

Visa 2019 Summer Campaign

Odyssey:

Subject to Desjardins Financial Group approval. Annual fee: \$110. If you apply for a card, a detailed analysis of your credit file will be carried out. There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format to settle the account without paying credit charges, except on cash advances and cheques. Otherwise, any and all unpaid amounts shall be subject to credit charges calculated at the rate of 19.9% until such payment is made in full. Minimum payment due is 2% (for cards with the Low Interest Rate option, the Modulo Gold and the Platinum cards) or 5% (for the Student, Classic, Elegance Gold and Odyssey Gold cards) of the total of: the balance shown on the account statement for the previous period, the interest charges on purchases and monthly instalments that have not been paid on the due date for the previous period, regular purchases, cash advances and cheques during the statement period, and interest charges on cash advances and cheques. Any other amount set out in the contract is added to these. Examples of applicable interest charges if the average daily outstanding balance is \$100, \$500 or \$1,000: interest charges for a 30-day billing cycle will be \$1.64, \$8.18 or \$16.36 respectively for a regular annual interest rate of 19.9%.

Platinum:

Subject to Desjardins Financial Group approval. Annual fee: \$169. If you apply for a card, a detailed analysis of your credit file will be carried out. There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format to settle the account without paying credit charges, except on cash advances and cheques. Otherwise, any and all unpaid amounts shall be subject to credit charges calculated at the rate of 9.9% until such payment is made in full. Minimum payment due is 2% (for cards with the Low Interest Rate option, the Modulo Gold and the Platinum cards) or 5% (for the Student, Classic, Elegance Gold and Odyssey Gold cards) of the total of: the balance shown on the account statement for the previous period, the interest charges on purchases and monthly instalments that have not been paid on the due date for the previous period, regular purchases, cash advances and cheques during the statement period, and interest charges on cash advances and cheques. Any other amount set out in the contract is added to these.

Campaign:

The promotion runs from May 1st to June 30, 2019 and is open to Canadian residents who have reached the age of majority in their province of residence. Cardholders must activate their Coast Visa Odyssey Gold or Coast Visa Platinum card by July 20, 2019, and have an active account at the time the BONUSDOLLARS are credited, which will take place no later than July 31, 2019.