

WELCOME OFFER FOR NEWCOMERS TO CANADA



SAVE ON YOUR FINANCIAL PRODUCTS

If you just moved to Canada, you're probably looking for a trustworthy institution that can meet your financial needs.

At Desjardins, the leading cooperative financial group in Canada, we want to become your financial partner. Our advisors are acquainted with the needs of newcomers and will be happy to welcome you and assist you in setting up your finances in your new country of residence.

Desjardins has developed a range of products and services tailored to the needs of newcomers. This offer is for you¹ if you're:

- a permanent resident who has lived in Canada for three years or less
- a temporary foreign worker with a closed work permit for six months or longer with a specific employer or an open work permit with case type 10 or 41

TAKE ADVANTAGE OF THE WELCOME OFFER TODAY!

- Drop in to a Desjardins caisse today or call **1-877-875-1118 (options 9, 1)** to speak with an advisor from our newcomers team.
- Visit desjardins.com/welcome.

Conditions apply to all products and services offered. Offer subject to change without notice. Offer limited to one account at one Desjardins caisse per eligible person.

¹ Eligible individuals must not have been members of a Desjardins caisse for more than one year.

² The service provided free of charge is The Premier plan, valued at \$13.95 per month.

³ For withdrawals from non-Desjardins ATMs in the Interac™ and Plus* networks, service charges apply.

⁴ Where available.

⁵ Some restrictions apply.

⁶ Desjardins Insurance refers to Desjardins General Insurance Inc., provider of auto, property and business insurance.

⁷ After reviewing your file, your Desjardins advisor will be able to confirm the rate for which you are eligible.

⁸ To get a Desjardins credit card, newcomers must become a member of a Desjardins caisse in Quebec or Ontario and open an account there. They must also demonstrate that they want to stay in Canada. The credit limit is established according to the applicant's credit risk. Other conditions apply.

⁹ The current annual fee is \$6.95. The prepaid card is offered to residents of Quebec who are at least 16 years old.

¹⁰ Currency conversion charges are applicable on amounts recorded in the account in foreign currencies and converted into Canadian dollars. The financial institution through which the cardholder loads funds onto the prepaid card account may charge fees. Fees may be charged depending on the ATM used.

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Cooperating in building the future

PRODUCTS YOU NEED AT CONSIDERABLE SAVINGS

Sign up for the Welcome Offer for Newcomers to Canada and enjoy the following advantages:

CHEQUING ACCOUNT WITH FREE TRANSACTIONS FOR 1 YEAR²

- **Unlimited transactions** (all access methods apply: automated services,³ cheques or teller services).
- Lets you conduct **all types of transactions**: deposits, withdrawals, cheques, transfers, purchases, bill payments.
- Includes free registration for AccèsD online banking services and online monthly account statements.
- Includes a Desjardins Access Card you can use to withdraw cash at over 1 million ATMs around the world—wherever you see the VISA,⁴ PLUS⁵ and InteracTM symbols—and at 60,000 Interac network ATMs in Canada.

SMALL SAFETY DEPOSIT BOX FREE FOR 1 YEAR⁴

- Lets you securely store your documents and valuable personal belongings.
- Gives you the option of renting a larger safety deposit box at a discount equivalent to the cost of renting a small one.

RECOGNITION OF YEARS OF DRIVING EXPERIENCE⁵

When you ask for an auto insurance quote, we recognize your years of experience as a principal driver in your home country—which means **you'll enjoy an attractive rate**. To take advantage of this, when you call Desjardins Insurance,⁶ be sure to mention that you received the Welcome Offer for Newcomers to Canada.

SPECIAL RATE⁷ ON NON-REDEEMABLE TERM SAVINGS

- Minimum balance of \$1,000
- A secure investment—**your capital and return are guaranteed**

Find out about the agreements Desjardins Group has signed with foreign financial institutions to check whether one of these offers applies to your situation: [desjardins.com/OffersForImmigrants](https://www.desjardins.com/OffersForImmigrants).

OTHER ESSENTIALS FOR NEWCOMERS

Desjardins also offers other complementary products you may need when you arrive in Canada, including:

PAYMENT SOLUTIONS

CREDIT CARDS

Desjardins offers a range of credit cards which include a variety of special features and are accepted around the world. **You do not need a credit history, and you will not be asked to provide a security deposit.**⁸ An advisor will help you choose the card that works best for you.

PREPAID CARD⁹

This card is loadable up to \$5,000 and lets you make purchases anywhere credit cards are accepted, including online and abroad. You can also use it to withdraw your money at an ATM. We won't charge you to make transactions, withdraw money or reload the card.¹⁰ And in the event of fraudulent use of your card, your money is protected for free by the Zero Liability coverage that comes with your card.

INTERNATIONAL SERVICES

FUND TRANSFERS

With this service, you can make international transfers to send money to your family members or friends, whether on your own through AccèsD Internet or at a caisse near you.

FOREIGN CURRENCY

To simplify your foreign currency exchanges from Quebec, Desjardins also offers the following services in any major currency:

- Currency exchange transactions
- Account opening
- Draft issuing and cheque cashing

VISITORS TO CANADA INSURANCE

With this insurance, you can enjoy peace of mind while you wait to become eligible for the Quebec health insurance plan (RAMQ).

- Covers the following healthcare costs, up to \$150,000, in the event of an accident or illness in Canada:
 - Hospital services
 - Medical care and services
 - Care and services prescribed by a physician
 - Care provided by health professionals
 - Dental care
 - Transportation costs
 - Living expenses
 - Certain death-related expenses
- 24/7 access to the assistance service
- Competitive rates

For more information, call **1-855-440-9884** or visit [desjardins.com/visitorstocanada](https://www.desjardins.com/visitorstocanada).



EXCLUSIVE ADVANTAGES FOR MEMBERS

DESJARDINS ASSISTANCE SERVICES

Desjardins offers all its members **Identity Theft Assistance, Travel Assistance** and **Estate Settlement Assistance** at no extra cost. Feel free to contact us at any time in the event of an emergency or as a preventive measure. You can reach our team 24/7.

For more information, visit [desjardins.com/assistance-services](https://www.desjardins.com/assistance-services).

TO FIND OUT ALL ABOUT THE EXCLUSIVE ADVANTAGES YOU'RE ENTITLED TO AS A DESJARDINS MEMBER, VISIT [DESJARDINS.COM/ADVANTAGES](https://www.Desjardins.com/Advantages).