

COMMERCIAL CREDIT CARD APPLICATION RENO-DEPOT

EXCLUSIVITY FOR CONTRACTORS

The RENO DEPOT Commercial Card: what you've been looking

We offer the RONA Commercial credit card to construction professionals, businesses and institutions. It's a truly integrated payment solution that lets you centralize all of your purchases for the construction, renovation and maintenance products you need for your buildings or your office.

An exceptional interest rate

comparable to that of a line of credit – the prime rate plus 8.5%(1).

The tool you've been waiting for to manage your money

- Pay no annual fees.
- Control your expenses and those of your employees account per employee and per card number.
- Only one payment per month.
- Take advantage of a 21-day payment delay starting from the statement issue date.
- Get additional cards free of charge.
- Settle your monthly account statement in many convenient ways such as at in our stores, by authorized payment, by mail or via Internet or anywhere in the Desjardins network.

An advantage that adds up with AIR MILES® Reward Miles

With the RENO-DEPOT Commercial Card, every step... adds miles! By simply paying for your purchases with your RENO-DEPOT Commercial Card, you earn one mile with every \$20 worth of purchases billed to your account. Plus, by also presenting your AIR MILES Card, you can get even more miles thanks to the base offer* of participating stores.

You do not have an AIR MILES Card? Register easily in store, online at airmiles.ca or by calling 1 888 AIR MILES (1 888 247-6453).



+



The RENO-DEPOT Commercial Card is an easy and effective business solution for managing your purchases. Apply for the card now by completing the detachable form.

For additional information, please contact Desjardins Card Services at 514-397-9935 or 1-866-934-8472.

(1) Federation des caisses Desjardins du Quebec annual prime rate in effect at the time of purchase, plus 8.5%.

*AIR MILES Program Terms and conditions at Reno-Depot. **In-store purchase:** Get 1 AIR MILES reward mile for every purchase of \$20 (before taxes) in a single transaction, after applicable discounts and exclusions, at all Reno-Depot participating stores.

Online purchase on renodepot.com: Get 1 AIR MILES reward mile for every purchase of \$20 (before taxes) calculated on the value of each purchase picked up in store or delivered to the address specified for the delivery, after applicable discounts and exclusions, at all participating Reno-Depot stores. The total number of base miles, calculated on an online purchase picked up in store or delivered to the address specified for the delivery, may vary from the number of miles shown in the online shopping cart, since base miles are calculated on the value of each purchase picked up in store or delivered to the address specified for the delivery, where applicable, and not from the total value of the online purchase. **Other conditions:** Exclusions include, but are not limited to, purchase of gift cards, donations, purchases charged through a Reno-Depot store account and any other commercial agreement. The purchase charged through the regular and financing limit of the Reno-Depot and RONA credit cards can be applied for reward miles as soon as the AIR MILES number has been paired up with the credit or financing account. The number of reward miles awarded is rounded down to the next whole number. The AIR MILES reward miles are accumulated and accounted for not at the time of the payment of the product or service by the customer, but at the time the customer takes possession of the product in the case of a product purchase, or at the time that the service was completed and that the final work completion acceptance certificate is signed by the customer in the case of the purchase of a service. In addition, in order for the AIR MILES reward miles to be accumulated and accounted for at the time the customer takes possession of the product or at the time the service has been completed, the products and/or services must have been previously paid in full by the customer. For example, and without limiting the general scope of the foregoing: (1) for online purchases, special orders and purchases of appliances, the AIR MILES reward miles are accumulated and accounted for when the product is received by the customer via delivery or at the time the customer picks up the product in-store only if the product was previously paid in full by the customer; (2) for installation services, the AIR MILES reward miles are accumulated and accounted for at the time of the completion of all works and services, only if the final work completion acceptance certificate was duly signed by the customer and if such services and works were previously paid in full by the customer. In case of a return of merchandise, the base reward miles will be deducted from the AIR MILES Collector account. The AIR MILES Collector Card must be presented at the time of the in-store purchase or the AIR MILES number must be entered in the online shopping cart. Certain conditions apply. Details in store. This offer is subject to change without notice.

®™ Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and RONA inc.

Three options to submit your application:
 · email: credit.commercial.form@scd.desjardins.com
 · fax: 514-397-9852 or 1-866-720-4210
 · mail: Reno-Depot Commercial card, c/o Commercial Credit /
 Courrier, C.P. 11070 succ. Centre-ville, Montréal (QC) H3C 9Z9

Desjardins' retailer number

1. CARD INFORMATION		
Annual fee: \$0	Annual interest rate: PR* + 8.5%	Credit limit requested \$

2. COMPANY IDENTIFICATION				
Complete legal name		Company name (if different from legal name)		Name to appear on card (26 characters maximum) <input type="checkbox"/> Legal name <input type="checkbox"/> Company name
Street address (Head office)		Address (Head office)	City	Province Postal code
Company startup date (DD/MM/YYYY)		In case of a start-up business, initial capital investment \$		
Telephone number	Fax number	Type of business:	<input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Corporation <input type="checkbox"/> Non-profit organization - NPO <input type="checkbox"/> Limited partnership <input type="checkbox"/> Individual	
Business sector		Nature of business		
E-mail address				

3. FINANCIAL INSTITUTION Complete this section only if Desjardins is the company's financial institution		
Name of financial institution DESJARDINS	Transit number	Folio/account number

4. REQUIRED DOCUMENTS
- Excerpt of resolution is mandatory for all non-profit organization (NPO) applications and corporation applications of \$15,000 or more. - Please note that the company's financial statements may be requested as part of the analysis of this application.

5. IDENTIFICATION OF AUTHORIZED REPRESENTATIVES (CARDHOLDERS)		
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company

If you require more than 6 cards, please enclose the list of additionals authorized representatives. *Federation des caisses Desjardins du Quebec annual prime rate (the Desjardins prime rate).

6. DECLARATION OF BORROWING AUTHORITY		
I, the undersigned _____ (indicate title) of _____ (name of corporate entity), hereby certify that (i) I am a person with authority in the corporation, as one of its officers or directors; (ii) I have personal knowledge of the business of the corporation and of the facts certified under my signature and I am duly authorized to certify same; (iii) the corporation has the power and capacity to submit this application and the borrowing powers necessary to use the Reno-Depot card(s); and (iv) the following persons are duly elected or nominated directors or officers of the corporation, as the case may be, and as of today occupy the position(s) set opposite their names, and that the signatures appearing hereunder constitute the true signature of each of these persons:		
_____ Business representative's name Position Signature	_____ Business representative's name Position Signature	
These persons have the authority and power to bind the corporation in regards to the Reno-Depot card(s) and, more specifically, to sign and approve any and all document, or supporting document, related to the application to the Fédération des caisses Desjardins du Québec and to submit any and all requests, now or in the future, of modification, increase to the credit limit and/or for additional card(s).		
In witness thereof I have signed this certificate on _____ (date) in _____ (place).		
_____ Officer's or director's signature	_____ Printed name	

7. INITIALS OF OWNERS/SHAREHOLDERS/MEMBERS/AUTHORIZED SIGNATORIES/OFFICERS/ADMINISTRATORS
1. _____ 2. _____ 3. _____ 4. _____ Initials of owners/shareholders/members/authorized signatories/officers/administrators

Three options to submit your application:

- email: credit.commercial.form@scd.desjardins.com
- fax: 514-397-9852 or 1-866-720-4210
- mail: Reno-Depot Commercial card, c/o Commercial Credit /
Courrier, C.P. 11070 succ. Centre-ville, Montréal (QC) H3C 9Z9

All of the company's administrators and officers must complete a copy of this page. AND All persons or entities owning 25% or more of the company, either directly or indirectly, must complete a copy of this page. All information is required, except for the Social Insurance Number.

8. COMPANY IDENTIFICATION	
Complete legal name	Address (Head office)

9. OWNER/SHAREHOLDER/MEMBER/OFFICER/ADMINISTRATOR INFORMATION					
<input type="checkbox"/> Ms. <input type="checkbox"/> Mr.	First name	Last name	Administrator <input type="checkbox"/> Yes <input type="checkbox"/> No	Ownership %	
Date of birth (DD/MM/YYYY)	Home phone no.	Social insurance no. (optional)	If you have an AIR MILES® Collector number, please enter it here		
Home address	Apt no.	City	Province	Postal code	

10. PERSONAL AND PROFESSIONAL INFORMATION						
Complete this section for applications of \$15,000 or more only						
Current employer or source of income	Position in the company		Gross monthly income	Work phone no.		
Financial institution	<input type="checkbox"/> Caisse/Branch <input type="checkbox"/> Bank	Transit no.	Folio/account no.	Residence <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other	Monthly residential cost	At this address since ___ year(s) ___ month(s)
ASSET TYPE	DESCRIPTION	VALUE	LIABILITY	DESCRIPTION	BALANCE	MONTHLY INSTALMENTS
Real property	_____	\$ _____	Mortgage loans	_____	\$ _____	\$ _____
Investments or savings	_____	\$ _____	Other commitments	_____	\$ _____	\$ _____

11. RESPONSIBILITIES AND AUTHORIZATIONS

<p>Card application</p> <p>The undersigned applicant, in the case of a sole proprietorship, the partners in the case of a joint venture, the enterprise as identified above and represented for the purposes hereof by its duly authorized signatories in the case of a corporation, and by its duly authorized partners in the case of a general partnership, (hereinafter the "undersigned") request the Fédération des caisses Desjardins du Québec (the "Federation") to issue one or more RENO-DEPOT commercial cards (the "RENO-DEPOT card") in their name and in the name of their enterprise, as the case may be, to renew them or replace them, as needed, for their use and that of the authorized representatives whose names appear on the preceding page and in the Schedule "List of Authorized Representatives", as the case may be. The credit limit requested by the enterprise for each of the applicants and representatives is indicated for each of these names. In the case of a joint venture, if more than one applicant signs this application, they shall be solidarily (jointly and severally) responsible for all debts and obligations arising from the commitments described above, which are indivisible and may be claimed in full from their heirs, legatees and assigns.</p> <p>Commitments and responsibilities</p> <p>The undersigned undertake to pay the fees indicated on the preceding page and to pay all other debts contracted regarding the use of said cards and any product related thereto, including those that may exceed the credit limits granted and any changes thereto. They also undertake that the RENO-DEPOT card or cards be used by the authorized representatives according to the terms and conditions of the Federation's variable credit contract accompanying the card or cards and are liable for any debts or obligations resulting from non-compliance with these terms and conditions. The partners of a joint venture and a general partnership are solidarily (jointly and severally) responsible for all debts and obligations arising from the commitments described above, which are indivisible and may be claimed in full from their heirs, legatees and assigns.</p>	<p>Solidary suretyship</p> <p>If this application is submitted by a corporation, a general partnership or a limited partnership, the undersigned hereby solidarily guarantees the obligations of the enterprise identified above to the Federation for, (i) all debts and obligations arising from the use of the RENO-DEPOT card or cards issued hereunder, including the repayment of the amounts which may exceed the credit limits granted and any change thereto, in principal and interest, (ii) any charges and interest on the amounts due, at the same rate as the rate claimable from the enterprise effective from the request for payment which will be made to the enterprise by the Federation. This guarantee will be continuous and will remain valid, notwithstanding the occasional, total or partial repayment of the debts of the enterprise, and will bind the undersigned and its succession unless the undersigned has given the Federation twenty (20) days' written notice expressing the undersigned's desire to terminate this guarantee. This notice will have effect and will release the undersigned from liability only for the debts contracted by the enterprise after the expiry of the twenty (20) days stipulated above. In the event of the death of the undersigned before he or she has exercised his or her right of revocation, this suretyship will cease as soon as the Federation will be informed of the undersigned's death in writing, and the succession will be released only from the debts contracted after receipt of this notice. If more than one guarantor signs this application, they are solidarily (jointly and severally) responsible for all debts and obligations arising from this guarantee, which are indivisible and may be claimed in full from their heirs, legatees and assigns. This suretyship does not pertain to the performance of specific functions and is given on a purely personal basis.</p>
--	---

Authorization for the collection and disclosure of information

In accordance with the laws governing the protection of personal information, the following consents are given, by the applicant in the case of a sole proprietorship, the partners in the case of a joint venture, the enterprise as identified above and represented for the purposes hereof by its duly authorized signatories in the case of a corporation, and by its duly authorized partners in the case of a general partnership, as well as the surety as the case may be (hereinafter the "undersigned"), namely:

- The undersigned represent that the information contained herein is true;
- The undersigned consent that the Federation may collect from any person the information necessary for the provision of all the financial services required by the object of the file or the suretyship granted below, as the case may be. This consent shall apply to the update of the information for the purposes of allowing the Federation to analyze again the commitments of the undersigned to the Federation, in particular in case of renewals, amendments or changes in their business relationship.
- The undersigned consent that any person may communicate such information to the Federation, even if it pertains to a closed or inactive file.
- The undersigned consent that the Federation may communicate the information concerning them to any financial institution, information agent, credit bureau, or any other person with whom the Federation or the undersigned maintain a business relationship related to the provision of financial services required in accordance with the object of the file or the suretyship granted below, as the case may be.
- The company, through its signing authorities, or the applicants if the company is a joint venture or any other type of company, agrees that it will provide the Fédération upon request the addresses and telephone numbers of the authorized representatives and recognizes that it is the company's responsibility to obtain the consent to this effect of said representatives, if applicable.

Each of the applicants authorizes the Fédération to communicate information concerning him or her, notably the approval or decline of this application, as well as any information regarding his or her use of the RENO-DEPOT commercial card to RONA Inc., its merchants, franchisees, subsidiaries and suppliers, for purposes of enabling RONA Inc, its merchants, franchisees, subsidiaries and suppliers to offer their products and services.

Date	Name of the applicant / partner / authorized signatory / officer / administrator of the enterprise	Signature of the applicant / partner / authorized signatory / officer / administrator of the enterprise
------	--	---

If this application is made by a CORPORATION or a GENERAL PARTNERSHIP or LIMITED PARTNERSHIP, the guarantor's signature is also required.

Date	Name of the solidary guarantor	Signature of the solidary guarantor
------	--------------------------------	-------------------------------------

For questions about filling out the form, visit renodepot.com or call 514-397-9935 or toll free 1-866-934-8472