



OUR CREDIT CARDS

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 Coast 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.

Online
coastcapital.desjardins.com

By phone
1-800-363-3380

At your Coast Capital Savings branch
Ask an advisor to fill out an application with you.

For information about our cards for businesses, visit coastcapital.desjardins.com or speak to your advisor.





STUDENT

START BUILDING YOUR CREDIT

NO ANNUAL FEE¹

INTEREST RATE – 19.9%

LOW INTEREST RATE OPTION – 12.9%
(\$30/YEAR)

MOBILE DEVICE INSURANCE

THREE-DAY TRAVEL INSURANCE

TALK, TEXT AND BROWSE WORRY-FREE MOBILE DEVICE INSURANCE²

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 INSURANCE³

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 Insurance⁴**
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.

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.



CLASSIC

INDISPENSABLE

NO ANNUAL FEE¹

INTEREST RATE – 19.9%

LOW INTEREST RATE OPTION – 12.9%
(\$30/YEAR)

THREE-DAY TRAVEL INSURANCE

REWARD YOURSELF BONUSDOLLARS[®] REWARDS PROGRAM

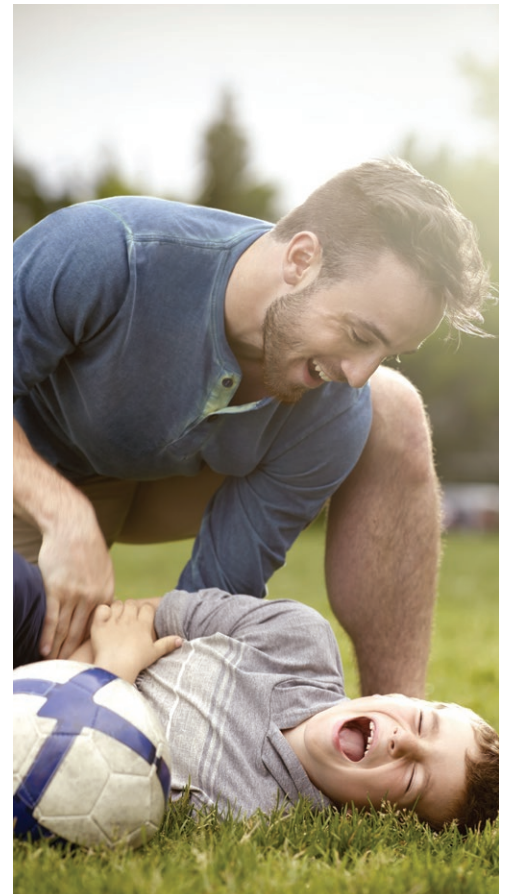
- 0.5% of purchases awarded as BONUSDOLLARS.
- Earn double BONUSDOLLARS for just \$30² a year.

With everyday purchases such as groceries and gas, BONUSDOLLARS add up fast! See page 5 to find out how you can take advantage of this program.

TRAVEL WITH PEACE OF MIND THREE-DAY TRAVEL INSURANCE³

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 Insurance⁴**
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.





ELEGANCE® GOLD

ALL THE BENEFITS OF A GOLD CARD WITHOUT THE FEES

NO ANNUAL FEE¹

INTEREST RATE – 19.9%

LOW INTEREST RATE OPTION – 12.9% (\$30/YEAR)

BONUSDOLLARS® REWARDS – 0.5% OF YOUR PURCHASES

MOBILE DEVICE INSURANCE

THREE-DAY TRAVEL INSURANCE

1% BONUSDOLLARS OPTION – (\$30/YEAR)



MODULO® GOLD

THE SATISFACTION OF A LOW RATE, THE JOY OF REWARDING YOURSELF

ANNUAL FEE – \$50¹

INTEREST RATE – 10.9%

BONUSDOLLARS® REWARDS – 1% OF YOUR PURCHASES

MOBILE DEVICE INSURANCE

THREE-DAY TRAVEL INSURANCE

REWARD YOURSELF

BONUSDOLLARS REWARDS PROGRAM

- 0.5% of purchases awarded as BONUSDOLLARS.
- Earn double BONUSDOLLARS for just \$30¹ a year.

With everyday purchases such as groceries and gas, BONUSDOLLARS add up fast! See page 5 to find out how you can take advantage of this program.

TALK, TEXT AND BROWSE WORRY-FREE

MOBILE DEVICE INSURANCE²

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

Included with 1% BONUSDOLLARS option.

TRAVEL WITH PEACE OF MIND

THREE-DAY TRAVEL INSURANCE³

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.

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 variety of tantalizing rewards. Learn more on page 5.

TALK, TEXT AND BROWSE WORRY-FREE

MOBILE DEVICE INSURANCE²

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 INSURANCE³

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.

• Trip Interruption and Cancellation Insurance⁴

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 Protection²** 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 maximum of \$50,000 per account per year.
- **Extended Warranty²** 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 maximum of \$50,000 per account per year.

• Emergency Health Care Coverage

Up to \$5,000,000 per person.

• Trip Interruption and Cancellation Insurance⁴

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 Protection²** 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 maximum of \$50,000 per account per year.
- **Extended Warranty²** 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 maximum of \$50,000 per account per year.



ODYSSEY® GOLD

ALL-INCLUSIVE TRAVEL INSURANCE

ANNUAL FEE – \$110¹

INTEREST RATE – 19.9%

LOW INTEREST RATE OPTION – 12.9% (\$30/YEAR)

COMPREHENSIVE 60-DAY TRAVEL INSURANCE

BONUSDOLLARS® REWARDS – 1% OF YOUR PURCHASES

MOBILE DEVICE INSURANCE

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE



PLATINUM

BY INVITATION ONLY

ANNUAL FEE – \$169¹

INTEREST RATE – 9.9%

BONUSDOLLARS® REWARDS – 1% OF YOUR PURCHASES

COMPREHENSIVE 60-DAY TRAVEL INSURANCE

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

TRAVEL IN PEACE

A FULL COMPLEMENT OF TRAVEL INSURANCE⁵

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.⁶ – Unique in Canada
- **Trip Interruption and Cancellation Insurance⁴**
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 Coverage⁴**
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 variety of tantalizing rewards. Learn more on page 5.

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BONUSDOLLARS REWARDS PROGRAM

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EXCLUSIVE CASHBACK

Annual cashback⁷ of 1% in the form of an account credit once purchases reach \$20,000 per year. Maximum amount of \$800 per year paid on the anniversary date of the opening of the account.

TRAVEL IN PEACE

A FULL COMPLEMENT OF TRAVEL INSURANCE⁵

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.⁶ – Unique in Canada
- **Trip Interruption and Cancellation Insurance⁴**
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.

TALK, TEXT AND BROWSE WORRY-FREE

MOBILE DEVICE INSURANCE²

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 Protection²** 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 maximum of \$50,000 per account per year.
- **Extended Warranty²** 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 maximum of \$50,000 per account per year.
- **Auto Rental Collision/Loss Damage Insurance²** 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.

Common Carrier Accident Coverage⁴

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.

EVEN MORE PROTECTION

OTHER COVERAGE

- **Purchase Protection²** 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 maximum of \$50,000 per account per year.
- **Extended Warranty²** 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 maximum of \$50,000 per account per year.
- **Auto Rental Collision/Loss Damage Insurance²** 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.

EXCLUSIVE PERSONALIZED SERVICE

- Quick response time
- Credit limit tailored to cardholders needs

BONUSDOLLARS[®] REWARDS PROGRAM

TURN YOUR PURCHASES INTO REWARDS

Depending on which card you have, you earn 0.5% or 1% in BONUSDOLLARS with every purchase.

Then you choose how and when to reward yourself!



TRAVEL

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)

SHOW AND EVENT TICKETS⁸

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.

GIFT CARDS

WIDE VARIETY AVAILABLE ONLINE

With over 500 quality rewards and gift cards available online, you have a wide variety to choose from.

The BONUSDOLLARS Rewards Catalogue is available online at coastcapital.desjardins.com/rewardscatalogue.

COAST CAPITAL SAVINGS FINANCIAL PRODUCTS AND SERVICES⁹

REINVEST YOUR BONUSDOLLARS

Redeem them against:

- Investments (RRSPs, term savings, investment funds, etc.)
- Financing (mortgages, etc.)
- Insurance (home, auto, travel, life, etc.)
- Service charges (personal chequing, regular savings and term savings accounts)
- And more

coastcapital.desjardins.com/bonusdollars



ACCORD D[™] FINANCING

CHOOSE A SOLUTION THAT'S TAILORED TO YOUR NEEDS

A simple in-store financing solution available as a second credit limit on your Coast Visa credit card.¹⁰ You can use it without reducing your available Visa credit.

FINANCING AT PARTICIPATING MERCHANTS¹¹

EASY TO ACCESS

Available at nearly 10,000 retailers across the country.

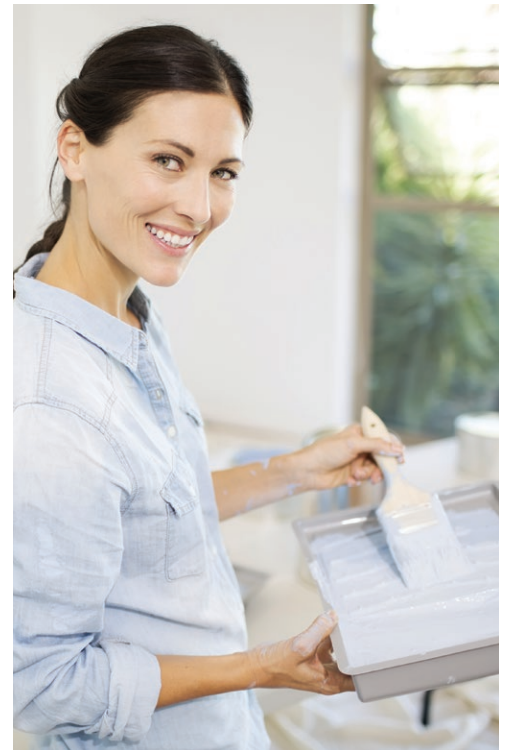
FAST

It only takes a few minutes to apply.¹²

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



coastcapital.desjardins.com/visacard/accordd

PRIVILEGES AND SERVICES OFFERED WITH DESJARDINS CREDIT CARDS

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

AccèsD lets you make regular transactions for free.

Plus, you can use it to:

- Sign up for email notifications
- Request a limit increase and additional cards
- Sign up for monthly online account statements
- and much more!

AccèsD is available for the web.

PROTECT WHAT MATTERS

CREDIT BALANCE INSURANCE – INDIVIDUALS¹³ (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 DTM financing plans.

- All Coast credit cardholders aged 18 to 64 are eligible.
- A premium of \$0.75 plus tax per \$100 of your monthly balance is added to your monthly statement.
- If your balance is zero, you don't pay a cent.

PAY FAST



CONTACTLESS PAYMENT TECHNOLOGY

The contactless payment feature on Coast credit cards lets you pay for your purchases of up to \$100¹⁴ quickly wherever you see the contactless payment symbol.

coastcapital.desjardins.com/payWave

ZERO LIABILITY IN THE EVENT OF FRAUD

Thanks to this protection, consumers are not liable for fraudulent transactions. You are not required to pay for any fraudulent transactions made to your account as Desjardins will assume liability.



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

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TM Accord D is a trademark of Desjardins Financial Group.

©* Assurant Solutions is a registered trademark of Assurant 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 3% (for the FDR STUDENTS ONLY, Elegance Gold, Odyssey Gold and Platinum 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. 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 Solutions^{®*}. Assurant Solutions 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 www.coastcapital.desjardins.com/visacard.
3. 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.
4. The ticket purchase or transaction must have been paid in full with the Desjardins credit card.
5. 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.
6. 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.
7. The 1% cashback is paid on the portion of the purchases made with the Coast Visa Platinum card that exceeds C\$20,000. The 1% cashback is paid on annual purchases made on the Coast Visa Platinum card up to a maximum of C\$100,000 per account, for a maximum of \$800 per year. The 1% cashback is credited to the account on the anniversary date of the account opening. If the account is closed before the anniversary date of its opening, no cashback will be paid. If the cardholder's account is 90 or more days past due and/or if the Coast Visa Platinum card is cancelled by Desjardins Financial Group, the cardholder loses his/her right to the 1% annual cashback and no deposit will be made.
8. The following attraction categories are not eligible for this type of transaction: amusement parks, circuses, carnivals, water parks, zoos and movie theatres.
9. Selected products and services provided by participating caisses and Desjardins Group affiliates. Products and services vary by province. Some conditions apply.
10. Subject to approval by Fédération des caisses Desjardins du Québec Credit department.
11. Some conditions and restrictions apply.
12. During business hours of Desjardins Card Services, a business unit of Fédération des caisses Desjardins du Québec.
13. 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.
14. This amount may be higher or lower in some stores. Some U.S. cards do not offer contactless technology.

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 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 31, 2015, and are subject to change without notice.