

Notice regarding the class actions related to the Desjardins personal information breach announced in 2019

This notice is required by law.

If you are a person affected by the personal information breach, this notice is for you. Please read it carefully until the end because the settlement of the class actions could have an impact on your rights.

An out-of-court settlement has been approved by the Court

The class actions related to the personal information breach announced by Desjardins in 2019 are the subject of an out-of-court settlement agreement. This agreement follows mediation sessions before the Honourable François Rolland, former Chief Justice of the Superior Court of Québec.

The settlement was approved by a Superior Court of Québec decision on June 14, 2022. This approval judgment terminates the class actions.

The class actions include anyone in Canada who was affected by the personal information breach disclosed publicly by Desjardins on June 20, 2019 (the “class” or “class members”).

What are the main terms of the settlement agreement?

The settlement provides up to \$200,852,500 in total compensation for class members.

You can now easily submit a quick and simple claim form online or by mail through which you may be entitled to the following benefits:

- 1) Compensation for loss of time related to the personal information breach at a rate of up to \$18/hour, for a maximum of 5 hours; and/or
- 2) Up to \$1,000 if you were the victim of identity theft.

TO FILE A CLAIM, VISIT THE SECURE AND CONFIDENTIAL CLAIM PORTAL USING THE FOLLOWING UNIQUE SECURE LINK: [SECURE HYPERLINK UNIQUE TO THE WEBSITE]

To access the online claims portal, you must use this unique secure link. Using it will help validate that you are a member of the class. The link was created specifically for you and is not to be shared.

PAPER CLAIM FORMS ARE ALSO AVAILABLE IN DESJARDINS' CAISSES AND AT EACH DESJARDINS POINT OF SERVICE WHERE EMPLOYEES ARE LOCATED

All class members who have not yet registered for the Equifax credit monitoring service offered by Desjardins have until October 20, 2023 to register and can obtain, at no cost, Equifax coverage for a period of five (5) years from the time they register. **Enrolment in Equifax's credit monitoring service can be done at the following address and is free for those affected by the Desjardins personal information breach:** <https://www.desjardins.com/securite/protection-desjardins/>

IMPORTANT: In order to be eligible to file a claim for identity theft that you may be informed as of December 14, 2022, you must pre-register, by December 14, 2022 for a credit monitoring service with Equifax or TransUnion.

The other protective measures implemented by Desjardins following the breach are maintained for at least five (5) years. Desjardins will pay the fees of the attorneys for the class. The fees that will be paid to the attorneys for the class will therefore not be deducted from the amounts awarded to class members. Desjardins will also assume the costs related to the administration of claims arising from the settlement agreement.

The settlement is not an admission of liability by Desjardins. The allegations made in the class actions have not been proven before a court of law and are contested by Desjardins.

Desjardins Group entities will receive a full and final release from all members of the class except those who opt-out of the class actions.

You can review the Final Settlement Agreement and the Superior Court of Québec's judgment approving the Final Settlement Agreement on the website of the claims administrator at www.desjardinssettlement.com.

What is the claim process?

You may file a claim now using the link contained in this notice. This link allows you to complete a claim and will expedite the processing of your claim.

This link was created specifically for you. Do not share it.

Other class members must wait to receive their personalized notice before submitting a claim. The sending of personal notices to class members is taking place over several weeks. As such, it is possible that people you know may not yet have received it.

As of October 18th, 2022, anyone who has not received personalized notice may file a claim by visiting the claims administrator's website.

The settlement's details are available on the claims administrator's website at www.desjardinssettlement.com. The claim form is also available in paper format at Desjardins' points of service.

Class members who wish to claim compensation for the loss of time of 30 minutes or more for eligible actions related to the personal information breach must submit the claim form to the claims administrator by April 20, 2023.

Class members who wish to claim compensation for identity theft (i.e., if someone has used or modified your personal information to impersonate you without your knowledge in order to commit a fraudulent act) must submit the claim form and the required supporting documentation to the claims administrator by October 20, 2025.

In order for an identity theft claim to be considered valid by the claims administrator, the form sent to the claims administrator must include:

- documentary evidence showing that you experienced identity theft after January 1, 2017;

- confirmation that since the disclosure, you were not the subject of another personal information breach that led to identity theft for which you have already obtained compensation;
- proof that you have previously enrolled in a credit monitoring service offered by Equifax or TransUnion, if the identity theft was discovered after December 14, 2022.

The claims administrator may contact you directly to validate your claim.

For additional information or to obtain a copy of the settlement agreement please contact the claims administrator at the following contact information:



In the event of any discrepancy between this notice and the settlement agreement, the settlement agreement prevails.

This notice was approved by the Honourable Claude Bouchard, Justice of the Superior Court of Québec.

Montreal, [Month DD], 2022

[FIRST NAME] [LAST NAME]
[ADDRESS]
[CITY] [PROVINCE] [POSTAL CODE]
#[UNIQUE ID]

Ref. No.: ACR_YYYY_MM_Q

**Subject: Notice regarding the class actions related to the Desjardins
personal information breach announced in 2019**

Hello [FIRST NAME] [LAST NAME],

The class actions related to the personal information breach announced by Desjardins in 2019 are the subject of an out-of-court settlement agreement. This agreement follows mediation sessions before the Honourable François Rolland, former Chief Justice of the Superior Court of Québec.

The agreement was approved by a Superior Court of Québec decision on June 14, 2022. This approval judgment terminates the class actions.

The class actions include anyone in Canada who was affected by the personal information breach disclosed publicly by Desjardins on June 20, 2019.

Below are the main terms negotiated between the parties.

The settlement provides up to \$200,852,500 in total compensation for class members.

You can now easily submit a quick and easy claim form online or by mail through which you may be entitled to the following benefits:

- 1) Compensation for loss of time up to \$18/hour up to a maximum of \$90; and/or
- 2) Up to \$1,000 if you were the victim of identity theft.

To file a claim, visit the secure and confidential claim portal at: www.desjardinssettlement.com

Once on this portal, you will be asked to validate your identity by providing the following unique reference number:
[Note]

This reference number will help validate that you are a member of the class. This number was created specifically for you. It should not be shared.

Paper claim forms are also available in Desjardins' points of service.

All class members who have not yet registered for the Equifax credit monitoring service offered by Desjardins have until October 20, 2023 to register and can obtain, at no cost, Equifax coverage for a period of five (5) years from the time they register.

Registration for Equifax's credit monitoring service can be done at the following address and is free for those affected by the Desjardins personal information breach: <https://www.desjardins.com/ca/security/desjardins-identity-protection>

IMPORTANT: In order to be eligible to file a claim for identity theft that you may be informed as of December 14, 2022, you must pre-register, by December 14, 2022 for a credit monitoring service with Equifax or TransUnion.

The other protective measures implemented by Desjardins following the breach are maintained for at least five (5) years. Desjardins will pay the fees of the attorneys for the class. The fees that will be paid to the attorneys for the class will therefore not be deducted from the amounts awarded to class members. Desjardins will also assume the costs related to the administration of claims arising from the settlement agreement.

The settlement is not an admission of liability by Desjardins. The allegations made in the class actions have not been proven before a court of law and are contested by Desjardins.

Desjardins Group entities will receive a full and final release from all members of the class, except those who opt-out of the class actions.

You can review the Final Settlement Agreement and the Superior Court of Québec's judgment approving the Final Settlement Agreement on the website of the claims administrator at www.desjardinssettlement.com

What is the claim process?

You may file a claim now using the unique reference number contained in this notice and by visiting the claims administrator's website at www.desjardinssettlement.com. This number allows you to complete the claim form and will expedite the processing of your claim.

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The claim form is also available in paper format at Desjardins' points of service.

Class members who wish to claim compensation for the loss of time of 30 minutes or more for accepted actions related to the personal information breach must submit the claim form to the claims administrator by April 20, 2023.

Class members who wish to claim compensation for identity theft (i.e., if someone has used or modified your personal information to impersonate you without your knowledge in order to commit a fraudulent act) must submit the claim form and the required supporting documentation to the claims administrator by October 20, 2025.

In order for an identity theft claim to be considered valid by the claims administrator, the form submitted to the Claims Administrator must include:

- documentary evidence to demonstrate that you experienced identity theft after January 1, 2017;
- confirmation that since the disclosure, you have not been subject to another data breach that led to identity theft for which you have already received compensation;
- proof that you previously enrolled in a credit monitoring service offered by Equifax or TransUnion, if the identity theft was discovered after December 14, 2022.

The claims administrator may contact you directly to validate your claim.

For additional information or to obtain a copy of the Final Settlement Agreement, please contact the claims administrator at the following contact information:

RICEPOINT

A Computershare company.

Desjardins Class Action Claims Administrator

P.O. Box 3355, London (Ontario) N6A 4K3

Telephone: 1-888-886-7164

Website: www.desjardinssettlement.com