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## Subject: Important changes to your Coast Capital Visa Desjardins credit card, and related services and insurance coverage

Dear Cardholder,

Thank you for being a valued Coast Visa Desjardins cardholder. We are writing to let you know about important changes to your credit card effective **October 10, 2023**.

Coast Capital is excited to announce a new partnership with Collabria Financial Services Inc. (Collabria®). Collabria® is a leading provider of payment solutions and is committed to delivering competitive credit card products with exceptional benefits and service to Coast Capital members.

### What you need to know

**On October 10, 2023, your Coast Visa Desjardins credit card will transition to a Coast Mastercard issued by Collabria®.** Until then, you can continue to use and enjoy the benefits of your Coast Visa Desjardins card. You will receive your Coast Mastercard credit card by mail in September 2023.

In the coming weeks, Coast Capital and Collabria® will send you more details about what this transition means for you, including all the important steps to ensure a seamless experience.

### Changes you can expect

Collabria® will be sending you the required legal notices of change with respect to your Coast Capital credit card account. In the meantime, please read the following important information:

- **Notice of assignment of your credit card account**

On **October 10, 2023**, Desjardins will assign your credit card agreement to Collabria®, making Collabria® the issuer of your credit card. As a result, any outstanding credit balance on your Desjardins-issued credit card on **October 10, 2023**, will become payable to Collabria®. More details will be sent to you in the coming weeks.

- **Annual fee refund**

If you are currently using a Desjardins credit card with an annual fee, you will receive a prorated refund of that fee. The refund will appear as a credit on your last Desjardins account statement or your first Collabria® account statement.

- **BONUSDOLLARS Rewards Program**

The BONUSDOLLARS Rewards Program with your Desjardins credit card will be converted to an equivalent under Collabria's rewards program, FLEX Rewards. If you currently earn BONUSDOLLARS with your Desjardins credit card, you can redeem them before October 1, 2023. Additional details about the conversion of your BONUSDOLLARS to FLEX Rewards will follow.

- **Accord D financing**

If you have Accord D financing, it will not be transferred to your Collabria® account. The balance remaining on **October 10, 2023**, will be transferred to a Desjardins account created especially for your Accord D financing. The terms will remain the same as first contracted. You will receive more information on how to access your new Accord D financing account and make payments.

- **Pre-authorized payments**

If you have set up pre-authorized payments, your last pre-authorized payment will be the one scheduled for your August 2023 account statement. You will be responsible for making your payments yourself as of the September 2023 account statement.

- **Desjardins Identity Protection**

Since you will no longer be a Desjardins client, you will not be eligible for Desjardins Identity Protection. You will continue to benefit from the free 5-year Equifax credit monitoring service if you signed up for it. If you have subscribed to a credit monitoring service, you may receive an email alert following the transition of your Coast Visa Desjardins credit card to Collabria®.

## INSURANCE NOTICE OF CHANGE

**This notice includes important information about the changes to the insurance coverage applicable to the Coast Visa Desjardins credit card you currently use. Please review it carefully.**

- **Changes for cardholders with credit balance insurance**

If you have purchased optional credit balance insurance for your credit card through Desjardins, **that coverage will terminate on October 10, 2023—it will not transfer to your Collabria® account.** Optional credit balance insurance will be available for purchase with your **Coast Mastercard** credit card.

- **Change to insurance program**

Your current insurance coverage continues to apply to purchases made with your Desjardins-issued credit card until **October 10, 2023**, unless specified otherwise in the **IMPORTANT INFORMATION ABOUT CLAIMS UNDER YOUR CURRENT INSURANCE COVERAGE** section of this letter. Up until **October 10, 2023**, you can find copies of your Certificate of Insurance for your Desjardins-credit card online at: [www.coastcapital.desjardins.com](http://www.coastcapital.desjardins.com).

If you have obtained any additional or extended coverage, refer to the insurance certificates or documents provided with that purchase.

There will be changes to the credit card insurance program. You will receive more details in the letter that will be sent to you with your Coast Mastercard credit card in September 2023 about optional insurance products available to you and about the insurance coverage included with your Coast Mastercard credit card.

## **IMPORTANT INFORMATION ABOUT CLAIMS UNDER YOUR CURRENT INSURANCE COVERAGE**

Purchases made with your Coast Visa Desjardins credit card are subject to your current Certificate of Insurance, which includes details on when your coverage ends. Please refer to your Certificate of Insurance for information or contact your insurer using the information below if you have any questions or concerns.

- **Travel insurance**

For travel insurance included with your Coast Visa Desjardins credit card, please contact Desjardins Financial Security Life Assurance Company if you have any claims or questions regarding your coverage. Their contact information is provided on the current Certificate of Insurance, which was given to you with your original credit card welcome package. It is also available on [www.coastcapital.desjardins.com](http://www.coastcapital.desjardins.com).

The insurance you now have covers the following:

- Losses that occur prior to **October 10, 2023**
- Travel with a departure date prior to **October 10, 2023**, or
- Extended coverage purchased prior to **October 10, 2023**

We would like to assure you that your current coverage will remain as is until October 10, 2023. You will soon receive more details about the insurance offerings for your Coast Mastercard credit card.



**Purchase Protection, Extended Warranty, Mobile Device Insurance and Auto Rental Collision/Loss Damage Insurance coverages**

Your current insurance coverage (see appendix) continues to apply to purchases made with your card prior to **October 10, 2023**.

If you have any claims or questions regarding your coverage for purchases made or auto rental losses prior to **October 10, 2023**, please contact the current insurance provider. Their contact information is provided in your current Certificate of Insurance, which was given to you with your original credit card welcome package. It is also available on **[www.coastcapital.desjardins.com](http://www.coastcapital.desjardins.com)**.

## What we need you to do

### Update your contact information with Desjardins

To ensure a smooth transition to your Coast Mastercard credit card, please update your contact information (mailing address, phone number, email) **before October 1, 2023**. You can do this by logging in to your AccèsD account and visiting the **Profile and preferences** page or by contacting Desjardins Card Services at **1-800-363-3380**.

### Questions?

If you have questions about the changes, please refer to the Frequently Asked Questions on **[www.coastcapitalsavings.com/creditcardinfo](http://www.coastcapitalsavings.com/creditcardinfo)** or call Coast Capital's credit card information line at **1-844-517-7761**.

Desjardins, Coast Capital and Collabria® are committed to making this transition seamless for you. You will soon be receiving more details about all the features and benefits your Coast Mastercard credit card has to offer.

Sincerely,



Fédération des caisses Desjardins du Québec  
Isabelle Dreyer  
Vice-President  
Issuer and Payment Products and Solutions



Coast Capital  
Glenn DeSouza  
Senior Vice-President  
Credit Cards

## Appendix

Your current insurance coverage, as shown below, continues to apply to purchases made with your card prior to **October 10, 2023**.

| Personal cards                                 | Purchase Protection | Extended Warranty | Mobile Device Insurance | Auto Rental Collision/<br>Loss Damage Insurance | Travel Insurance |
|--|---------------------|-------------------|-------------------------|---|------------------|
| Student  |                     |                   | X                       |   | X                |
| Student Low Rate                               |                     |                   | X                       |   | X                |
| Classic 0.5%<br>BONUSDOLLARS                   |                     |                   |                         |   | X                |
| Classic 1%<br>BONUSDOLLARS                     |                     |                   |                         |   | X                |
| Classic 0.5%<br>BONUSDOLLARS<br>Low Rate       |                     |                   |                         |   | X                |
| Classic 1%<br>BONUSDOLLARS<br>Low Rate         |                     |                   |                         |   | X                |
| Elegance Gold 0.5%<br>BONUSDOLLARS             | X                   | X                 |                         |   | X                |
| Elegance Gold 1%<br>BONUSDOLLARS               | X                   | X                 | X                       |   | X                |
| Elegance Gold 0.5%<br>BONUSDOLLARS<br>Low Rate | X                   | X                 |                         |   | X                |
| Elegance Gold 1%<br>BONUSDOLLARS<br>Low Rate   | X                   | X                 | X                       |   | X                |
| Modulo Gold                                    | X                   | X                 | X                       |   | X                |
| Odyssey Gold                                   | X                   | X                 | X                       | X   | X                |
| Odyssey Gold<br>Low Rate                       | X                   | X                 | X                       | X   | X                |
| Platinum                                       | X                   | X                 |                         | X   | X                |

Travel Insurance for Personal cards includes Emergency Health Care, Trip Cancellation, and Baggage coverage.

