

# MAKING A PAYMENT

## MINIMUM PAYMENT

Use one of the following options to make the minimum payment due (including your Accord D instalment):

- Through Desjardins or most other financial institutions.\* If necessary, add "Rona Desjardins" or "Réno-Dépôt Desjardins" to your list of bills using your card or account number.
  - On the website
  - Through the telephone payment system
  - At an ATM
  - At a branch
- By pre-authorized payment.
- By mailing a cheque payable to Desjardins Card Services (along with the payment stub).
- In-store with your statement payment slip (participating merchants only).

## PRINCIPAL PAYMENT

You can make a payment on the principal at any time before your financing comes due. The payment will be applied directly to the principal or balance of the financing plan and you won't be penalized. Any payment will not impact your current or future monthly instalment(s).

If you pay the entire balance of your financing plan before it comes due, you may still have to pay interest that was accrued between the date of your last statement and the date of the principal payment.

Use one of the following options to make a payment on the principal:

- Through Desjardins or most other financial institutions.\* If necessary, add "Desjardins financing principal payment" and use your account or card number followed by the three-digit plan number.
  - On the website
  - Through the telephone payment system
  - At an ATM
  - At a branch
- By mailing a cheque payable to Desjardins Card Services (along with the payment stub).
- In-store with your statement payment slip (participating merchants only).

\* Participating financial institutions only.

# DESJARDINS ONLINE

## YOU CAN USE ACCÈSD TOO!

You don't need to be a Desjardins caisse member to use AccèsD to make payments on your credit card account or view your account statement. Sign up at [www.desjardins.com/accesd-registration](http://www.desjardins.com/accesd-registration).

## SIGN UP FOR ONLINE STATEMENTS

You can manage your account more easily and help save the environment at the same time!

- 1 Log in to **AccèsD**.
  - 2 Click **Statements and documents** in the right-hand menu.
  - 3 Select **Credit cards and prepaid cards**.
  - 4 Choose the appropriate card and follow the instructions to register.
- or
- 1 Go to **www.postel.ca**.
  - 2 Log in or create an account.
  - 3 Follow the instructions to add your statement.

You will receive a notice by email every month when your statement becomes available.

# FOR MORE INFORMATION

You can go to [desjardins.com/accordd-plan](http://desjardins.com/accordd-plan) or call Customer Service at one of the following numbers:

**Montreal:** 514-397-4415  
**Toll-free:** 1-800-363-3380



# ACCORD D FINANCING

You've just been granted Accord D Desjardins through a merchant of the RONA banner. Accord D is offered through your credit card as a second limit, separate from your regular limit, with its own interest rate.

# TYPES OF FINANCING PLANS

## EQUAL PAYMENT FINANCING

Buy now and pay in equal instalments. Your Accord D instalments are automatically added to your regular credit card balance every month, so your minimum payment due includes your monthly Accord D payment.

## DEFERRED PAYMENT FINANCING

Buy now and pay later. During the deferred period, you can make a payment at any time on your financing by following the steps to make a principal payment. Between 30 and 59 days before the financing is due, you'll receive a notice with your account statement reminding you of the payment deadline. If you aren't able to pay off the full balance by the due date, it will automatically be converted into equal monthly instalments at the interest rate in effect.

## MULTI-PURCHASE PLAN

Get two months, with no fees or interest, to manage all of your purchases and refunds. At the end of this grace period, your total purchases will be spread over 36 equal monthly payments at a fixed interest rate. Monthly payments are managed in the same way as equal instalment financing.

## Your regular credit card transactions

- 
- Desjardins
- | Statement Date | Day | Month | Year | AA<br>RNA |
|----------------|-----|-------|------|-----------|
|                | 20  | 08    | 2013 | RNA       |

Due Date	Day	Month	Year
	13	09	2013

Account Number	
4530 XXXX XXXX	4009

Minimum payment on regular transactions 14.06	1	Total balance including Accord D financing instalments 811.87
+		
Accord D financing instalments 23.07		The amount paid will be applied to your regular balance
2	Minimum Payment Due 37.07	Amount Paid .

G. RAYMOND  
425 VIGER WEST  
MONTREAL QC H2Z 1W5
- Estimated time to pay your balance**  
 If you make only the minimum payment required each billing period, we estimate that it will take 1 year(s) and 1 months to pay off your balance on purchases and cash advances. See reverse for details.
- STATEMENT DATE Day 20 Month 08 Year 2013

Page: 1 of 2
- REGULAR TRANSACTION SUMMARY**

Previous Balance	308.82	A	Available Credit Limit : 4,198 Authorized Credit Limit : 4,500	3	Annual Interest Rate %
Purchases / Debits	+ 25.03				
Credit Charges (Interest on Purchases)	+ 4.51				
Accord D financing Instalments	+ 23.07				
Payments / Credits	- 60.00				
New Regular Balance (1)	= 301.43	4			

Due Date: Day 13 Month 09 Year 2013

Please make this minimum payment or more.

Minimum Payment Due:		Amount Paid	
B	Minimum payment on regular transactions 14.00		
	+	Accord D financing Instalments 23.07	
		Past Due 0.00	
			Minimum Payment Due 37.07

Information regarding the total balance of your account:


C	New Regular Balance (1) 301.43	5	New Accord D financing Balance (2) 510.44		Total balance including Accord D financing instalments 811.87
---	-----------------------------------	---	--	--	--
- REGULAR TRANSACTION DETAILS**

Transactions made with the card of: G RAYMOND #3 Card: 4530 XXXX XXXX 4017


Transaction Date D M	Posting Date D M	Transaction Number	Description	Amount
05 08	05 08	001	MERCHANT SHERBROOKE QC	25.03
Total				25.03
- | Account Operations      |                     | 4530 XXXX XXXX 4009 |  |         |
|-------------------------|---------------------|---------------------|--|---------|
| Transaction Date<br>D M | Posting Date<br>D M | Transaction Number  | Description  | Amount  |
| 12 08                   | 13 08               | 001                 | PAYMENT CAISSE/BRANCH  | 60.00CR |
| 20 08                   | 20 08               | 002                 | CREDIT CHARGE  | 4.51    |
| 20 08                   | 20 08               | 003                 | Total of your Accord D FINANCING instalments<br>- See Accord D FINANCING transaction summary | 23.07   |

7


## Your Accord D Desjardins financing

- 

# Desjardins



## Accord D



## Desjardins

*Account Number*

4530 XXXX XXXX 4009

Statement Date	Day	Month	Year
	20	08	2013

G. RAYMOND  
425 VIGER WEST  
MONTREAL QC H2Z 1W5

8

Take a copy of this statement with you to make a payment at your caisse/branch

1 - Indicate the plan number		
2 - Indicate the payment amount		
Plan No	+ \$	.
Plan No	+ \$	.
Total Amount Paid	= \$	.

STATEMENT DATE    Day 20 Month 08 Year 2013

Page : 2 of 2

### ACCORD D FINANCING TRANSACTION SUMMARY

Plan Number	Previous Balance / New Financing	+	Payments / Adjustments On Principal	-
004	456.32	+	100.00	-
005	175.37	+	0.00	-
<b>Total</b>	<b>631.69</b>	+	<b>100.00</b>	-

Current Month's Installments		
Principal	Interest	Total
0.00	0.00	0.00
21.25	1.82	23.07
<b>21.25</b>	<b>1.82</b>	<b>23.07</b>
<b>23.07</b>		

New Balance After Payment (2)
356.32
154.12
<b>510.44</b>

Total of your current instalments transferred to regular account

Available Accord D financing Credit Limit: 2,489  
Authorized Accord D financing Credit Limit: 3,000

### ACCORD D FINANCING TRANSACTION DETAILS

Plan Number	Type	Initial Amount Financed	Posting Date			Due Date			Description	Annual Interest Rate
			D	M	Y	D	M	Y		
004	DPF	456.32	19	07	2013	21	09	2013	MULTIPLE PURCHASES PLAN MERCHANT GATINEAU QC	TBD 13.50%
005	EPF	257.66	13	05	2013	13	05	2014		

**EPF: Equal Payment Financing**  
 DPF: Deferred Payment Financing, without interest before due date  
**TBD: The interest rate will be set on the basis of the final balance of your multiple purchases to be paid in equal instalments:**  
 . . . % if the amount is equal to or lower than \$  
 . . . % if the amount is equal to or higher than \$

### ACCORD D FINANCING ACCOUNT OPERATIONS

Transaction Date	Posting Date	Transaction Number	Description	Amount
17 08	19 08	001	PLAN004-PRINCIPAL PAYMENT	100.00

11

Mr. Raymond had two Accord D financing plans, with a total balance before payment of \$631.69 (D). Since the last statement was issued, Mr. Raymond:

- made a principal payment of \$100.00 on plan 004 (E)
- will pay his monthly instalment (F) by paying his credit card account (see page 1 section (B))

The new balance on his financing plans is \$510.44 (G), since his monthly instalment has been transferred to the regular limit and included in the minimum payment due.