

## CARD APPLICATION FOLLOW-UP

Our analysts are in direct contact with the applicant, letting them know their application status. Since the applications sent to us are confidential, some information, such as the credit decision and the reasons behind it, can only be shared with the business for which the card application was filled out.

### Are you a merchant helping a customer apply for an AgriCard account?

The best way to get information about a card application is to keep in touch with your customer.

In exceptional situations, you can contact Business Customer Service to track an application. If we are able to find the application, we will inform you of its current status.

## LIMIT INCREASES

All credit limit increase requests must be made by the authorized representative on the account. Two options are available:

1. The authorized person can contact Business Customer Service at 1-800-266-5662. The advisor who processes your request will record the call.
2. Fill out form T-14170A from [agricard.ca](http://agricard.ca) and send it by email to [credit.commercial.form@scd.desjardins.com](mailto:credit.commercial.form@scd.desjardins.com) or by fax to 1-866-720-4210.

It usually takes 2-3 business days to process account change requests.

## CONTACTS

### The AgriCard team is ready to help you!

- |                                    |                |
|------------------------------------|----------------|
| • Help filling out the application | 1-866-934-8472 |
| • Business Customer Service        | 1-800-266-5662 |
| • Merchant Services                | 1-888-285-0015 |
| • Seed program                     | 1-877-999-8880 |



T-14378A (04/2017)

# AGRICARD APPLICATION PROCESS

## AGRICARD COMES WITH:

### 1 A VARIETY OF FINANCING OPTIONS

AgriCard has two credit limits:

- **Regular limit** for everyday purchases (\$1,000 minimum)
- **Financing limit** (\$100,000 maximum)

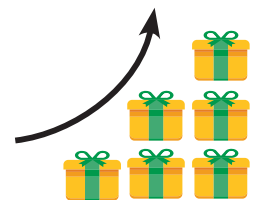


#### IMPORTANT

All seed purchases made through the seed program will be billed to the card's financing limit. Make sure that the credit limit requested in the Financing limit box in Section 1 of the form is high enough to cover the total seed purchase amount, in addition to any other financing needs, such as maintenance or equipment repair.

### 2 AGRIPPOINTS REWARDS

Cardholders earn points every time they use their AgriCard. AgriPoints are earned at 1 point for every \$4 spent and can be redeemed for gift cards.



### 3 EASIER MANAGEMENT

AgriCard is designed to work with producers' cash flow needs by offering various payment plans that suit every type of agribusiness.




[agricard.ca](http://agricard.ca)

# ENROLMENT

## FILL OUT THE CARD APPLICATION



### 1. Fill out form 67281005F/A on agricard.ca


 time: +/- 15 minutes

#### IMPORTANT

- All fields are mandatory.
- Before submitting the form, be sure to initial and sign it.
- To make it easier for our credit department to get in touch with the cardholder about their application status, please ensure an email address is included on the form.




### 2. Assemble all required documents

 time: +/- 10 minutes

- Financial statements are required for non-profit organizations and may be requested for any other type of business
- Non-profit organizations and corporations must provide the excerpt of the resolution authorizing signatories to apply on the NPO's behalf if the application is for \$15,000 or more (excerpt is required regardless of amount in Quebec)
- Proof of address in the company's name such as a bank statement or utilities account



### 3. Submit the application

 time: +/- 5 minutes

 **By email:** agricard.app@desjardins.com

#### TIP

Be sure to send your application by email to benefit from the following:

- Priority processing
- Dedicated analysts
- Easy application tracking

 **By fax:** 1-866-720-4210

 **By mail:** AgriCard C/O Commercial Credit / P.O. Box 11070,  
Station Centre-ville, Montreal QC H3C 3V2


# PROCESSING THE CARD APPLICATION



## 1. File analysis

Average wait time of two business days after receiving the application. Note that this delay can take up to five business days, depending on application volume.

### Why might there be additional delays for an application?

 time: +/- 5 days

There may be additional delays if the application isn't complete. An application is considered incomplete when:


- Required fields, initials or signatures are missing from the form
- Required documents were not sent with the card application
- The form is illegible, which is often caused by sending the same document via fax several times

Missing information and documents will be requested directly from the applicant by email or phone, depending on the contact information included on the enrolment form.

The application is then placed on hold until the required information has been received.




## 2. Credit decision


 time: +/- 1 day

Once the application has been analyzed, the credit decision is sent to the applicant. Due to the confidential nature of the credit decision, it cannot be shared with a third party, such as an AgriCard merchant.

Possible decisions and communication methods:


 **Accepted:** Decision sent by email.

 **Refused:** Decision sent by email, including reasons for refusal. If you want to discuss a credit decision, please contact the analyst who processed the application. Their contact information can be found in the email sent to the applicant.

 **On hold:** Status sent by email or phone, requesting additional information or documents needed to make a decision.




## 3. Account opened and card issued

 time: +/- 2 days



## 4. Delivery to cardholder

 time: +/- 10 days

- An envelope containing the AgriCard card and variable credit agreement, plus other documents, will be sent via mail.
- The limits granted will appear on the card-carrier document.