










## Features and benefits of personal credit cards†

							
<b>Annual fee</b>		No fee		\$100	\$110	\$130	\$395
<b>Annual fee for additional card</b>		No fee		\$30	\$30	\$40	\$95
<b>Interest rate on purchases</b>	10,9 %	20,9 %	20,9 %	20,9 %	20,9 %	20,9 %	11,9 %
<b>Interest rate on cash advances</b>	12,9 %	21,9 %	21,9 %	21,9 %	21,9 %	21,9 %	12,9 %
<b>Rewards Program</b>		<b>BONUSDOLLARS</b> BONUSDOLLARS rewards on purchases - 2 % in restaurants, - 2 % on entertainment, - 2 % on alternative transportation, - 2 % on pre-authorized payments, - 0.5 % on all other purchases.	<b>Cash Back</b> Cash back on purchases - 2 % in restaurants, - 2 % on entertainment, - 2 % on alternative transportation, - 2 % on pre-authorized payments, - 0.5 % on all other purchases.	<b>Cash Back</b> Cash back on purchases - 4 % at grocery stores, - 3 % in restaurants, - 3 % on entertainment, - 3 % on alternative transportation, - 1 % on all other purchases.	<b>BONUSDOLLARS</b> BONUSDOLLARS rewards on purchases - 2 % in restaurants, - 2 % on entertainment, - 2 % on alternative transportation, - 2 % on pre-authorized payments, - 1 % on all other purchases	<b>BONUSDOLLARS</b> BONUSDOLLARS rewards on purchases - 3 % at grocery stores, - 2 % in restaurants, - 2 % on entertainment, - 2 % on alternative transportation, - 1.5 % on all other purchases.	<b>BONUSDOLLARS</b> BONUSDOLLARS rewards on purchases - 4 % in restaurants, - 4 % on entertainment, - 4 % on alternative transportation, - 3 % at grocery stores, - 3 % on travel, - 1.75 % on all other purchases.
<b>Grace Period</b>	25-day	21-day	21-day	21-day	21-day	21-day	21-day
<b>Administrative charges (cash advance charges, overlimit fee, copy of statement charge, etc.)</b>	None	None	None	None	None	None	None
<b>INSURANCE</b>							
<b>Trip Interruption and Cancellation Insurance</b>	3 days no charge Max. \$500/pers. before departure / Max. \$1,000/pers. after departure				Max. \$2,500/pers. before departure Unlimited after departure		
<b>Baggage Insurance</b>	3 days no charge Up to \$500/pers.				Up to 60 days <sup>2</sup> Up to \$1,000/person		Up to 60 days <sup>2</sup> Up to \$2,500/pers.
<b>Emergency Health Care Coverage</b>	3 days no charge Up to \$5,000,000/pers.				Up to 60 days <sup>3</sup> Up to \$5,000,000/pers.		
<b>Intergenerational Coverage UNIQUE IN CANADA</b>					Included		
<b>Auto Rental Collision / Loss Damage Insurance</b>				Maximum 48 days	Maximum 48 days		
<b>Mobile Device Insurance</b>	Up to \$1,000 if lost, stolen or damaged				Up to \$1,000 if lost, stolen or damaged		
<b>Purchase Protection and Extended Warranty</b>	90 days from date of purchase Double the manufacturer's warranty				90 days from date of purchase Double the manufacturer's warranty		180 days from date of purchase Triple the manufacturer's warranty
<b>OTHER BENEFITS AND OPTIONS</b>							
<b>Concierge service</b>				Included	Included		
<b>Access to the Desjardins Odyssey Lounge at the Montreal-Trudeau airport</b>					50 % off the regular entry fee	8 free passes per account per year	12 free passes per account per year
<b>Airport Lounge Access - Visa Airport Companion program</b>							6 free passes per card per year
<b>UNI Identity Protection</b>	Included				Included		
<b>Accord D™ Desjardins financing</b>	Included				Included		
<b>Pay in installments</b>	Included		Included for Cash Back Visa		Included		Included
<b>Overdraft transfer</b>	Upon request				Upon request		
<b>Alert service</b>	Upon request				Upon request		
<b>Hertz, Thrifty and Dollar discounts and benefits</b>	Up to 15 %			Up to 25 %	Up to 25 %		
<b>MINIMUM ELIGIBILITY CRITERIA</b>							
<b>Primary cardholder's gross annual income</b>				\$80,000		\$80,000	\$150,000
<b>Household's gross annual income</b>				\$150,000		\$150,000	\$200,000
<b>Annual credit cards purchase volume</b>				\$25,000		\$25,000	\$50,000
<b>Assets under management</b>				\$400,000		\$400,000	\$400,000

† All rates and fees are effective as of November 29<sup>th</sup>, 2023, and are subject to change without notice. \*All other trademarks are the property of their respective owner(s). ®BONUSDOLLARS 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.  
<sup>2</sup> Age 59 and younger: 60 days; age 60 to 64: 31 days; age 65 and older: 15 days. <sup>3</sup> Age 59 and younger: 60 days; age 60 to 64: 31 days; age 65 to 75: 15 days; 76 and older: no coverage.

## CASH BACK/ BONUSDOLLARS REWARDS BASED ON PURCHASES

	\$5,000/year (\$416/month)	\$10,000/year (\$833.33/month)	\$15,000/year (\$1,250/month)	\$25,000/year (\$2,083/month)	\$50,000/year (\$4,167/month)
<b>CASH BACK (No fee)</b>	<b>\$40</b>	<b>\$80</b>	<b>\$120</b>	<b>\$200</b>	<b>\$400</b>
<b>Bonus (No fee)</b>	<b>\$40</b>	<b>\$80</b>	<b>\$120</b>	<b>\$200</b>	<b>\$400</b>
<b>Odyssey® Gold (\$110/year)</b>	<b>\$60</b>	<b>\$120</b>	<b>\$180</b>	<b>\$300</b>	<b>\$600</b>
<b>Cash Back World Elite® (\$100/year)</b>				<b>\$475</b>	<b>\$950</b>
<b>Odyssey® World Elite® (\$130/year)</b>				<b>\$468</b>	<b>\$937</b>
<b>Odyssey® Visa Infinite Privilege® (\$295/year)</b>					<b>\$1,231</b>

Expenses per categories are based on the following percentages: 10 % on travel, 20 % at grocery stores, 10 % in restaurants, 3 % on entertainment, 2 % on alternative transportation, 5 % on pre-authorized payments and 50 % on all other purchases."

## CASH BACK

There's no limit on how much cash back you can earn. Once you've earned \$25 in cash back on your Cash Back card, or \$100 on your Cash Back World Elite card, a credit is automatically applied to your account. No need to do anything special!

## "HOW DO I GET MOBILE DEVICE INSURANCE?"

Either pay for your new device in full with your credit card or purchase your new device through a plan with your wireless service provider and use your credit card to pay your monthly bill for the duration of the contract. You'll be covered for up to \$1,000 in the event your cellphone, smartphone or tablet is lost, stolen, accidentally damaged or experiences mechanical failure.

## "I WANT A LOW INTEREST RATE."

### FLEXI

The Flexi card come with a competitive 10.9 % interest rate, with no annual fee..

That's not a promotional rate; it's the set rate, which means you'll always have one of the lowest interest rates out there.

Unpaid annual balance	Interest at 10.9 %	Interest at 20.9 %	Interest saved
<b>\$1,000</b>	<b>\$109</b>	<b>\$209</b>	<b>\$100</b>
<b>\$2,500</b>	<b>\$272.50</b>	<b>\$522.50</b>	<b>\$250</b>
<b>\$5,000</b>	<b>\$545</b>	<b>\$1045</b>	<b>\$500</b>

## "I TRAVEL A LOT."

### ODYSSEY GOLD, ODYSSEY WORLD ELITE AND ODYSSEY INFINITE PRIVILEGE

Did you know that the Odyssey Gold, Odyssey World Elite and the Odyssey Infinite Privilege cards come with some of the most comprehensive travel insurance on the market? With these cards, you and your family are covered for trips of up to 60 days. If you've ever shopped for travel insurance, you know that coverage of this kind for a 2-week trip for 2 adults and 2 children can cost several hundreds of dollars. With one of these cards, you'd be in for some great savings! The value of the insurance and our generous rewards program more than offset the annual fee.

### "I already have travel insurance through my job."

Trip Interruption and Cancellation Insurance — rare in personal insurance plans — is one of the distinctive advantages of the card's travel insurance.

### "I already have a card that lets me trade points for travel."

The main advantage of the BONUSDOLLARS Rewards Program is the total flexibility it offers. You can buy whatever flight, hotel or vacation package you want—there are no restrictions. You make the purchase with your card and then you can use your BONUSDOLLARS to cover part or all of your travel expenses. Since you don't have to limit yourself to set choices, you can shop for the best deals out there and get the most from your BONUSDOLLARS.

### "I already have access to an airport lounge with my current card."

With the Odyssey Gold card, you get 50 % off the entrance fee to the Desjardins Odyssey Lounge at the Montreal airport, while the Odyssey World Elite and the Odyssey Infinite Privilege cards give you 8 and 12 free passes per account per year respectively. Plus, with the Odyssey Infinite Privilege card, you'll get 6 free passes per card per year to airport lounges of the Priority Pass™ network.

## PAY IN INSTALLMENTS




### Features:

- Pay for qualifying purchases in interest-free equal monthly installments<sup>1</sup>
- Purchases of \$200 or more with participating retailers, in store and online
- Several terms offered (3 to 48 months)
- Cardholders must have a personal UNI Visa credit card with an authorized Accord D limit
- Cardholders can call us at any time at the number on the back of their card to cancel this payment feature at participating retailers


### Key benefits:

- Flexible: Gives cardholders the flexibility to manage their budgets and deal with the unexpected.
- Transparent: No additional or hidden fees.
- Simple: As long as cardholders have an Accord D limit that covers the purchase, they can use their existing credit card. They don't need to fill out a new application or get approval.

<sup>1</sup>If the minimum credit card payment isn't made on time, the card's interest rate will apply to the monthly payment.

How it works	
<b>Before purchase</b> 	<ul style="list-style-type: none"> <li>• Cardholder must have a personal UNI Visa credit card with an authorized Accord D limit that is high enough to cover the transaction.</li> <li>• Cardholders can activate or increase their Accord D limit at any time online, by phone (514-397-4415 or toll-free at 1-800-363-3380) or at their Financial Cooperation.</li> </ul>
<b>At time of purchase</b> 	<ul style="list-style-type: none"> <li>• The retailer's financing terms will be presented at the point of sale when the cardholder is making their purchase.</li> <li>• Different retailers may have different options available.</li> <li>• The transaction amount will be applied to your Accord D limit.</li> </ul>
<b>Repayment</b> 	<ul style="list-style-type: none"> <li>• Just like with Accord D financing, the installment amount will be added to the cardholder's minimum amount due.</li> <li>• Cardholders can pay off their purchases at any time in part or in full, without penalty.</li> </ul>

## WHAT ARE THE ELIGIBLE PURCHASES PER CATEGORY?

Category	Eligible purchases
<b>Groceries</b>	<ul style="list-style-type: none"> <li>• Grocery stores</li> <li>• Supermarkets</li> <li>• Butchers</li> <li>• Freezer and locker meat provisioners</li> <li>• Fishmongers</li> <li>• Bakeries</li> <li>• Convenience stores</li> <li>• Miscellaneous food stores</li> </ul>
<b>Travel</b>	<ul style="list-style-type: none"> <li>• Airlines</li> <li>• Airports</li> <li>• Vehicle rentals</li> <li>• Accommodations (hotels, motels, resorts and tourist complex)</li> <li>• Rail transportation</li> <li>• Boat operators and cruise lines</li> <li>• Travel agencies</li> <li>• Timeshares</li> <li>• Trailer parks and campgrounds, travel-related services</li> <li>• Travel-related services</li> </ul>
<b>Restaurants</b>	<ul style="list-style-type: none"> <li>• Restaurants, including fast food restaurants</li> </ul>
<b>Entertainment</b>	<ul style="list-style-type: none"> <li>• Theatre productions</li> <li>• Box offices</li> <li>• Music groups</li> <li>• Orchestras</li> <li>• Tourist attractions and exhibits</li> <li>• Cinemas</li> <li>• Amusement parks</li> <li>• Fairs</li> <li>• Circuses</li> <li>• Aquariums</li> <li>• Zoos</li> <li>• Sporting events</li> </ul>
<b>Alternative transportation</b>	<ul style="list-style-type: none"> <li>• Subways</li> <li>• Commuter trains</li> <li>• Taxis (Uber)</li> <li>• Limousines</li> <li>• Buses</li> <li>  Public charging stations for electric cars                 </li> </ul>
<b>Pre-authorized payments</b>	<ul style="list-style-type: none"> <li>• Automatic payments charged monthly or at another regular interval by a service provider</li> </ul>

## BONUSDOLLARS

There's no limit on how many BONUSDOLLARS cardholders can earn and they never expire..

### Redemption categories

- Travel
- Restaurants
- Entertainment
- Alternative transportation
- Gift cards available online at [bonusdollars.ca](https://www.bonusdollars.ca)
- Financial products and services
- Donations

## ANSWERS ARE JUST A PHONE CALL AWAY

### Cardholder Customer Service

514-397-4415 | 1 800-363-3380

### Caisse Services

514-284-2433 | 1 855-688-2433

## ONLINE TOOLS

### Go to My Portal:

PERSONAL SERVICES > PRODUCTS AND SERVICES > FINANCEMENT > CARTES DE CRÉDIT

