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).

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.

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 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 deffered 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.

^{*} Participating financial institutions only.

HERE IS A SIMPLE EXPLANATION OF YOUR STATEMENT.

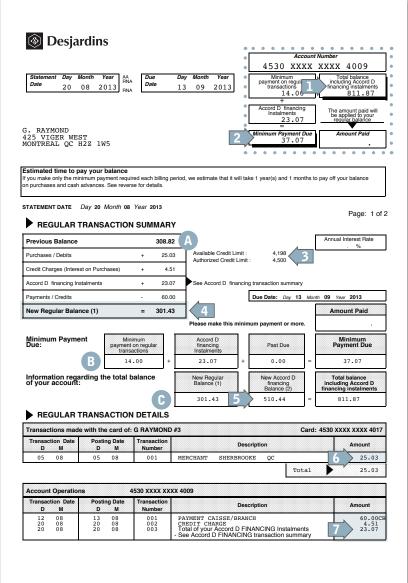
Your regular credit card transactions

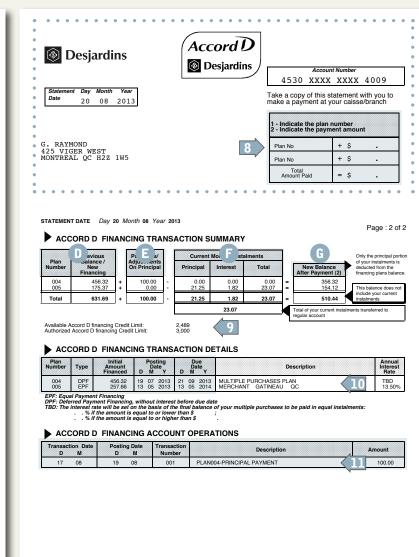
- 1. The total balance on your statement including: the full balance of your regular purchases

 +
 your Accord D financing
 Details in (C)
- 2. Minimum payment due, including your monthly Accord D instalment. Details in (B)
- **3.** Your regular credit limit (does not include your Accord D limit).
- 4. Total monthly balance:

This is the amount you need to pay so you don't generate interest on your regular transactions.

- **5.** Amount left to pay on your Accord D financing.
- 6. Details of all your transactions on the regular limit since the last statement was issued. The total of these transactions can be found in the Regular transaction summary table (A).
- 7. Details of all operations on the regular limit of your account since the last statement was issued. The amounts of these operations can be found in the Regular transaction summary table (A).





Your Accord D Desjardins financing

- 8. Use this slip to make a principal payment on your Accord D financing by mail. Simply fill out the appropriate boxes and include the slip with your payment.
- **9.** Your Accord D financing limit (does not include your regular credit limit).
- **10.** Description of your current financing plans (initial amount, date, rate, plan number, etc.).
- 11. Details of the operations on your Accord D financing plans since the last statement was issued. In this example, Mr. Raymond made a principal payment on plan 004 (E).

To help you understand the example:

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 transfered to the regular limit and included in the minimum payment due.