

1. Terms and conditions of the RONAdvantages Program and the RONA card

To enjoy the benefits of the RONAdvantages program (hereinafter called the “Program”), you must be a resident of Canada and have a RONA private-label credit card (hereinafter called the “RONA card”). All RONA card applications are subject to the Fédération des caisses Desjardins du Québec (“the Federation”) approval. Certain conditions apply. Cardholders must refer to the variable credit agreement (VCA) for all other terms of credit.

The RONA card is accepted at participating RONA, L’Entrepôt RONA, Home & Garden by RONA and Réno-Dépôt, as well as at other participating RONA Inc. (hereinafter called “RONA”) banners. The complete list of participating retailers is available at ronadvantages.ca.

This Program is open exclusively to individual consumers; corporations and other organizations are not eligible. A RONA card cardholder may not combine Program offers with any other existing program, including but not limited to: an available volume discount* or rebate program*, or a commercial agreement*, whether or not linked to a charge account at a particular store.

* Including commercial and individual discount price lists offered by a merchant.

2. Cash back in the form of RONA gift cards advantage

A. Annual RONA cash back calculation in the form of RONA gift cards

RONA card cardholders can obtain from RONA up to 5% cash back annually in the form of RONA gift cards. The amount of the annual cash back in the form of RONA gift cards is determined as a percentage ranging between 2% and 5% according to the rebate scale shown below. All transactions charged to the regular limit, as well as those charged to the Desjardins Accord D financing limit for the RONA card, are included in cash back calculation. Transactions charged through the RONA card at Ace banners, taxes, interest charges and other fees are excluded from the calculation. To be eligible for the rebate, the value of the annual purchase transactions posted to the RONA card, less the value of the annual return transactions posted to the card, must exceed \$2,000, in which case an annual cash back rebate percentage will be determined as per the rebate scheme below.

The annual limit for cash back in the form of RONA gift cards is \$1,000.

Detailed cash back scale based on annual purchases before taxes:

\$2 000,00 to \$4 999,99	= 2%
\$5 000,00 to \$7 499,99	= 3%
\$7 500,00 to \$9 999,99	= 4%
\$10 000,00 or more	= 5% (max. \$1,000)

- The cash back in the form of RONA gift cards is calculated on the anniversary of the RONA card’s issuance date and is rounded up to the nearest whole number.
- RONA gift cards are sent by registered mail no later than sixty (60) days after the RONA card’s anniversary date.

- For a cardholder to be entitled to this benefit, his or her RONA card account must be open and in good standing at the moment the gift cards, if any, are issued.

Annual cash back examples

Example 1

Total of all transactions (before taxes) charged to the Accord D Desjardins financing limit	\$350
Regular purchases (before taxes) charged to the card	\$100
Merchandise returns (before taxes) charged to the card	- \$25
Total value of all transactions (before taxes)	\$425

No cash back will be issued, as the \$2 000 minimum has not been reached.

Example 2

Total value of all transactions (before taxes) charged to the Accord D Desjardins financing limit	\$5 000
Regular purchases (before taxes) charged to the card	\$1 500
Merchandise returns (before taxes) charged to the card	- \$100
Total value of all transactions (before taxes)	\$6 400

Cash back percentage reached	3%
Value of the cash back in the form of RONA gift cards	\$192

Example 3

Total value of all transactions (before taxes) charged to the Accord D Desjardins financing limit	\$23 000
Regular purchases (before taxes) charged to the card	\$4 500
Merchandise returns (before taxes) charged to the card	- \$500
Total value of all transactions (before taxes)	\$27 000

Cash back percentage reached	5% (maximum of \$1 000)
Value of the cash back in the form of RONA gift cards	\$1 000

B. Verifying the cumulative transaction value

Cardholders are responsible for verifying every account statement they receive. They must advise the Federation of any error or omission on their account statement.

RONA reserves the right to ask the cardholder to provide copies of invoices for transactions posted to his or her RONA account in order to calculate the annual cash back in the form of RONA gift cards. RONA shall not be held accountable, and will not accept liability, in case of any error on the part of the Federation.

Cardholders who believe that they have not received the correct annual cash back amount in the form of RONA gift cards must provide proof, in writing and with the supporting documents (sales receipts), to the following address:

RONA Inc.
 Attention: Marketing Department - RONAdvantages
 220 Chemin du Tremblay
 Boucherville QC J4B 8H7

C. Expiry of RONA gift cards

RONA gift cards issued as part of the Program have no expiry date. The RONA gift cards are deemed to be active from the moment they are sent by registered mail or delivered directly to the RONA cardholder in any other manner. The RONA cardholder must accept the RONA gift card's terms and conditions as stated on the back of each card.

D. Modifications

RONA reserves the right to change, suspend or cancel the benefits described herein, in part or in whole, at any time with or without notice to the cardholder and as provided by law.

3. Other terms:

RONA reserves the right to change, suspend or cancel the RONAdvantages Program, in part or in whole, at any time with or without notice and as provided by law. Aspects affected by the change may include the value of the annual cash back in the form of RONA gift cards, or the scale used to calculate the cash back. The cash back in the form of RONA gift cards may not be transferred to another person. RONA, after enquiry, reserves the right to reclaim previously issued RONA gift cards to the cardholder in the event that the cardholder, with respect to the Program: fails to honour its terms and conditions; commits fraud or makes false or misleading statements; or otherwise misuses the Program. The RONA card cannot be used to pay, in part or in whole, the balance of a charge account held with a participating store. RONA is solely responsible for administering the Program. By taking part in the Program, the cardholder agrees to compensate, indemnify and hold harmless RONA Inc., its subsidiaries and all merchants of the RONA network with respect to any loss or damages that may be incurred by the cardholder while taking part in the Program, including but not limited to any litigation respecting the value of the cash back in the form of RONA gift cards. The collection, use and disclosure of personal information is governed by the privacy policy published and made available on rona.ca, and in accordance with the consent clause included on the RONA credit card application and the relevant terms and conditions of the VCA. The Program is subject to the applicable laws and bylaws of both the province of Quebec and of Canada.

The Federation shall not be held accountable in the event that a merchant refuses to accept the RONA card. The Federation is not responsible for managing the program.

The RONA card is the property of the Federation, which reserves the right to withdraw or have withdrawn and terminate, in part or in whole, one or more of the services it offers, without notice to the cardholder. In none of the above cases shall the Federation's liability be called into question. RONA shall not be held liable for any decision on the part of the Federation in this respect.