

1. Terms and conditions of the Build Up Plan Program and the Réno-Dépôt 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 Réno-Dépôt private-label credit card (hereinafter called the "Réno-Dépôt card"). All Réno-Dépôt card applications are subject to the 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 Réno-Dépôt card is accepted at participating Réno-Dépôt, RONA, L'Entrepôt RONA and Home & Garden by RONA as well as at other participating RONA Inc. (hereinafter called "Réno-Dépôt") banners. The complete list of participating retailers is available at renodepot.com.

This Program is open exclusively to individual consumers; corporations and other organizations are not eligible. With the exception of the AIR MILES® program, a Réno-Dépôt 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® advantage

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

Réno-Dépôt card cardholders receive 1 AIR MILES reward mile for every \$20 in purchases before taxes charged to their Réno-Dépôt 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 Réno-Dépôt card (sales minus returns) at participating stores. 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 Réno-Dépôt account statement.

To receive AIR MILES reward miles, the cardholder must provide his/her AIR MILES collector number in the appropriate space on the Réno-Dépôt credit card application form. Réno-Dépôt card cardholders who do not have an AIR MILES Collector Card must request one online at www.airmiles.ca. Réno-Dépôt 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 Réno-Dépôt 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.

To receive **up to 2x** the AIR MILES reward miles, Réno-Dépôt card cardholders must pay for their transactions using the Réno-Dépôt card and present their AIR MILES Collector Card at the same time. The standard base AIR MILES offer Réno-Dépôt: one (1) AIR MILES reward mile for every \$20 purchases before taxes and excluding the purchase of gift cards.

Bonus mile offers apply only upon presentation of the AIR MILES Collector Card and do not apply to the Réno-Dépôt card, with the exception of AIR MILES promotional offers linked to use of the Réno-Dépôt card which may be in effect from time to time.

If AIR MILES bonus miles are issued through a promotion linked to the use of the Réno-Dépôt card, they will be issued only in respect of the offer's conditions.

B. Modifications

Réno-Dépôt 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 and as provided by law.

2.2 Cash back in the form of Réno-Dépôt gift cards advantage

A. Annual Réno-Dépôt cash back calculation in the form of Réno-Dépôt gift cards

Réno-Dépôt card cardholders can obtain from Réno-Dépôt up to 5% cash back annually in the form of Réno-Dépôt gift cards. The amount of the annual cash back in the form of Réno-Dépôt 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 Réno-Dépôt card, are included in cash back calculation. Transactions charged through the Réno-Dépôt card : 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 Réno-Dépôt 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 Réno-Dépôt 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 Réno-Dépôt gift cards is calculated on the anniversary of the Réno-Dépôt card's issuance date and is rounded up to the nearest whole number.
- Réno-Dépôt gift cards are sent by registered mail no later than sixty (60) days after the Réno-Dépôt card's anniversary date.
- For a cardholder to be entitled to this benefit, his or her Réno-Dépôt 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
Total value of all transactions (before taxes)	\$425

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
Total value of all transactions (before taxes)	\$6 400

Cash back percentage reached 3%

Value of the cash back in the form of Réno-Dépôt 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
Total value of all transactions (before taxes)	\$27 000

Cash back percentage reached 5% (maximum of \$1 000)

Value of the cash back in the form of Réno-Dépôt gift cards \$1 000

B. Verifying the cumulative transaction value

Cardholders are responsible for verifying every account statement they receive. They must advise the Federation of any error or omission on their account statement.

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

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

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

C. Expiry of Réno-Dépôt gift cards

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

D. Modifications

Réno-Dépôt 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 and as provided by law.

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 the Federation approval. Interest rates are subject to change.

The financing options offered by Réno-Dépôt cannot be used for the purchase of Réno-Dépôt gift cards. The financing option does not apply to online purchases.

A. Deferred payment interest-free

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

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

EXAMPLES OF INTEREST CHARGES				
	ANNUAL COST		COST FOR 30 DAYS	
ANNUAL INTEREST RATE	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18
21.9%	\$21.90	\$109.50	\$1.80	\$9.00

The annual interest rate may apply to regular purchases, equal payment financing, deferred payment financing, deferred equal payment financing or multiple purchases by equal payment financing.

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 (2) 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 twenty-four (24) or thirty-six (36) equal and consecutive monthly instalments, accordingly to the plan registered during the deferral period, at an annual interest of 13.5% if the balance is less than \$2,500 or, if the balance is equal to or greater than \$2,500, at an annual interest rate of 4% (for transactions posted to the account with the twenty-four (24) instalments plan during the deferral period) or at 6% (for transactions posted to the account with the thrity-six (36) instalments plan during the deferral period). Equal monthly instalments are included in the minimum payment due on the card.

The table below illustrates the payment terms

balance of the multiple purchases at the end of the deferral period	Annual interest rate	Number of Instalments	E.g. project value	Monthly payments	Total credit cost
Balance less than \$2,500	13.5%	24	\$1 500	\$71.67	\$219.97
Balance equal to or greater than \$2,500	4%	24	\$2 500	\$108.56	\$105.50
Balance less than \$2,500	13.5%	36	\$1 500	\$50.90	\$332.51
Balance equal to or greater than \$2,500	6%	36	\$2 500	\$76.05	\$237.97

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

EXAMPLES OF INTEREST CHARGES				
ANNUAL INTEREST RATE	ANNUAL COST		COST FOR 30 DAYS	
	Average daily balance		Average daily balance	
	\$100	\$500	\$100	\$500
19.9%	\$19.90	\$99.50	\$1.64	\$8.18
21.9%	\$21.90	\$109.50	\$1.80	\$9.00

The annual interest rate may apply to regular purchases, equal payment financing, deferred payment financing, deferred equal payment financing or multiple purchases by equal payment financing.

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

Cannot be combined with any other promotional offer, nor with the Réno-Dépôt credit card sign-up offer.

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 Réno-Dépôt card applies to the unpaid equal monthly instalments.

D. Other conditions applicable to flexible payment options:

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 Réno-Dépôt card applies to the unpaid equal monthly instalment, including monthly instalment. There is a twenty-one (21) day, interest-free grace period on the Réno-Dépôt 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 on: (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) monthly instalment(s) relative to Multiple purchases through equal payment or Multi-Purchase Plan for the statement period; (v) deferred payment purchases due on the statement date; and (vi) past due amounts and any other amount set out in the card contract; or \$ 10 to which is added the due amounts related to Accord D financing and any other amount set out in the card contract. Other conditions can be applied, refer to the VCA of the Réno-Dépôt card.

E. Modifications

Réno-Dépôt 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 and as provided by law.

3. Other features of the Réno-Dépôt card:

- Two distinct credit limits: one for regular purchases and one Desjardins Accord D limit that entitles the cardholder to obtain financing from participating stores for the purchase of goods and services.
- No annual fee
- No-fee supplementary cards
- Exclusive offers with each monthly statement.
- Annual interest rate of 19.9% on the Réno-Dépôt card. Interest rates are subject to change.
- Réno-Dépôt card account balances can be paid at most financial institutions and certain Réno-Dépôt and RONA stores.

4. Other terms:

Réno-Dépôt 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 and as provided by law. Aspects affected by the change may include the AIR MILES reward mile offer linked to the Réno-Dépôt credit card, the value of the annual cash back in the form of Réno-Dépôt gift cards, or the scale used to calculate the cash back. AIR MILES reward miles and cash back in the form of Réno-Dépôt gift cards may not be transferred to another person. Réno-Dépôt, after enquiry, reserves the right to reclaim previously issued AIR MILES and/or cash back in the form of Réno-Dépôt gift cards 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 Réno-Dépôt card cannot be used to pay, in part or in whole, the balance of a charge account held with a participating store. Réno-Dépôt is solely responsible for administering the Program. By taking part in the Program, the cardholder agrees to compensate, indemnify and hold harmless Réno-Dépôt Inc., its subsidiaries and all merchants of the Réno-Dépôt 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 Réno-Dépôt gift cards. The collection, use and disclosure of personal information is governed by the privacy policy published

and made available on renodepot.com, and in accordance with the consent clause included on the Réno-Dépôt 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 Réno-Dépôt card. The Federation is not responsible for managing the program.

The Réno-Dépôt card is the property of the Federation, 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. Réno-Dépôt shall not be held liable for any decision on the part of the Federation in this respect.

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