

**Desjardins Bank
Mastercard credit cards
offer for businesses**



Rates And Fees	Platinum Payback	World Elite
APR – Purchase	16.74%	16.74%
APR – Balance Transfer	4.99% for 1 st 6 months	4.99% for 1 st 6 months
APR – Card Advance	20.24%	20.24%
APR – Penalty	23.99%	23.99%
Annual Fee	\$0.00	\$29.00
Additional Card Fee	\$0.00	\$29.00
Balance Transfer Fee	\$10.00 or 4%	\$10.00 or 4%
Cash Advance Fee	\$10.00 or 5%	\$10.00 or 5%
Foreign Transaction Fee	3%	0%
Late Payment Fee	\$35.00	\$35.00
Returned Payment Fee	\$25.00	\$25.00

Rewards	Platinum Payback	World Elite
Rewards Cash Back	\$0.01 / Point	\$0.01 / Point
Rewards Points (for Gift Card, Travel, & Merchandise)	N/A	More Valuable

Benefits	Platinum Payback	World Elite
Identity Theft Resolution	Yes	Yes
Rental Car Coverage	15 Day Up to \$50,000	31 Day Up to \$50,000
Extended Warranty	Up to 12 months	Up to 12 months
Purchase Assurance	Yes	Yes
Next Day World Wide (Emergency Card Replacement)	Yes	Yes
Concierge Services	N/A	Yes
VAT Reclaim Services	Yes	Yes

Applicants should read the application disclosure for complete terms and conditions.
Cardholders should go to www.everywhererewards.com to register their rewards account, and manage and redeem their rewards.
APR will vary with the market based on the Prime Rate.

Cardholders should read the Guide to Benefits that they receive with their credit card for a full and detailed description of all benefits, terms and conditions.

