

**1. Terms and conditions of the Build Up Plan Program and the RENO-DEPOT card**

To enjoy the benefits of the Build Up Plan program (hereinafter called the “Program”), you must be a resident of Canada and have a RENO-DEPOT private label consumer card (hereinafter called the “RENO-DEPOT card”). All RENO-DEPOT card applications subject to Fédération des caisses Desjardins du Québec (“the Federation”) approval. Certain conditions apply. Cardholders must refer to the variable credit agreement (VCA) for all other terms of credit.

The RENO-DEPOT card is accepted at participating RENO-DEPOT and RONA, as well as at other participating RONA Inc. (hereinafter called “RENO-DEPOT”) banners. The complete list of participating retailers is available at [renodepot.com](http://renodepot.com).

The Program is open exclusively to individual consumers; corporations and other organizations are not eligible. With the exception of the AIR MILES<sup>®</sup> program, a RENO-DEPOT card cardholder may not combine Program offers with any other existing program, including but not limited to: an available volume discount\* or rebate program\*, or a commercial agreement\*, whether or not linked to a charge account at a particular store.

\* Including commercial and individual discount price lists offered by a merchant.

**2. Benefits and features of the Build Up Plan Program**

**2.1 AIR MILES<sup>®</sup> advantage**

**A. 1 AIR MILES reward mile for every \$20 in monthly purchases**

RENO-DEPOT card cardholders receive 1 AIR MILES reward mile for every \$20 in purchases charged to their RENO-DEPOT card, according to their billing cycle. The number of AIR MILES reward miles awarded is rounded down to the next whole number; fractions of reward miles are not awarded. AIR MILES reward miles are awarded on all transactions made with the RENO-DEPOT card (sales minus returns) at participating RONA and RENO-DEPOT, as well as at other participating RONA banners. Interest charges and other fees are excluded from the calculation of AIR MILES reward miles. AIR MILES reward miles are transferred to the collector’s AIR MILES account up to thirty (30) days following the issuance of the collector’s RENO-DEPOT account statement.

To receive AIR MILES reward miles, the cardholder must provide his/her AIR MILES collector number in the appropriate space on the RENO-DEPOT credit card application form. RENO-DEPOT card cardholders who do not have an AIR MILES Collector Card must request one online at [www.airmiles.ca](http://www.airmiles.ca). RENO-DEPOT card cardholders must then provide Desjardins Card Services with their AIR MILES collector number by calling 1-800-363-3380. AIR MILES reward miles begin accumulating from the date on which Desjardins Card Services receives the RENO-DEPOT cardholder’s AIR MILES collector number. The retroactive issuance of AIR MILES reward miles is not authorized nor granted. This offer may be modified or cancelled without notice.

**B. Modifications**

RENO-DEPOT reserves the right to change, suspend or cancel the benefits described herein, in part or in whole, at any time, with or without notice to the cardholder.

**2.2 Cash back in the form of RENO-DEPOT gift cards advantage**

**A. Annual RENO-DEPOT cash back calculation in the form of RENO-DEPOT gift cards**

RENO-DEPOT card cardholders can obtain from RENO-DEPOT up to 5% cash back annually in the form of RENO-DEPOT gift cards. The amount of the annual cash back in the form of RENO-DEPOT gift cards is determined as a percentage ranging between 2% and 5% according to the rebate scale shown below. All transactions charged to the regular limit, as well as those charged to the Desjardins Accord D financing limit for the RENO-DEPOT card, are included in cash back calculation. Taxes, interest charges and other fees are excluded from the calculation. To be eligible for the rebate, the value of the annual purchase transactions posted to the RENO-DEPOT card, less the value of the annual return transactions posted to the card, must exceed \$2,000, in which case an annual cash back rebate percentage will be determined as per the rebate scheme below.

**The annual limit for cash back in the form of RENO-DEPOT gift cards is \$1,000.**

Detailed cash back scale based on annual purchases before taxes:

\$2 000,00 to \$4 999,99	= 2%
\$5 000,00 to \$7 499,99	= 3%
\$7 500,00 to \$9 999,99	= 4%
\$10 000,00 or more	= 5% (max. \$1,000)

- The cash back in the form of RENO-DEPOT gift cards is calculated on the anniversary of the RENO-DEPOT card's issuance date and is rounded up to the nearest whole number.
- RENO-DEPOT gift cards are sent by registered mail no later than sixty (60) days after the RENO-DEPOT card's anniversary date.
- For a cardholder to be entitled to this benefit, his or her RENO-DEPOT card account must be open and in good standing at the moment the gift cards, if any, are issued.

Annual cash back examples

**Example 1**

Total of all transactions (before taxes) charged to the Accord D Desjardins financing limit	\$350
Regular purchases (before taxes) charged to the card	\$100
Merchandise returns (before taxes) charged to the card	- \$25
<b>Total value of all transactions (before taxes)</b>	<b>\$425</b>

No cash back will be issued, as the \$2 000 minimum has not been reached.

**Example 2**

Total value of all transactions (before taxes) charged to the Accord D Desjardins financing limit	\$5 000
Regular purchases (before taxes) charged to the card	\$1 500
Merchandise returns (before taxes) charged to the card	- \$100
<b>Total value of all transactions (before taxes)</b>	<b>\$6 400</b>

Cash back percentage reached 3%  
**Value of the cash back in the form of RENO-DEPOT gift cards \$192**

**Example 3**

Total value of all transactions (before taxes) charged to the Accord D Desjardins financing limit	\$23 000
Regular purchases (before taxes) charged to the card	\$4 500
Merchandise returns (before taxes) charged to the card	- \$500
<b>Total value of all transactions (before taxes)</b>	<b>\$27 000</b>

Cash back percentage reached 5% (maximum of \$1 000)  
Value of the cash back in the form of RENO-DEPOT gift cards \$1 000

**B. Verifying the cumulative transaction value**

Cardholders are responsible for verifying every account statement they receive. They must advise *La Fédération des caisses Desjardins* (hereinafter called the "*Fédération*") of any error or omission on their account statement.

RENO-DEPOT reserves the right to ask the cardholder to provide copies of invoices for transactions posted to his or her RENO-DEPOT account in order to calculate the annual cash back in the form of RENO-DEPOT gift cards. RENO-DEPOT shall not be held accountable, and will not accept liability, in case of any error on the part of the *Fédération*.

Cardholders who believe that they have not received the correct annual cash back amount in the form of RENO-DEPOT gift cards must provide proof, in writing and with the supporting documents (sales receipts), to the following address:

RENO-DEPOT Inc.  
Attention: Marketing Department - Build Up Plan  
220 Chemin du Tremblay  
Boucherville QC J4B 8H7

**C. Expiry of RENO-DEPOT gift cards**

RENO-DEPOT gift cards issued as part of the Program have no expiry date. The RENO-DEPOT gift cards are deemed to be active from the moment they are sent by registered mail or delivered directly to the RENO-DEPOT cardholder in any other manner. The RENO-DEPOT cardholder must accept the RENO-DEPOT gift card's terms and conditions as stated on the back of each card.

**D. Modifications**

RENO-DEPOT reserves the right to change, suspend or cancel the benefits described herein, in part or in whole, at any time with or without notice to the cardholder.

**2.3 Flexible payment options benefits**

At all times, to benefit from one of the payment options described below, the cardholder must request it from the merchant at the time of the transaction.

Eligibility to these payment options is, at all times, subject to Fédération des caisses Desjardins du Québec ("the Federation") approval. Interest rates are subject to change.

The financing options offered by RENO-DEPOT cannot be used for the purchase of RENO-DEPOT gift cards.

**A. Deferred payment interest-free**

- Pay in three (3) months interest-free, minimum \$100 purchase
- Pay in six (6) months interest-free, minimum \$300 purchase

A participating retailer may, at its sole discretion, ask the cardholder to pay the taxes at the time of the transaction, in which case they will be charged to the regular limit of the RENO-DEPOT card cardholder. This benefit does not apply to online purchases.

If the financed amount is not paid in full by the payment deadline, it will be converted into financing payable in equal monthly instalments bearing interest at an annual rate of 21.9%, as per the table below:

Balance at the due date	Number of equal monthly instalments
Less than \$1 000,00	12
\$1 000,00 to \$2 999,99	24
\$3,000,00 or more	36

Annual interest rate		Cost for a 30-day billing cycle		Annual cost	
Average daily balance		\$100	\$500	\$100	\$500
Regular purchase	19.9%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing	19.9%	\$1.64	\$8.18	\$19.90	\$99.50
Deferred payment financing	21.9%	\$1.80	\$9.00	\$21.90	\$109.50

**B. Multiple-purchase plan**

The “Multiple purchases through equal payments” offer or “**Multi-purchase Plan**” allows the customer to make multiple purchases over a period of two months (“the deferral period”) for a specific project, without making any payment nor incurring interest during this period. At the end of the deferral period, the balance of the multiple purchases is payable in equal and consecutive monthly instalments:

- **24 instalments** at an annual interest of 13.5% if the balance is less than \$2,500, or at an annual interest rate of 4% if the balance is equal to or greater than \$2,500;

OR

- **36 instalments** at an annual interest of 13.5% if the balance is less than \$2,500, or at an annual interest rate of 6% if the balance is equal to or greater than \$2,500.

Equal monthly payments are included in the minimum payment due on the card. If the minimum payment due is not paid in full by the due date, the annual interest rate of not more than 19.9% on the card applies to the unpaid equal monthly instalment, including monthly instalment.

The table below illustrates the payment terms

For a final balance of \$2,499.99 or less

Financed amount	Annual interest rate	Equal instalment amount	Total	Total cost of borrowing
\$400	13.5%	36 instalments of \$13.57	\$488.87	\$88.67

For a final balance of \$2 500 or more

Financed amount	Annual interest rate	Equal instalment amount	Total	Total cost of borrowing
\$3,000	6%	36 instalments of \$91.27	\$3,285.57	\$285.57

Example of the applicable interest rate if payment is not made when due:

Annual interest rate		Cost for a 30-day billing cycle		Annual cost	
Average daily balance		\$100	\$500	\$100	\$500
Regular purchase	19.9%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing	19.9%	\$1.64	\$8.18	\$19.90	\$99.50
Deferred payment financing	21.9%	\$1.80	\$9.00	\$21.90	\$109.50

**C. Promotional plans**

Other promotional, interest-free financing plans may be offered now and then and will apply for a limited time and with certain conditions.

For example, pay interest-free equal monthly payments. See below conditions applicable on these financing offers.

The "**Interest-free equal monthly payments**" offer allows the customer to pay for purchases through equal and consecutive monthly instalments with no interest. Equal monthly payments are included in the minimum payment due on the credit card. If the minimum payment due is not paid in full by the due date, the annual interest rate of not more than 19.9% on the card applies to the unpaid equal monthly instalments.

Table of examples of credit charges					
Annual interest rate		Cost for a 30-day billing cycle		Annual cost	
Average daily balance		\$100	\$500	\$100	\$500
Regular purchase	19.9%	\$1.64	\$8.18	\$19.90	\$99.50
Equal Instalments Financing	19.9%	\$1.64	\$8.18	\$19.90	\$99.50
Deferred payment financing	21.9%	\$1.80	\$9.00	\$21.90	\$109.50

**D. Other conditions applicable to flexible payment options:**

There is a 21-day, interest-free grace period on the card from the date the monthly statement is mailed or from the date it is made available in electronic format to settle the account without paying interests. Minimum card payment is 5% of the total of: (i) the balance shown on the account statement for the previous period; (ii) interests on purchases and monthly instalments that have not been paid on the due date for the previous period; (iii) regular purchases during the statement period; (iv) the due Interest-free equal monthly payments, the monthly payments due for Multiple purchases through equal payments or related to a Multi-Purchase Plan and any other amounts due under any flexible payment option for the period covered by the statement, if any; (v) deferred payment purchases due on the statement date; and (vi) past due amounts and any other amount set out in the card contract. Other conditions can be applied, refer to the card contract. See details in store.

**E. Modifications**

RENO-DEPOT reserves the right to change, suspend or cancel the flexible payment options described herein, in part or in whole, at any time with or without notice to the cardholder.

**3. Other features of the RENO-DEPOT card:**

- Two distinct credit limits: one for regular purchases and one Desjardins Accord D limit that entitles the cardholder to obtain financing from RENO-DEPOT for the purchase of goods and services.
- No annual fee
- No-fee supplementary cards
- Exclusive offers with each monthly statement.
- Annual interest rate of not more than 21.9% on the RENO-DEPOT card. Interest rates are subject to change.
- RENO-DEPOT card account balances can be paid at most financial institutions and certain RENO-DEPOT and RONA stores.

**4. Other terms:**

RENO-DEPOT reserves the right to change, suspend or cancel the Build Up Plan Program, in part or in whole, at any time with or without notice. Aspects affected by the change may include the AIR MILES reward mile offer linked to the RENO-DEPOT credit card, the value of the annual cash back in the form of RENO-DEPOT gift cards, or the scale used to calculate the cash back. AIR MILES reward miles and cash back in the form of RENO-DEPOT gift cards may not be transferred to another person. RENO-DEPOT reserves the right to reclaim previously issued AIR MILES and/or cash back in the form of RENO-DEPOT gift cards without notice to the cardholder in the event that the cardholder, with respect to the Program: fails to honour its terms and conditions; commits fraud or makes false or misleading statements; or otherwise misuses the Program. The RENO-DEPOT card cannot be used to pay, in part or in whole, the balance of a charge account held with a RENO-DEPOT retailer. RENO-DEPOT is solely responsible for administering the Program. By taking part in the Program, the cardholder agrees to compensate, indemnify and hold harmless RENO-DEPOT Inc., its subsidiaries and all merchants of the RENO-DEPOT network with respect to any loss or damages that may be incurred by the cardholder while taking part in the Program, including but not limited to any litigation respecting the cardholder's AIR MILES reward miles balance and the value of the cash back in the form of RENO-DEPOT gift cards. The collection, use and disclosure of personal information is governed by the privacy policy published and made available on [renodepot.com](http://renodepot.com), and in accordance with the consent clause included on the RENO-DEPOT credit card application and the relevant terms and conditions of the VCA. The Program is subject to the applicable laws and bylaws of both the province of Quebec and of Canada.

The *Federation* shall not be held accountable in the event that a merchant refuses to accept the RENO-DEPOT card. The *Federation* is not responsible for managing the program.

The RENO-DEPOT card is the property of the *Fédération des caisses Desjardins*, which reserves the right to withdraw or have withdrawn and terminate, in part or in whole, one or more of the services it offers, without notice to the cardholder. In none of the above cases shall the *Federation's* liability be called into question. RENO-DEPOT shall not be held liable for any decision on the part of the *Fédération* in this respect.

®™ Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Co. and RONA.