

Coast Visa Business Card

Solutions for your business.



Simplify the management of your expenses

Day to day, the Coast Visa[®] Business¹ card enables you to:

- effectively manage all your business expenses with a simple and practical tool;
- benefit from competitive interest rates;
- separate your business expenses from your personal expenditures;
- enjoy greater security with chip technology.

Options that can prove indispensable

Online Business Cards Management (OBCM) – Free of charge

This portal is a single gateway for viewing your transactions online and managing your company's credit card products. In addition to enjoying around-the-clock access to your transactions, you can perform a variety of operations such as increasing credit limits, adding cards, requesting replacement cards, and more.

IntelliLink

Benefit an online management report platform that offers online access to transactions and management reports for accounts with more than one card.

Business Cheques Service

Enjoy this convenient method of payment to make the most of your credit limit by paying suppliers who don't accept credit cards, cover unforeseen expenses, or capitalize on unexpected business opportunities.

Credit Balance Insurance – Business³

When trouble strikes, Credit Balance Insurance – Business covers the cardholder's Coast Visa Business card obligations.

Business Travel Program⁴

Benefit from a host of insurance products based on your needs, whether for a business or personal trip:

- up to \$25,000 in the event of an accident when using a short-term rental car;
- up to \$125,000 in the event of an accident when using public transportation;
- up to \$5 million for hospital, medical and paramedical care and services;
- up to \$500 for your luggage, in the event of loss, theft or damage;
- up to \$10,000 in disability insurance;
- up to \$5,000 in accidental death or dismemberment insurance if accident occurs on a business trip and up to \$2,000 on other trips;
- travel assistance service in the event of a medical emergency or hospitalization, available 365 days a year.

Simplify your business

Opt for the COAST VISA BUSINESS CARD

To apply or to learn more about the Coast Visa Business card, please visit your branch.

Exclusive benefits for businesses

Highly competitive interest rates

One of the lowest interest rates on a business credit card in the country.

Business Savings Program

Receive 1%² cashback on goods and services purchased with your company's Business card!

Cash advances any time

Get cash advances at competitive rates at more than 1,800,000 ATMs bearing the Visa logo in 150 countries.

Corporate legal assistance and information security

Services that allow you to discuss with experienced lawyers who will help you address legal questions related to your business.

Up to \$100,000 of liability insurance per card

Provided automatically at no additional cost, this insurance frees your business from all liability for unauthorized expenditures made by employees holding a Business card³.

Visa payWave contactless feature

To make quick payment of amounts under \$100 by simply waving the Coast Visa Business card in front of a secure contactless reader. The cardholder maintains control of the card throughout the payment process. Go to desjardins.com/payWave for more information.

Flexible billing

Centralized payment allows you to make a single payment to cover all your Business card accounts, while individual payments let you pay each Business card account balance separately, thereby freeing up the card credit limit as soon as a payment is made in an employee's account.

Summary and detailed account statement

Manage your account easily with two types of Business card account statements:

- A consolidated statement lists balances for all Coast Visa Business cards on your company's master account.
- An account statement for each card details transactions made by each employee who holds a Coast Visa Business card.

Online account statement

Online account statements are available through Canada Post's epost service. To access your monthly account statements online, simply sign up on www.epost.ca, if you do not already have an epost account. PDF versions of account statements are stored for seven years in the epost digital mailbox.

Fees and pricing⁵

Coast Visa Business Card	Fees/Interest rate	
1 to 4 cards	\$60/year/card	PR ⁶ + 8.5%
5 cards or more	\$40/year/card	PR ⁶ + 8.5%
Optional services	Fees	
Online Business Cards Management (OBCM)	Free of charge	
IntelliLink	\$5/year/card	
Business Cheques Service	\$20 per year for the company	
Chequebook fee (50 cheques with duplicates)	\$16.72 (plus tax)	
Credit Balance Insurance – Business	\$0.25 per \$100 of outstanding balance	
Business Travel Plan	\$3.75/month/card	

^{*}Trademark of Visa International Service Association and used under license.
¹ Coast Capital Savings credit cards are issued by Desjardins Financial Group. ² Business purchases charged to one or more Coast Visa Business cards that total between \$12,000 and \$500,000 in a one-year period will be eligible for a 1% cash back credit to the Business cardholder's account on the anniversary date of the account opening. Cash advances, Business cheques, interest charges, merchandise returns, administrative charges and other purchase fees are not included. ³ Certain conditions apply. ⁴ This insurance is provided by Desjardins Financial Security Life Insurance Company. Travel expenses must be paid with the Coast Visa Business card. ⁵ Subject to change. ⁶ Fédération des caisses Desjardins du Québec annual prime rate (the Desjardins prime rate). The description of basic services, features and optional programs is the most accurate possible at the time of publication. You will be advised of any changes within the shortest possible time. However, the Desjardins Financial Group cannot be held responsible for changes to, cancellation or replacement of the discounts or advantages described herein. Use of the Coast Visa Business card constitutes acceptance of this condition, as stipulated in the Variable Credit Agreement.