

Features and benefits of personal credit cards[†]

MINIMUM ELIGIBILITY CRITERIA

Primary cardholder's gross annual income

Household's gross annual income

Annual credit card purchase volume

Assets under management

BASIC FEATURES

Annual fee

Annual fee for additional card

Interest rate (purchases and cash advances)

BONUSDOLLARS[®] Rewards Program

Cash back

Administrative charges (cash advance charges, overlimit fee, copy of statement charge, etc.)

My look personalization service
UNIQUE IN CANADA

INSURANCE

Trip Interruption and
Cancellation Insurance

Baggage Insurance

Emergency Health Care Coverage

Intergenerational Coverage
UNIQUE IN CANADA

Common Carrier Accident Coverage

Auto Rental Collision /
Loss Damage Insurance

Mobile Device Insurance

Purchase Protection and Extended Warranty

OTHER BENEFITS AND OPTIONS

Concierge service








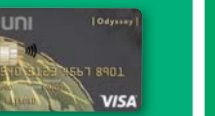
Access to the Desjardins Odyssey Lounge at the
Montreal-Trudeau airport

Identity Theft Assistance

Accord D[™] Desjardins financing

Alert service

Hertz discount

								
	STUDENT CASH BACK Start building your credit	CASH BACK Cash rewards and no fee	CLASSIC Pay less for a low-rate card	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
						\$60,000		\$80,000
						\$100,000		\$150,000
						\$15,000		\$25,000
						\$250,000		\$400,000
	No fee	No fee	30\$	\$30	\$50	\$50	\$110	\$130
	No fee	No fee	No fee	No fee	\$10/year	10\$/year	30\$/year	40\$/year
	19.9%	19.9%	12.9%	19.9%	10.9%	19.9%	19.9%	19.9%
				1% of purchases credited as BONUSDOLLARS	1% of purchases credited as BONUSDOLLARS		1% of purchases credited as BONUSDOLLARS	15% 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
	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 • Preauthorized payments to service providers 1% cash back on all other purchases	
	None	None	None	None	None	None	None	None
	Included							
	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	3 days no charge Max. \$500/pers. before departure Max. \$1,000/pers. after departure	Max. \$2,500/pers. before departure Unlimited after departure
	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 days no charge Up to \$500/pers.	3 days no charge Up to \$500/pers.	3 days no charge Up to \$500/pers.	Up to 60 days ¹ Up to \$1,000/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.	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.
							Included	Included
							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
						Maximum 48 days	Maximum 48 days	Maximum 48 days
	Included	Included		Included	Included	Included	Included	Included
	Included	Included		Included	Included	Included	Included	Included
								Included
							50% off the regular entry fee	8 free passes per year
	Included	Included	Included	Included	Included	Included	Included	Included
	Inclus (avis de paiement 3 jours avant échéance)	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request	Upon request
	Up to 10%	Up to 10%	Up to 10%	Up to 10%	Up to 10%	Up to 10%	Up to 10%	Up to 10%