



Guaranteed Investments

GUARANTEED INVESTMENT
CERTIFICATES

DAILY INTEREST
ACCOUNTS



Desjardins
Wealth Management
Investments

Guaranteed investments are a risk-free way to save for your goals—like covering your child's post-secondary education.

Your Desjardins advisor can help you make an informed decision based on your needs.



GUARANTEED INVESTMENT CERTIFICATES (GICs)

Desjardins Trust GICs offer competitive interest rates and ensure security and peace of mind since your capital is fully guaranteed. GICs can be held in registered or non-registered accounts.

	Short-term GICs	Long-term GICs
Terms	1 to 364 days	1 to 5 years
Minimum Investment	\$5,000	\$1,000
Interest calculation	Daily	
Withdrawal	Non-redeemable prior to maturity (If funds are withdrawn prior to maturity, a minimum fee of \$200 will be applied, which varies depending on the rate and remainder of the term.)	
Interest payment frequency options	<ul style="list-style-type: none"> • Annually • At maturity 	<ul style="list-style-type: none"> • Monthly • Quarterly • Half-yearly • Annually • At maturity
Principal/interest repayment options	<ul style="list-style-type: none"> • Transfer to a daily interest account • Transfer to your regular savings account • Direct deposit • Renewal of principal and interest • Cheque in your name 	
Automatic renewals	GIC conditions are automatically renewed, unless we receive notice from you no later than the 15th day after the GIC maturity date.	

GICs holders receive a quarterly statement.

DAILY INTEREST ACCOUNTS (DIA)

A daily interest account (DIA) is a cash account that let you earn interest on the money you save. The interest rate for DIAs is the same as for savings accounts offered at Desjardins caisses by the Fédération des caisses Desjardins du Québec. The minimum interest rate is 0.1%, and interest is calculated daily, and paid and compounded annually.

For up-to-date information about the Savings Account interest rate, contact your Desjardins advisor or visit the "Deposit account fees" page on the Desjardins Trust website fiduciedesjardins.com.

Deposit insurance

Desjardins Trust Inc. is a member of the Canada Deposit Insurance Corporation.

Pre-authorized payments

You can set up automatic payments in the frequency you choose (minimum payment amount of \$25).

Investment statements

DIA holders receive a quarterly statement.

Comments, dissatisfactions and complaints

We're committed to providing quality service that meets your expectations. By sharing any comments, suggestions or dissatisfactions, you help us to better understand your real needs and improve the quality of service for our members and clients. For more information, see the **Comments, dissatisfactions and complaints** section at fiduciedesjardins.com or call us at 1-800-361-6840.

Desjardins Trust reserves the right to change its methods for calculating and paying interest on DIAs.

Desjardins Wealth Management Investment is a trade name used by Desjardins Trust Inc., federal trust and financial planning firm.

CHARGES RELATED TO DEPOSIT ACCOUNTS

You will be notified of any future changes in a document enclosed with your investment statement at least 30 days before the effective date of new charges or an increase in charges.

No-fee transactions

- Sign-up
- Regular transactions
- Transfers between accounts
- Quarterly investment statements

Registered Education Savings Plan (RESP)

- Subscriber change
- Beneficiary change
- Canada Learning Bond (CLB) application

Fee-based transactions

- \$50 to transfer a registered account to another financial institution (non-Desjardins)
- \$15 per year for duplicate investment statements, slips and tax receipts*
- \$30 per hour and a minimum of \$60 for any account management investigations
- \$25 for a bank confirmation

* Under certain conditions. These fees are not always charged. GST and QST or any other provincial tax may apply.



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