1 - PROGRAM DESCRIPTION

- From January 1 to December 31, 2020, the program "1 Desjardins account opened 1 month of Globe PVT insurance offered" (the "Program") will be implemented by the team dedicated to newcomers (hereinafter the "Participating Centers")
- Subject to the conditions and exclusions applicable to the Program
- A sum of forty-five dollars (45\$), equivalent to 29.7€, will be deposited to the account of any member eligible to the Program who will open an account in a Desjardins Caisse exclusively through the Desjardins Newcomers Team.
- <u>Notes</u>: This program is not available for opening an account directly in a branch of the Desjardins Caisses of Québec.

2 - CONDITIONS APPLICABLES

- Be between 18 and 35 years old
- Be a new member of Desjardins
- Between January 1 and December 31, 2020, open an eligible EOP Individual * account in a Desjardins Caisses of Québec <u>exclusively</u> through the Desjardins Newcomers Team
 - A. by opening an account online at www.desjardins.com/OpenAccount
 - B. by opening an account, directly on site, with the New Arrivals team at 1101 St. Catherine Street West, Montreal, Qc, H3B 1J4, Canada
- Have taken out an Globe PVT insurance policy at least 12 months before opening an account.
- Have sent a proof of true and authentic Globe PVT insurance to the New Arrivals team (accueil.nouveaux.arrivants@desjardins.com) during the process of opening an account online with the same identifiers (First and Last Name) for the Desjardins account and the Globe PVT proof of insurance.
- Have finalized the opening of an account, at the latest in the 60 days of the pre-opening*
- For members between 18 and 35 years old, eligible EOP Individual accounts are:
 - o 2500 EOP (A)
 - o 2024 Welcome offer for newcomers to Canada
 - o 2002 Desjardins Growth Return Account
 - o 2101 High Yield Account
 - o 2023 Quebec Federation of Medical Specialists account
 - o 2026 Ubisoft Account
 - o 2600 EOP (B)
- When these conditions are met, an amount of forty-five dollars (\$ 45) will be deposited in the Member's account, within 60 working days after the opening of the account by the Desjardins Newcomers Team.
- The number of participants is limited to one per person (same name and first name) during the duration of the Program.
- A maximum of 2 bonuses of forty-five dollars (\$ 45) will be paid for a joint account upon presentation of 2 Globe PVT insurance proofs on behalf of the 2 co-holders of this account.
- This offer cannot be combined with any other offer (Credit Mutuel, CIC, ...)

3 - EXCLUSIONS

- The following people are excluded from the program:
 - Employees of a participating Caisse or Participating Centers
 - o The leaders of a participating Caisse
 - o Legal persons