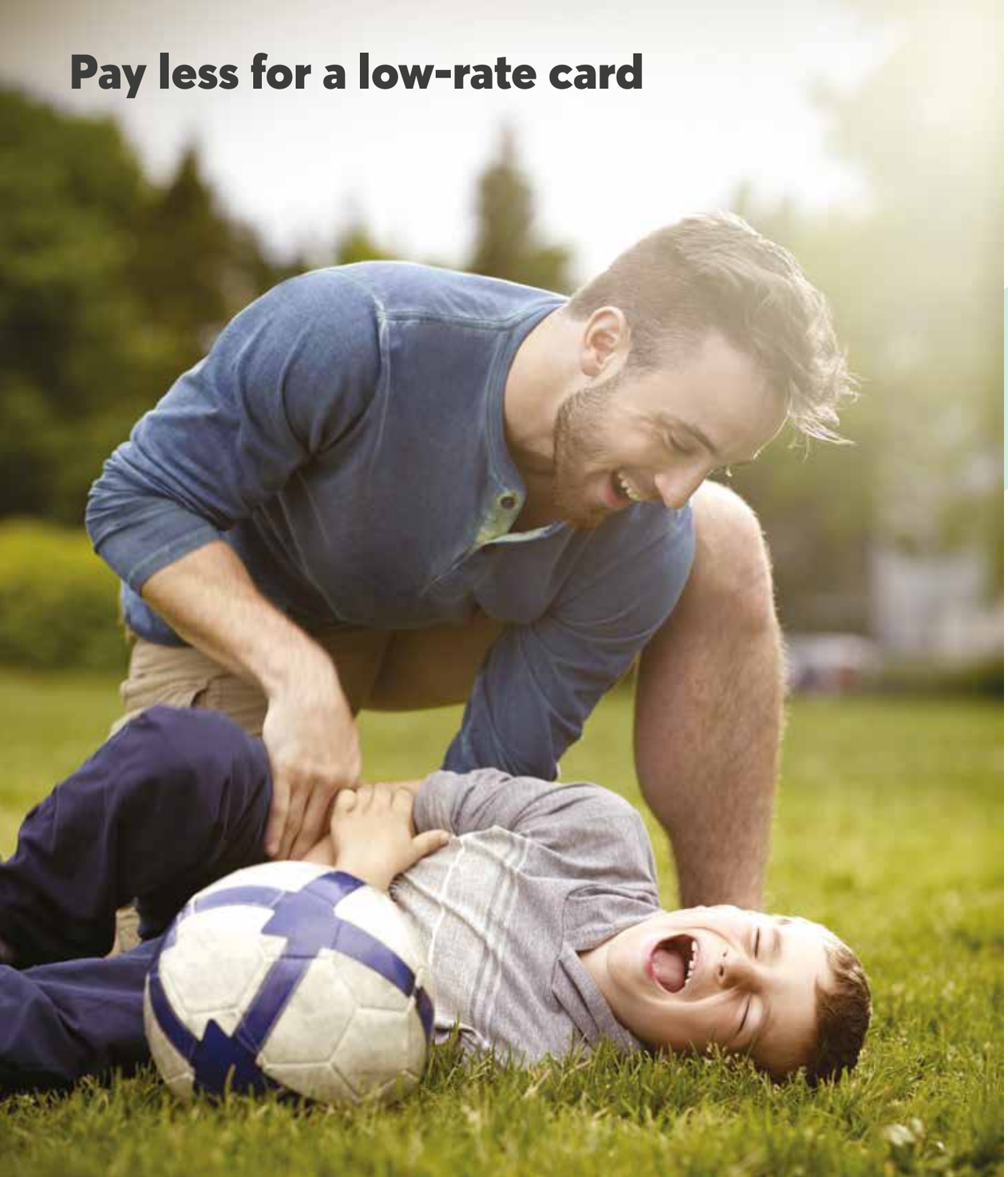
- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.

Pay less for a low-rate card



Classic

ANNUAL FEE – $30[1]

INTEREST RATE – 12.9%

THREE-DAY TRAVEL INSURANCE

Lower your costs

LOW INTEREST RATE

Save with a fixed interest rate of only 12.9% applicable on purchases, cash advances and balance transfers.

Travel with peace of mind

THREE-DAY TRAVEL INSURANCE[8]

Free insurance coverage for trips of up to three days outside your province of residence. Going for more than three days? Simply extend your coverage.

- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to $500 per person before departure and up to $1,000 per person in the event of cancellation after departure.
- **Baggage** Coverage
  Up to $500 per person against theft, damage or delayed baggage.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Get rewards for less

Elegance® Gold

ANNUAL FEE – $30[1]
INTEREST RATE – 19.9%
BONUSDOLLARS® REWARDS – 1% OF YOUR PURCHASES[2]
MOBILE DEVICE INSURANCE
THREE-DAY TRAVEL INSURANCE

Reward yourself

BONUSDOLLARS REWARDS PROGRAM

Earn 1% of your purchases in BONUSDOLLARS that you can exchange against a vast array of tantalizing rewards. Learn more on page 20.

Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

Coverage up to $1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

Travel with peace of mind

THREE-DAY TRAVEL INSURANCE[8]

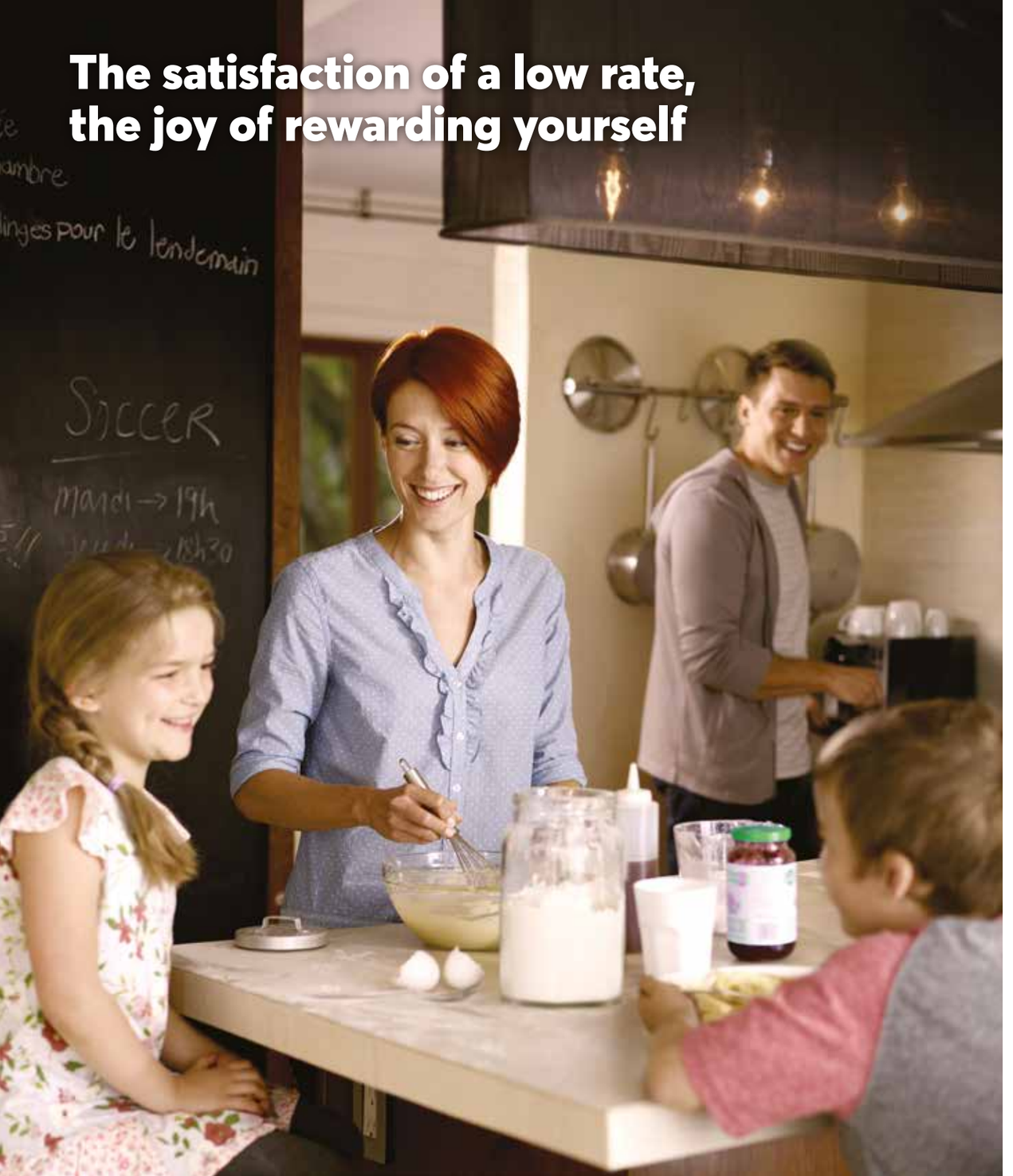
Free insurance coverage for trips of up to three days outside your province of residence. Going for more than three days? Simply extend your coverage.

- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to $500 per person before departure and up to $1,000 per person in the event of cancellation after departure.
- **Baggage** Coverage
  Up to $500 per person against theft, damage or delayed baggage.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Even more protection

OTHER COVERAGE

- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.



Modulo®

ANNUAL FEE – $50[1]
INTEREST RATE – 10.9%
BONUSDOLLARS® REWARDS – 1% OF YOUR PURCHASES[2]
MOBILE DEVICE INSURANCE
THREE-DAY TRAVEL INSURANCE

A wise choice

LOW FIXED INTEREST RATE

Save with a fixed interest rate of only 10.9% applicable on purchases, cash advances and balance transfers.

Reward yourself

BONUSDOLLARS REWARDS PROGRAM

Earn 1% of your purchases in BONUSDOLLARS that you can exchange against a vast array of tantalizing rewards. Learn more on page 20.

Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

Coverage up to $1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

Travel with peace of mind

THREE-DAY TRAVEL INSURANCE[8]

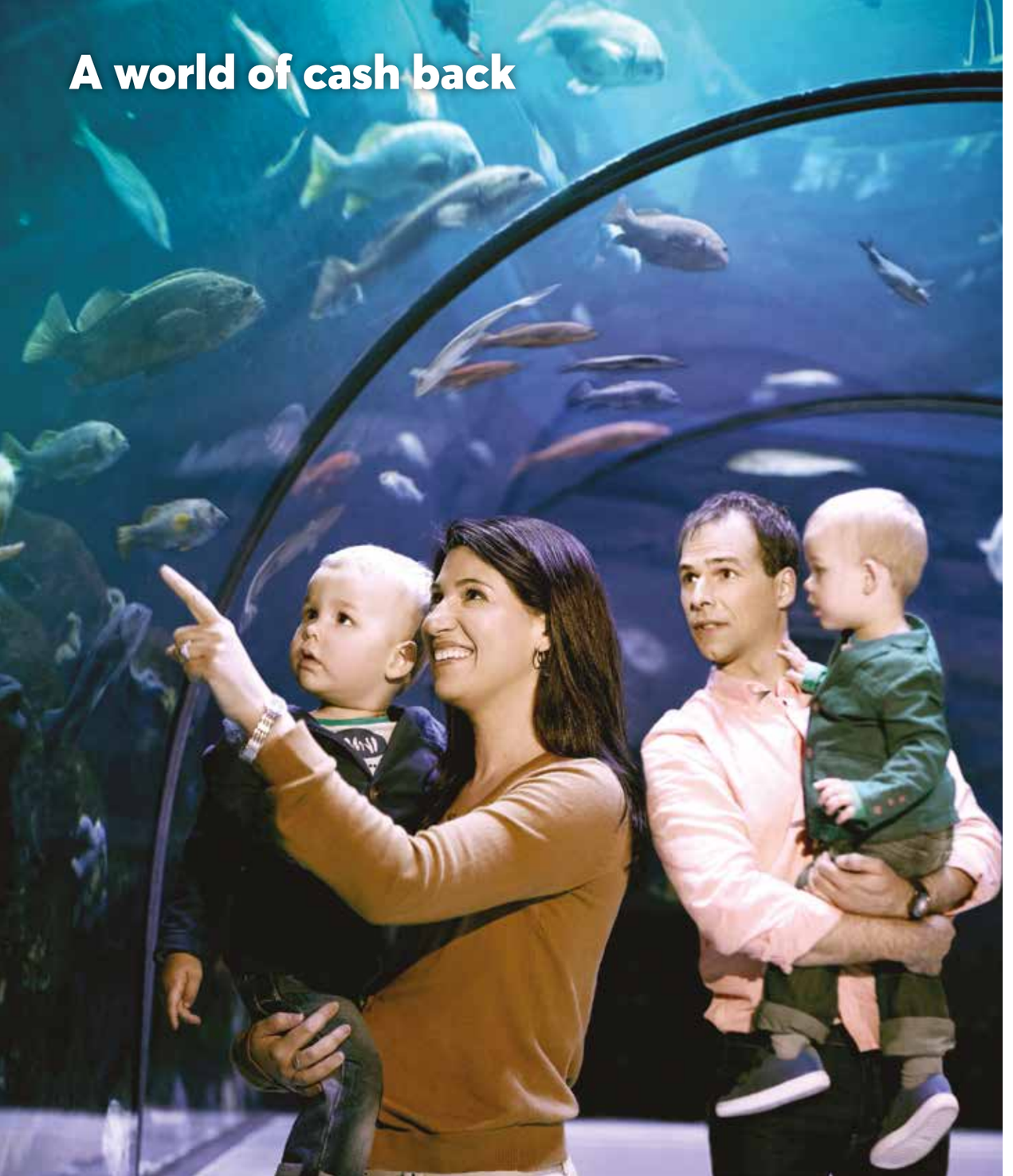
Free insurance coverage for trips of up to three days outside your province of residence. Going for more than three days? Simply extend your coverage.

- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to $500 per person before departure and up to $1,000 per person in the event of cancellation after departure.
- **Baggage** Coverage
  Up to $500 per person against theft, damage or delayed baggage.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Even more protection

OTHER COVERAGE

- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.



Cash Back World®[10]

ANNUAL FEE – $50[1]
INTEREST RATE – 19.9%
CASH BACK – UP TO 1% ON YOUR PURCHASES[2]
MOBILE DEVICE INSURANCE
THREE-DAY TRAVEL INSURANCE
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Pay and earn

CASH BACK

Get 2% cash back on:

- Contactless payment transactions
- Pre-authorized payments to service providers[3]

Get 1% cash back on all your other purchases.

It's simple: Once you've earned $50 in cash back, it will automatically be credited to your account.

Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

Coverage up to $1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

Travel with peace of mind

THREE-DAY TRAVEL INSURANCE[8]

Free insurance coverage for trips of up to three days outside your province of residence. Going for more than three days? Simply extend your coverage.

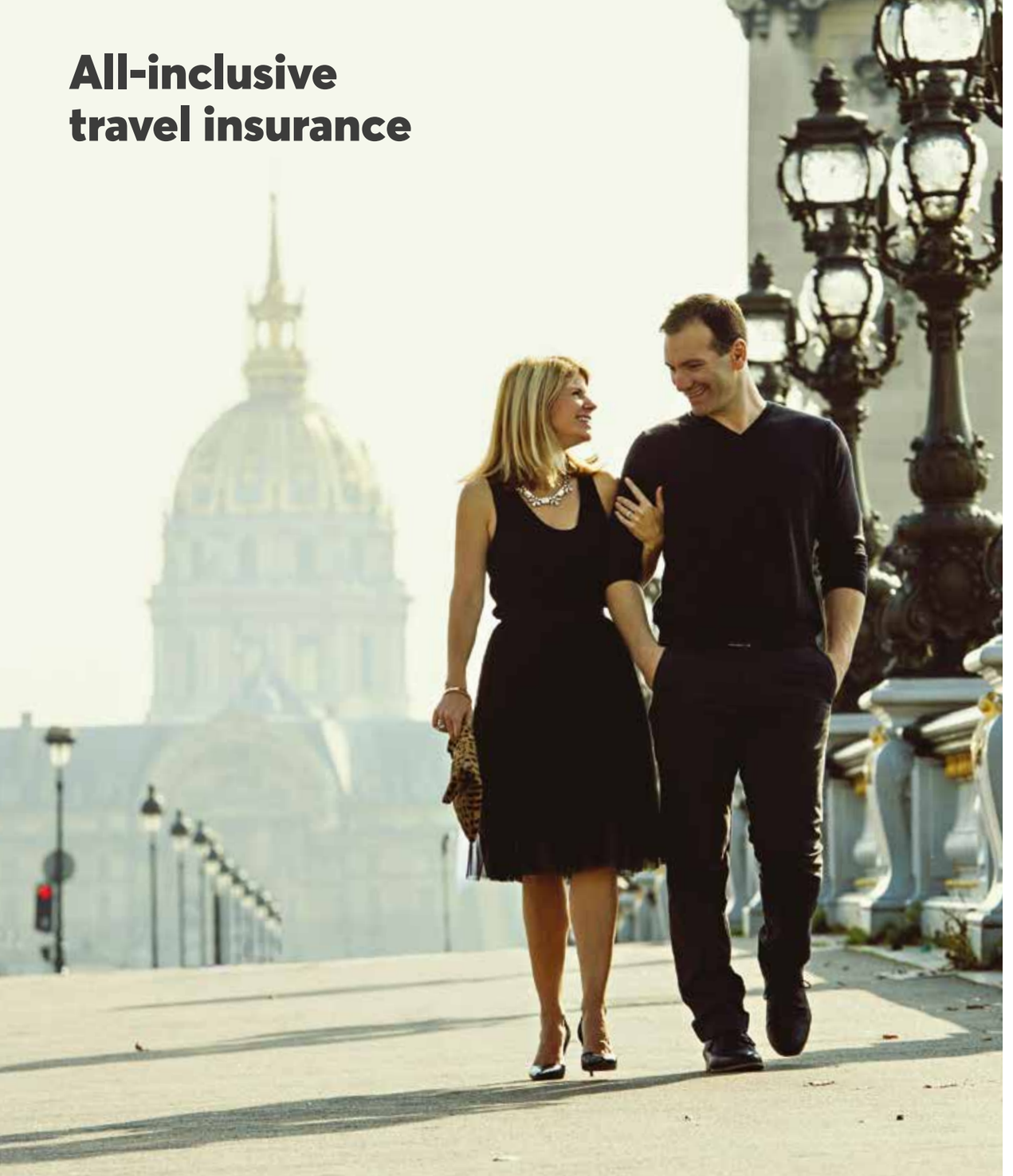
- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to $500 per person before departure and up to $1,000 per person in the event of cancellation after departure.
- **Baggage** Coverage
  Up to $500 per person against theft, damage or delayed baggage.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Even more protection

OTHER COVERAGE

- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.
- **Auto Rental Collision/Loss Damage Insurance[6]** when you rent a car for up to 48 consecutive days, and charge the full cost of the rental to your card, you may be covered if the rental car is damaged or stolen.

All-inclusive travel insurance



Odyssey® Gold

ANNUAL FEE – $110[1]
INTEREST RATE – 19.9%
COMPREHENSIVE 60-DAY TRAVEL INSURANCE
BONUSDOLLARS® REWARDS – 1% OF YOUR PURCHASES[2]
MOBILE DEVICE INSURANCE
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Travel in peace

A FULL COMPLEMENT OF TRAVEL INSURANCE[11]

You and your family will enjoy comprehensive travel insurance for ALL your trips of up to 60 days.

- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Intergenerational insurance** covering your grandchildren in your care.[12] – Unique in Canada.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to $2,500 per person if trip is cancelled prior to departure and unlimited after departure.
- **Baggage** Coverage
  Up to $1,000 per person against theft or damage and up to $500 per person for baggage delays.
- **Common Carrier Accident** Coverage[9]
  Up to $1,000,000 per person in the event of accidental death or dismemberment.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Reward yourself

BONUSDOLLARS REWARDS PROGRAM

Earn 1% of your purchases in BONUSDOLLARS that you can exchange against a vast array of tantalizing rewards. Learn more on page 20.

Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

Coverage up to $1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

Even more protection

OTHER COVERAGE

- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.
- **Auto Rental Collision/Loss Damage Insurance[6]** when you rent a car for up to 48 consecutive days, and charge the full cost of the rental to your card, you may be covered if the rental car is damaged or stolen.

Desjardins Odyssey Lounge

Relax while you wait for your flight at the Desjardins Odyssey Lounge in the international terminal of Montreal-Trudeau Airport. Just show your Odyssey Gold card and boarding pass, and enjoy unlimited refreshments at the mini-buffet, newspapers, magazines, and Wi-Fi.

As a Odyssey Gold cardholder, you get 50% off the current entry fees.[13]

Discover a world of privileges

Odyssey® World Elite®[14]

ANNUAL FEE – $130[1]
INTEREST RATE – 19.9%
BONUSDOLLARS® REWARDS – UP TO 2% OF YOUR PURCHASES[2]
COMPREHENSIVE 60-DAY TRAVEL INSURANCE
CONCIERGE SERVICE
ACCESS TO THE DESJARDINS ODYSSEY LOUNGE

Reward yourself

BONUSDOLLARS REWARDS PROGRAM

Turn your purchases into BONUSDOLLARS – earn rewards based on your annual[15] purchase volume.

- From $0 to $20,000 = earn 1.5% in BONUSDOLLARS
- $20,000 and more = earn 2% in BONUSDOLLARS

Exchange your BONUSDOLLARS for a variety of tantalizing rewards. Learn more on page 20.

Travel in peace

A FULL COMPLEMENT OF TRAVEL INSURANCE[11]

You and your family will enjoy comprehensive travel insurance for ALL your trips of up to 60 consecutive days.

- **Emergency Health Care** Coverage
  Up to $5,000,000 per person.
- **Intergenerational insurance** covering grandchildren in your care.[12] – Unique in Canada.
- **Trip Cancellation** Insurance[9]
  Up to $2,500 per person in the event of cancellation before departure, and unlimited after departure.
- **Baggage** Coverage
  Up to $1,000 per person against theft or damage and up to $500 per person for baggage delays.
- **Common Carrier Accident** Coverage[9]
  Up to $1,000,000 per person in the event of accidental death or dismemberment.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Talk, text and browse worry-free

MOBILE DEVICE INSURANCE[6, 7]

Coverage up to $1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

Even more protection

OTHER COVERAGE

- **Purchase Protection[6]** provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of $50,000 per account.
- **Extended Warranty[6]** coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items, up to a lifetime maximum of $50,000 per account.
- **Auto Rental Collision/Loss Damage Insurance[6]** when you rent a car for up to 48 consecutive days, and charge the full cost of the rental to your card, you may be covered if the rental car is damaged or stolen.

Enjoy tangible benefits

SPECIAL PERKS

- **Concierge Service**
  Chic restaurants, popular shows, luxury hotel rooms... Here and around the world, our do-it-all team will help you transform your whims into treasured memories.
- **Desjardins Odyssey Lounge**
  Relax while you wait for your flight at the Desjardins Odyssey Lounge in the international terminal of Montreal-Trudeau Airport. Just show your Odyssey World Elite card and boarding pass, and enjoy unlimited refreshments at the mini-buffet, newspapers, magazines, and Wi-Fi.

  As a Odyssey World Elite cardholder, you get 8 free passes to the lounge per year.[16]

Get the most out of your dollars

U.S.

Exclusive to Desjardins credit cardholders

ANNUAL FEE – US$30[1]
INTEREST RATE – 19.4%
THREE-DAY TRAVEL INSURANCE
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Travel with peace of mind

THREE-DAY TRAVEL INSURANCE[8]

Free insurance coverage for trips of up to three days outside your province of residence. Going for more than three days? Simply extend your coverage.

- **Emergency Health Care** Coverage
  Up to C$5,000,000 per person.
- **Trip Interruption and Cancellation** Insurance[9]
  Up to C$500 per person before departure and up to C$1,000 per person in the event of cancellation after departure.
- **Baggage** Coverage
  Up to C$500 per person against theft, damage or delayed baggage.
- **Travel Assistance Service**
  Anywhere in the world, 24 hours a day, 7 days a week.

Even more protection

OTHER COVERAGE

- **Common Carrier Accident** Insurance[9]
  Up to US$125,000 per person in the event of accidental death or dismemberment.
- **Auto Rental Collision/Loss Damage Insurance[6]** when you rent a car for up to 48 consecutive days, and charge the full cost of the rental to your card, you may be covered if the rental car is damaged or stolen.
- **Zero Liability in the event of fraud**
  You're not liable for fraudulent transactions. If someone commits fraud with your card you're fully covered and don't have to pay it back.

BONUSDOLLARS® Rewards program

Turn your purchases into rewards

Depending on which card you have, you earn 1% to 2% in BONUSDOLLARS with every purchase.

Then you choose how and when to reward yourself!

1 BONUSDOLLAR EARNED = **$1** YOU CAN REDEEM

YOU DECIDE WHEN AND WHERE YOU GO

You're free to use your BONUSDOLLARS to pay some or all of your travel expenses.

You choose what works for you:

- Destination and dates
- Transportation (plane, train, rental car)
- Accommodations (hotel, tourist lodge, inn)
- Public transit passes (commuter train, bus, subway)

WIDE VARIETY AVAILABLE ONLINE

You will find a wide variety of rewards and gift cards available online.

LOVE A GOOD NIGHT OUT?

Use your BONUSDOLLARS to cover all or part of the cost of tickets for concerts, plays, museums and tourist attractions.

REINVEST YOUR BONUSDOLLARS

Redeem them against:

- Investments (RRSPs, TFSAs, term savings, investment funds, etc.)
- Financing (mortgages, etc.)
- And more

GIVE GENEROUSLY

Express your social and community involvement by giving to a non-profit organization.

Accord D™ financing

Choose a solution that's tailored to your needs

Accord D financing is a second financing limit[19] available on your credit card that doesn't affect your regular credit limit for your everyday purchases.

There are two ways to use your second credit limit!

1. Cash advance automatically deposited to your caisse account

EASY TO ACCESS

Apply on AccèsD Internet or visit your caisse.

FAST

Get approved in just a few minutes[20] and the money is deposited almost immediately to your account.

FLEXIBLE

Depending on the amount you borrow, you can repay it in up to 120 monthly instalments. The monthly payments are automatically added to the minimum payment due on your credit card.

2. Financing at participating retailers[21]

EASY TO ACCESS

Available at nearly 10,000 retailers across the country.

FAST

It only takes a few minutes to apply.[20]

FLEXIBLE

Use it to purchase a wide variety of goods and services like renovation materials, furniture, pools, dental care, and more. Merchants offer a variety of plans such as:

- Buy now, pay later
- Equal monthly payments, with or without interest
- Buy now and then make equal monthly payments after a grace period

Privileges and services offered with our credit cards[22]

Want an easier way to manage your finances?
We have a variety of options and services to help you.

Choose simplicity

MANAGE YOUR ACCOUNT ONLINE THROUGH ACCÈSD

Not only can you do your banking for free, when you manage your account in AccèsD you can:

- Sign up for email alerts (minimum payment not received, approaching credit limit, etc.)
- Request a credit limit increase or additional cards
- Access the My Budget[23] management tool and get a clear picture of your daily income and expenses. My Budget is available online as well as on all sorts of smart devices, including Apple Watch.

Protect what matters

CREDIT BALANCE INSURANCE – INDIVIDUALS[24] (OPTIONAL)

In the event of death, disability, critical illness or job loss, this insurance can help you repay all or part of your account balance, including Accord D™ financing plans.

- All credit cardholders aged 19 to 64 are eligible.
- If your balance is zero, you don't pay a cent.

uni.ca/balanceinsurance

Pay fast

CONTACTLESS PAYMENT TECHNOLOGY

The contactless payment feature on credit cards lets you pay for your purchases of up to $100[25] quickly wherever you see the contactless payment symbol.

uni.ca/contactless

Pay with your card… without your card

MOBILE PAYMENT

Visa cardholders only

Look for the contactless technology symbol at your local coffee shop, service station or pharmacy to pay for your purchases with a wave of your smartphone thanks to Apple Pay® or Android Pay™.

It's free to sign up!

uni.ca/mobilepayment

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* Trademark of Visa International Service Association and used under license.

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™ Accord D Desjardins financing is a trademark of Fédération des caisses Desjardins du Québec.

® Apple Pay is a registered trademark of Apple Inc.

™ Android Pay is a trademark of Google Inc.

1. Subject to Fédération des caisses Desjardins du Québec approval. 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 interest charges, except on cash advances and cheques. If the cardholder makes a partial payment only, then interest is charged on regular purchases appearing on the account statement based on the average daily balance from the date of each purchase until they are paid in full, at the annual interest rate in effect for the period covered by the account statement. Minimum payment due is 2% (for cards with the Low Interest Rate option and the Classic and Modulo cards) or 5% (for the Cash Back, Elegance Gold, Cash Back World, Odyssey Gold, Odyssey World Elite and U.S. cards) of the total of: the balance shown on the account statement for the previous period; interest charges on purchases and monthly instalments that have not been paid on the due date for the current period (see table Examples of interest charges for a 30-day billing cycle); regular purchases, cash advances and cheques made during the statement period; and interest charges on cash advances and cheques. To these 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. Enrolment or renewal fees may apply depending on the card requested.

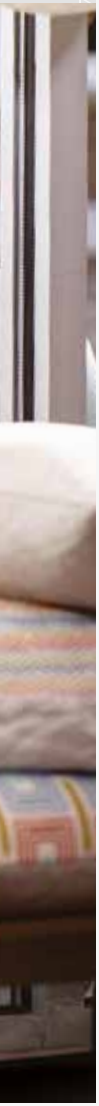
Examples of interest charges for a 30-day billing cycle

	Annual interest rate	Average daily balance		
		$100.00	$500.00	$1,000.00
Regular interest rate	19.90%	$1.64	$8.18	$16.36
Low interest rate	10.90%	$0.90	$4.48	$8.96
	12.90%	$1.06	$5.30	$10.60
Equal payment financing	19.90%	$1.64	$8.18	$16.36

2. Applicable on regular purchases only.
3. "Preauthorized payment with a service provider" means an automatic payment charged monthly or at another regular interval by a service provider. Some service providers may not offer a regular payment option, and the Fédération des caisses Desjardins du Québec and the Caisse populaire acadienne ltée shall not be held liable for any error made by a service provider when processing a preauthorized payment that qualifies for cash back.
4. No fee is charged for the first personalization. Except for a card reissue, a $5 fee shall apply to replace a personalized card with another personalized Student Cash Back card bearing another image.
5. Subject to compliance with My Look personalization service eligibility criteria at desjardins.com/mycardmylook.
6. Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. ® Assurant is a registered trademark of Assurant Inc. Details of your insurance coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance provided with your card. The Certificate of Insurance is also available at uni.ca/cards.
7. You must use your card to purchase your new mobile device or to make all your monthly payments for the mobile device if you purchase it through a plan. Your coverage will take effect on the later of the following dates: 30 days after the date of purchase of your mobile device or the date on which your first monthly payment is billed to your account.
8. Insurance coverage applies to you, your spouse and your dependent children. If you will be taking a longer trip, you must obtain extended coverage from the insurer in order to benefit from the days of coverage provided in the policy (except Common Carrier Accident Insurance). Insurance coverage underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For more details, refer to the insurance policies. Some conditions and restrictions apply.
9. The ticket purchase or transaction must have been paid in full with the Caisse populaire acadienne ltée credit card.
10. Eligibility criteria: Minimum gross annual income of $60,000 for the primary cardholder or a combined household income of $100,000.
11. Insurance coverage applies to you, your spouse and your dependent children. Some age-related restrictions apply. For Emergency Health Care Coverage and Baggage Coverage, you are only covered for trips of up to the following duration: 59 years old or less: 60 days; 60 to 64 years old: 31 days; 65 to 75 years: 15 days; 76 years or older: 15 days for Baggage Coverage and no Emergency Health Care Coverage. No age or duration limit applies to the other coverages. Insurance coverage underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For more details, refer to the insurance policies. Some conditions and restrictions apply.
12. Your or your spouse's dependent grandchildren are covered if they are under your direct responsibility and are not accompanied by their parents during the trip. Your grandchildren must be between 15 days and 18 years old and have no spouse. However, if they are enrolled full time at an educational institution recognized by the competent authorities, they must be 24 years old or under.
13. Children under 3 years old are admitted free.
14. Eligibility criteria: Minimum gross annual income of $80,000 for the primary cardholder or a combined household income of $150,000.
15. Annual purchase volume is calculated from the anniversary of the day the account was opened, using eligible purchase amounts (e.g., from June 2, 2017, to June 1, 2018). The percentage earned resets to 1.5% on the anniversary date.
16. One entry is counted when you or anyone accompanying you (except children under 3) accesses the lounge.
17. The following attraction categories are not eligible for this type of transaction: amusement parks, circuses, carnivals, water parks, zoos and movie theatres.
18. Selected products and services provided by participating caisses, Desjardins Group affiliates and the Caisse populaire acadienne ltée. Products and services vary by province. Some conditions apply.
19. Subject to approval by Fédération des caisses Desjardins du Québec Credit department.
20. During the Fédération des caisses Desjardins du Québec Credit Department business hours.
21. Some conditions and restrictions apply.
22. These privileges and services are not offered with the Visa Desjardins U.S. card.
23. My budget management tool is only available to Desjardins members.
24. Insurance underwritten by Desjardins Financial Security Life Assurance Company. Loss of employment protection is underwritten by The Personal General Insurance Inc. Eligibility: you must be between 18 and 64 years of age.
25. This amount may be higher or lower in some stores.

The description of basic services, features and optional programs is as accurate as possible at the time of publication. You will be advised of any changes as soon as possible. However, Fédération des caisses Desjardins du Québec and the Caisse populaire acadienne ltée may not be held liable for changes to, cancellation of, or replacement of the discounts or advantages described herein. Most amounts are in Canadian dollars.

All rates and fees are effective as of August 13, 2017, and are subject to change without notice.



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