

WELCOME

to Desjardins,
the leading cooperative
financial group in Canada



Through this brochure, full of useful information about financial services, Desjardins hopes to help make your integration into Canadian life easier.



Cooperating in building the future



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GUIDING YOU.
MAKING YOUR
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WELCOMING YOU. GUIDING YOU. MAKING YOUR LIFE EASIER.

Have you recently moved or are you planning to move to Canada? As the leading cooperative financial group in Canada, Desjardins understands how much importance you have placed on accomplishing this endeavour and is pleased to offer its support as you make your new start.

OUR EXPERTISE AT YOUR SERVICE

With Desjardins, you are never alone. You can count on our presence and expertise. We will recommend solutions tailored to your reality and needs.

Because of its cooperative nature, Desjardins strives to ensure the economic and social well-being of its members and clients, and protect their interests by providing them with profitable and secure products and services.

When you open an account at a Desjardins caisse, you become a member of a cooperative that belongs to you.

DESJARDINS IS...

- The largest financial institution in Québec and the leading cooperative financial group in Canada, with close to six million members and assets worth more than 172 billion dollars.¹
- The most extensive network in Eastern Canada, with 1,375 service outlets and 2,650 automated teller machines in Québec and Ontario.
- The financial institution named "Bank of the Year 2010 – Canada" by British magazine *The Banker*.
- The provider of debit cards that allow you to pay for purchases through direct payment at stores in both Canada and the U.S., and to withdraw money from over one million automated teller machines worldwide.
- The issuer of a wide range of Visa² credit cards, several of which have no annual fees.
- Subsidiary companies in life insurance and in property and casualty insurance, securities brokerage, venture capital and asset management.



JUST ARRIVED? LET US GIVE YOU A HAND!

Desjardins advisors set themselves apart thanks to their listening skills, as well as their desire to provide quality guidance and to support you in achieving your objectives.

Well acquainted with your situation and your reality, they do everything in their power to effectively meet your particular needs, and thereby ensure the level of service you are looking for.

OTHER RESOURCES AT YOUR DISPOSAL

When you arrive, you can also count on the following organizations to support you as you work to get settled.

For any questions on...	
Employment	Québec-Immigration www.immigration-quebec.gouv.qc.ca Citizenship and Immigration Canada www.cic.gc.ca
Housing	Canada Mortgage and Housing Corporation www.cmhc-schl.gc.ca Genworth Financial Canada www.genworth.ca
Social insurance number	Service Canada www.servicecanada.gc.ca/en/sc/sin
Financial products and services	Autorité des marchés financiers du Québec www.lautorite.qc.ca Financial Consumer Agency of Canada www.acfc-fcac.gc.ca
Health care system	Régie de l'assurance maladie du Québec www.ramq.gouv.qc.ca
Visas and passports	Citizenship and Immigration Canada www.cic.gc.ca

OVERVIEW OF THE CANADIAN FINANCIAL SYSTEM

The Canadian financial system protects your money and helps you make it grow. It is strongly supported by strict government regulations. However, it may differ from your home country's system; so to help you better understand it, here are its main features.

CURRENCY

- The currency used in Canada is the Canadian dollar (C\$ or CAD).
- One Canadian dollar equals 100 cents.
- To find out the value of the Canadian dollar in your country's currency, go to www.desjardins.com/currency.

ACCOUNT AT A FINANCIAL INSTITUTION

- You can deposit, withdraw or transfer money, pay bills and carry out other transactions from your chequing account.
- Your account comes with a debit card, which allows you to pay for your purchases through direct payment and use automated teller machines.

CHEQUE

- In some cases, a personal cheque may be used as a form of payment, but automated transactions are much more common.
- A post-dated cheque, which means a cheque that carries a later date, may be used to pay for certain goods or services (e.g., your rent).

CREDIT RATING

- This refers to your ability to pay your debts within the required timeframe. Your credit rating is determined by how well you settle your financial obligations.
- To maximize your chances of being granted a loan (e.g., to purchase a car or home), you must build a good credit record. To do so, it is important to be disciplined and to establish your reputation for solvency as of your first loan by ensuring that the amounts due are paid on time.

CREDIT CARD

- A credit card that is not linked to your bank account may be issued by a financial institution or by certain retailers or oil companies.
- It allows you to make purchases and to spread out your payments, subject to an interest charge.
- If you pay off the entire monthly balance before the due date indicated on your statement, there will not be any interest charges.
- By using your credit card diligently, you build your credit rating and establish your solvency among financial institutions and retailers.



DEBIT, CREDIT: WHAT IS THE DIFFERENCE?

In Canada, there is a difference between a debit card and a credit card. While purchases made with a credit card are settled when the monthly balance is due, those made with a debit card are withdrawn from the account the day of the purchase.

HOLDING FUNDS

- Holding funds is a routine precaution taken by all financial institutions to guard against returned cheques and insufficient funds. This procedure applies to all cheques, personal or otherwise, as well as to cash deposited at an ATM, for verification purposes.
- To avoid having your funds held, an amount is set by your financial institution so that you can cash cheques. This amount is set when you open your account and varies according to your needs. However, if you have not set a maximum authorized amount, your funds may be held for a certain period of time.

ONLINE TRANSACTIONS

- When you open an account at a financial institution, you can carry out various secure transactions by Internet: you can transfer funds, pay bills, consult your current transactions, get online account statements and more.

TAX POLICY

- Every year, you must file an income tax return with the Canadian government. If you reside in Québec, you must also file one with the Québec government.
- For further details on tax policy, you may go to www.cra-arc.gc.ca.

DESJARDINS: FINANCIAL SERVICES THAT MEET YOUR EXPECTATIONS

Financial matters play a major role in your integration into your new environment. You can count on the support of Desjardins Group to help you start off on solid ground.

CHEQUING ACCOUNT

When you have an account at a Desjardins caisse, you receive a Desjardins Access Card (debit card) that allows you to use automated teller machines (ATMs), pay for your purchases through direct payment in most stores, and carry out transactions with AccèsD, Desjardins's online transaction service, accessible by telephone, Internet or mobile device.

There are two ways to apply for an account.

FROM ABROAD

Fill in the application form at www.desjardins.com/Newcomers. A highly practical way to transfer funds before you arrive in Canada!

IN CANADA

Make an appointment with an advisor at a Desjardins caisse or by calling 1-800-CAISSES (1-800-224-7737). You can also apply for an account online at www.desjardins.com.

INTERNATIONAL TRANSFERS

When you open an account at a Desjardins caisse, you can transfer funds to numerous countries around the world.

You can carry out these transfers by going to one of the many service outlets in Québec and Ontario, or by yourself, securely and entirely independently, using our AccèsD online service. Simple and efficient!

INVESTMENTS

Are you looking to grow your assets? Desjardins offers a full range of savings and investment products to meet your needs. Based on your objectives and risk tolerance, Desjardins advisors will recommend the products that suit you best.

LINE OF CREDIT

The various lines of credit offered by Desjardins can be your best ally in case of unexpected expenses. You pay interest only on the portion you use, making these products a flexible and practical solution to your financing needs.

VISA DESJARDINS CREDIT CARD

The Visa Desjardins line includes numerous cards designed to fit each user profile. Many of these cards have no annual fees, and the BONUSDOLLARS reward program available with some is known to be one of the most generous on the market.

Determine which card best fits your profile by visiting the "Compare VISA Desjardins cards" section. Go to www.desjardins.com/compare-cards.

MORTGAGE

Are you looking to buy a home as soon as you arrive? Desjardins can meet your needs. It offers a flexible range of mortgage loan solutions that can be tailored to your profile. Not to mention that you can take advantage of the advice provided by a professional who is ready to support you every step of the way!

INSURANCE

Life, disability, home and auto, business, accident, travel... Desjardins is one of the largest insurers in the country, and as such, it offers made-to-measure protection, competitive premiums and fail-safe service.



DID YOU KNOW

The Emergency Health Care Insurance offered when you open your account is a good example of Desjardins's commitment to newcomers. This protection covers expenses incurred in Québec to obtain emergency health care services while you are waiting to be eligible for the Québec health insurance plan (RAMQ).

Talk to a Desjardins Caisse advisor to learn more about enrolment terms and conditions.

IMMIGRANT INVESTOR PROGRAM

Desjardins is a proud partner in the Immigrant Investor Program, which is designed for businesspeople who wish to invest in Canada. For further information, visit www.immigrantinvestor.com.

To learn more about the Desjardins products and services available, go to www.desjardins.com/Newcomers.

YOUR FINANCES, WITHOUT BORDERS.

No matter where you are, you are never far from your business with Desjardins. Between the virtual access methods and the numerous service outlets across Québec and Ontario, you've got a complete service distribution network working for you.



ACCÈS INTERNET AND TELEPHONE

With our online or telephone transaction service, you can pay your bills, verify your balances, transfer funds to others, and much more, 24/7, from anywhere in the world.

DESJARDINS MOBILE SERVICES

These services give you direct access to your finances from your mobile device. Go to m.desjardins.com to learn more.

DESJARDINS.COM

The Desjardins Internet site is a preferred source for all kinds of information and advice. Using concrete examples, the simulators on the site present realistic scenarios. If you have questions or want to make an appointment to see an advisor, see www.desjardins.com.

FINDING A SERVICE OUTLET

To find a service outlet near you, or a caisse that can serve you in a language other than English, use our online search tool. It shows you where to locate the caisses in our network. Consult www.desjardins.com/en/votre_caisse.

CARREFOUR DESJARDINS

Located in downtown Montréal, Carrefour Desjardins has created a specialized multidisciplinary and multilingual team for newcomers.

The Carrefour team would be happy to welcome you from Monday to Friday, between 8 a.m. and 6 p.m., at 1241 rue Peel (corner of Sainte-Catherine), in Montréal, Québec. An advisor can also meet with you outside our regular business hours, at your home or workplace.

For further details, see www.desjardins.com/carrefour.

Conditions apply to all products and services.

Financing offers (VISA Desjardins cards, payment options and all other forms of financing) are subject to credit approval.

1 Excluding the caisses of Manitoba and New Brunswick, but including Desjardins Credit Union (DCU) in 2010. Information as at December 31, 2010. Source: Desjardins Group 2010 Annual Report.

2 VISA Int./Fédération des caisses Desjardins du Québec, authorized user.



For more information

Consult a Desjardins advisor,
call 1-800-CAISSES
or go to www.desjardins.com/Newcomers.



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