

## Terms and Conditions:

6 Months, No Payments, No Interest offer is available with new and existing Staples Personal Credit Cards only, on in-store transactions made until March 31, 2019. Gift / Prepaid Cards and postage stamps cannot be financed. Minimum purchase of \$299 required. Subject to Fédération des caisses Desjardins du Québec (“the Federation”) approval. All annual interest rates indicated are subject to change. The “Deferred payment, no payments or interest for 6 Months” offer allows the customer to use a credit card issued by the Federation (“the Card”) to pay for a deferred payment purchase, without incurring interest during the period set at the time of purchase. If this purchase is not paid in full by the due date, an annual interest rate of not more than 21.9% applies and it is converted into equal and consecutive payments due in 12 monthly installments if the converted balance is less than \$1,000; 24 monthly installments if the converted balance is equal to or greater than \$1,000 and less than \$3,000; or in 36 monthly installments if the converted balance is equal to or greater than \$3,000.

Annual interest rate on the card is not more than 19.9%. 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 credit charges, except on cash advances and cheques. Minimum card payment is 5% of the total of: the balance shown on the account statement for the previous period; credit charges on purchases and monthly installments that have not been paid on the due date for the current period; regular purchases, cash advances and cheques during the statement period and credit charges on cash advances and cheques. To which are added: monthly installment(s) for the statement period, deferred payment purchases due on the statement date, past due amounts, and any other amount set out in the card contract. Information effective January 1, 2019.

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<b>TABLE OF EXAMPLES OF CREDIT CHARGES AFTER THE GRACE PERIOD</b>					
	<b>ANNUAL INTEREST RATE</b>	<b>COST FOR A 30-DAY BILLING CYCLE</b>		<b>ANNUAL COST</b>	
<b>AVERAGE DAILY BALANCE</b>		<b>\$100</b>	<b>\$500</b>	<b>\$100</b>	<b>\$500</b>
<b>Regular Purchase</b> (after the 21-day grace period)	19.90%	\$1.64	\$8.18	\$19.90	\$99.50
<b>Deferred Payment Financing</b> (on balance not paid in full by due date)	21.90%	\$1.80	\$9.00	\$21.90	\$109.20