



APPLICATION FOR FINANCING AND COMMUNITY VISA CARD



85741

FOR INFORMATION: 1-800-652-0124

TO PROCESS THIS REQUEST BY FAX: 1-800-284-8685

FOR MERCHANT ONLY

SECTION A METHOD OF FINANCING
FINANCING AMOUNT
CHECK ONE
DEFERRED PAYMENT FINANCING PLAN
INSTALMENT FINANCING PLAN

SECTION B MERCHANT'S INFORMATION
MERCHANT'S NAME
COMMUNITY VISA MERCHANT'S NUMBER
MERCHANT'S TELEPHONE NO.
MERCHANT'S FACSIMILE NO.
CONTACT

FILE OBJECT: supply financial services related to various payment services.
ARE YOU A COMMUNITY VISA CARDHOLDER? IF YES, ENTER YOUR CARD NUMBER. 45

SECTION 1 PERSONAL INFORMATION
MRS. FIRST NAME
LAST NAME
DRIVER'S LICENSE NO.
CORRESPONDENCE
ENGLISH FRENCH
HOME ADDRESS
STREET AND NO.
APT. NO.
CITY
PROV.
POSTAL CODE
DATE OF BIRTH
HOME TELEPHONE NO.
SOCIAL INSURANCE NO.
MOTHER'S MAIDEN NAME

SECTION 2 PROFESSIONAL INFORMATION
NAME AND ADDRESS
TELEPHONE NO. AT WORK
CURRENT EMPLOYER OR SOURCE OF INCOME
OCCUPATION
SINCE
MONTHLY GROSS INCOME
HOUSEHOLD INCOME
OTHER MONTHLY REVENUE (SPECIFY)

SECTION 3 FINANCIAL INFORMATION
FINANCIAL INSTITUTION (NAME AND ADDRESS)
TRANSIT NO.
ACCOUNT NO.
OTHER ASSETS (INVESTMENTS, REAL ESTATE, ETC.)
TOTAL VALUE
PROPERTY (FULL ADDRESS)
VALUE
MORTGAGE CREDITOR
BALANCE
MONTHLY PAYMENT

SECTION 4 CO-APPLICANT / GUARANTOR
MRS. MR.
CO-APPLICANT
GUARANTOR
FIRST NAME
LAST NAME
DATE OF BIRTH
SOCIAL INSURANCE NO.
HOME ADDRESS
STREET AND NO.
APT. NO.
CITY
PROV.
POSTAL CODE

SECTION 5 SUPPLEMENTARY CARD, FREE OF CHARGE
SECTION 6 DECLARATION
Each of the applicants certifies that the above information is true and accurate and requests that a VISA\* card be issued and thereafter renewed or replaced at the discretion of the Issuer (Fédération des caisses Desjardins du Québec). If a VISA card is issued, each of the applicants undertakes to use that card in accordance with the terms and conditions of the Card holder Agreement established by the Issuer and delivered together with a copy of this Application and each of the applicants hereby acknowledges receipt of a copy of this Application and the Cardholder Agreement. Each of the applicants shall be solidarily liable for any debt incurred for the use of the cards issued as a result of this application. Each of the applicants, if more than one, shall be jointly and severally liable for any debt incurred in connection with the use of the cards issued as a result of this application. For information about current interest rates, grace period and fees for card, the applicant acknowledges that he or she may contact the Issuer at the telephone number above Section A of this application. Each of the undersigned agrees that the Issuer may obtain and update, from any personal information agent, financial institution, employer or credit card issuer (Third Parties), any information required for the subject of their file in order to prove his or her solvency and to review its commitments to the Issuer within the context of his or her business dealings with it. Each of the undersigned authorizes any Third Parties to disclose such information to the Issuer, even though said information may be found in an inactive or closed file. Each of the undersigned agrees that the Issuer may disclose to any personal information agent, financial institution and credit card issuer any financial commitments towards the Issuer arising from the use of the Community VISA credit card.

SIGNATURE(S)

APPLICANT'S SIGNATURE SIGNATURE OF CO-APPLICANT / GUARANTOR DATE

\* Visa Int. / Fédération des caisses Desjardins du Québec (FCDQ), licensed user. \*\* The FCDQ is the owner and the issuer of Community VISA Cards. Community is a trademark of the FCDQ.



## APPLICATION FOR FINANCING AND COMMUNITY VISA CARD



### DISCLOSURE STATEMENT

IN ACCORDANCE WITH THE CARDHOLDER AGREEMENT, THE INFORMATION IN THIS DISCLOSURE STATEMENT IS SUBJECT TO CHANGE BY COMMUNITY CARD SERVICES.

THIS DOCUMENT APPLIES TO THE CARDHOLDER'S COMMUNITY RETAIL FINANCING VISA CARD ACCOUNT AND EACH CARD ISSUED ON THIS ACCOUNT.

Effective Date: April 1<sup>st</sup>, 2004

#### INTEREST:

##### Regular Purchases

Interest is charged at an annual rate of 17.9% (1.491% per month) or 10.5% (0.875% per month) if you benefit from the low interest rate option, except on purchases by deferred payment financing and equal instalment financing. Interest is charged on regular purchases, cash advances and Convenience Cheques for the period covered by the monthly statement from and including the date they are posted to the VISA account, except if the entire Regular Balance, any Retail Financing Instalment due and any Past Due amount shown on the monthly statement (collectively the "Total Regular Balance") is paid by the Due Date, in which case, interest is not charged on regular purchases. Interest is not charged on interest.

##### Equal Instalment Financing

Interest is charged at the annual rate specified in the Transaction Disclosure provided by the Merchant prior to purchase. The annual rate will depend on the retail financing program offered by the Merchant and will be equal to or greater than the minimum rate of 0% and less than or equal to the maximum rate of 13.5% (1.125% monthly). Interest is charged from and including the day that purchases by equal instalment financing are posted to the VISA Account. Interest is not charged on interest.

##### Deferred Payment Financing

Interest is not charged on a deferred payment financing purchase for the interest-free period specified in the Transaction Disclosure provided by the Merchant prior to purchase. If payment of the amount financed is not made in full on the payment due date shown for such purchase on the Account Statement the amount due will be automatically refinanced, and become payable in equal instalments at an annual interest rate of 17.9% applicable to deferred payment financing purchases. Interest is not charged on interest.

Examples of interest charged on the Regular Balance, when the new Regular Balance, Retail Financing Instalment and Past Due amount have not been paid in full by the due date for a transaction posted on the 15th of the month and billed on the first of the following month.

##### Regular Purchases

Average Daily Balance	Interest Charged	
	Regular Rate of 17.9%	Low Interest Rate of 10.5%
\$100	\$2.30	\$1.35
\$200	\$4.61	\$2.70
\$400	\$9.22	\$5.41

Examples of monthly credit charges on equal instalment financing purchases.

##### Equal Instalment Financing

Average Daily Balance	Interest Charged	
	Regular Rate of 13.5%	No Interest
\$100	\$1.13	\$0
\$500	\$5.63	\$0
\$1000	\$11.25	\$0
\$2000	\$22.50	\$0

##### Changes in Interest Rates

The applicable interest rates are subject to change in accordance with Paragraph 16 of the Cardholder Agreement.

#### SERVICE FEES:

##### ANNUAL SERVICE FEE

Community VISA Classic Card, Community VISA Classic Student Card and Community VISA No Fee Gold: no annual fee.

No annual fee for a supplementary card.

Community\*\* VISA\* GOLD bonusDOLLARS CARD: \$99 per annum.  
\$30 for a supplementary card per annum.

**LOW INTEREST RATE FEE**

A \$25 fee is applied per account per annum.

**DOMESTIC CASH ADVANCE FEE**

A \$1.25 fee applies to each cash advance obtained in Canada at any financial institution or automated teller machine (ATM) displaying the VISA symbol.

**INTERNATIONAL CASH ADVANCE FEE**

A charge applies to each cash advance obtained outside of Canada at any financial institution or ATM displaying the VISA symbol:

- United States: \$2.50 CDN
- other countries: \$3.50 CDN

**DISHONOURD CHEQUE CHARGE**

A \$20.00 fee applies if a Convenience Cheque is dishonoured because of the following situations:

- the Cardholder's Credit limit is exceeded, or
- the Cardholder's cheque for a VISA bill payment (drawn on any financial institution) is declined for insufficient funds (NSF), account closed or stopped payment.

**STATEMENT COPY FEE**

A \$5.00 fee is applied for each copy of a month's statement.

**SALES DRAFT COPY FEE**

A \$5.00 fee is applied for each copy of a sales draft. There is no charge if the inquiry is due to an error made by Community Card Services.

**FOREIGN CURRENCY CONVERSION**

If Community Card Services pays for a foreign transaction in Canadian currency, the Cardholder will be charged the same conversion rate Community Card Services is required to pay, plus an administrative fee of 1.80% of the converted amount. This fee applies to both debits and credits.

**MONTHLY STATEMENTS**

Monthly Statements will be issued every 28 to 33 days, depending on several factors, including holidays, weekends and the different number of days in each month.

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**MINIMUM PAYMENT****Method of Calculating**

The minimum payment for each monthly statement is the total of the following amounts:

- (a) at least 3% of the new regular balance for the period covered by the monthly statement, or \$10, if 3% of the new regular balance is less than \$10;
- (b) any monthly instalments due for purchases by equal instalment financing; and
- (c) any Past Due amount.

**Regular Balance**

The new regular balance is the sum of (1) the regular balance shown on the monthly statement for the previous period, (2) the regular purchases during the period covered by the current monthly statement, (3) cash advances and Convenience Cheques during the period covered by the current monthly statement; (4) applicable interest charges on purchases and monthly instalments that have not been paid on the payment due date shown on the monthly statement for the previous period; and (5) credit charges on cash advances and Convenience Cheques; LESS (6) payments received since the date of the monthly statement for the previous period; and (7) the amount of any transaction which has led to an adjustment during that period.

**CARDHOLDER LIABILITY IN EVENT OF LOSS OR THEFT OF CARD:**

Until the cardholder notifies the Issuer that a card has been lost or stolen, the cardholder is responsible for up to \$50 for unauthorized use of the card, except if unauthorized ATM transactions resulted from the cardholder's failure to maintain the confidentiality of his or her PIN, in which case, the cardholder shall be responsible for all unauthorized ATM transactions, unless his or her liability for such transactions is limited by law.

**TOLL-FREE INFORMATION LINE:**

For information, you may contact Community Card Services toll-free during our normal business hours at **1-877-999-8883**.

Service for the hearing impaired at **1-877-999-5444**.