



# Desjardins: Your Partner from Early Stage to IPO

Joining our portfolio of early-stage tech companies means future growth. We will proactively support you and scale our offerings to match your business's size and needs. Our extensive network provides a team of professionals dedicated to growing businesses in every segment of the technology industry. Let us share our wealth of knowledge and skills with you.

## Early-stage offerings

For companies looking to grow with venture capital or angel equity, and have done a raise in the past 6 months or are planning to in the next 6 months.

### Visa Business Freedom Solutions

#### Financing:

- Line of credit: Up to \$100,000<sup>1</sup> for operating expenses and other custom financing needs
- Visa Business card: For day-to-day expenses

#### Features:

- Competitive interest rate: Prime rate<sup>2</sup> + 3.5% to 8.0%<sup>3</sup>
- Cash back: Earn up to 1% on visa business card purchases<sup>4</sup>
- Credit limits: Based on your business's financial profile.
- Individual payments: For each account (line of credit, Business card)

### Specialized cash management for business deposits and founder wealth

- Optimize cash while staying liquid post-raise
- Options include interest-bearing chequing accounts, and ladder investments with staggered maturities
- Reduce currency risk with specialized FX solutions

### Payroll and HR management solutions

- Quickly and easily transmit payroll data, automate recurring tasks and benefit from our administrative support
- Receive initial 50% discount for early-stage tech companies

### Growth and network access

As your company grows, you'll gain access to Desjardins' tech-specific team and specialized offerings, including:

- Technology and innovation banking relationship manager, for tailored conversations and access to their industry ecosystem
- Support for both VC-backed companies and bootstrapped tech companies
- Customizable growth term loans and venture debt
- High-leverage real estate, equipment and hardware financing

Qualifier: We will conduct a smooth switchover to ensure Desjardins is your main business operating account (mandatory for this offering).

## Meet with a professional from our team to access a range of Desjardins products and services

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1. Subject to credit approval by the Fédération des caisses Desjardins du Québec. Credit limit of up to \$100,000 for Accord D Business financing or the Business Freedom Solutions Line of Credit, or a combination of the two.

2. Annual prime rate of the Fédération des caisses Desjardins du Québec (Desjardins prime rate).

3. Subject to credit approval. The Fédération des caisses Desjardins du Québec sets the annual interest rate for the business after analyzing its file.

4. For each 12-month period following the date the account was opened, when annual company purchases reach \$12,000 and up to \$500,000 for Visa Business credit cards, a credit equivalent to 1% of these purchases will be deposited in the company account once a year, the day after the anniversary of the account opening. The maximum cash back per period is \$4,880. Cash advances, cheques, interest charges, returned goods, administration, enrollment and renewal fees, fees for optional services, all other fees not related to purchases and cash advances by equal installments are excluded. To be eligible for cash back, your card account must be active on the date scheduled for payment of the cash back.

# Desjardins: A partner in your success

Choose Desjardins and establish a winning partnership to position your business for success. Our integrated team of financial professionals is ready to develop tailored, innovative strategies that will help you take your business to the next level.

**With our vast experience, we can help you see the big picture so the decisions you make are the right ones.**

## The Desjardins difference:

Desjardins Ontario Credit Union is part of the largest financial cooperative in North America, Desjardins Group. The financial cooperative is owned by its members and offers service, such as personal and business banking services, mortgages, loans and insurance. Members could receive annual dividends, a portion of the profits earned by the financial cooperative and they have the right to vote at the annual general meeting to elect members of the board of directors and to vote on other matters.

In 2024, Desjardins Group gave back \$437 million in member and community dividends.



## Desjardins Group Snapshot and quick facts<sup>2</sup>

**\$470.9B**  
in assets

**55,290**  
employees

**7.8 million**  
members and clients

**More than  
400,000**  
business members

**\$557M**  
redistributed to members  
and the community

## Desjardins Ontario Credit Union Key figures<sup>4</sup>

**\$13.3M**  
in member  
dividends

**162,201**  
members

**\$14B**  
in assets

**\$3.2M**  
given back to the community  
(in donations, sponsorships, Community Development  
Fund, GoodSpark Fund, Momentum Fund).

**\$22.1B**  
in business volume

## Committed to serving your business

Desjardins is committed to providing a comprehensive approach for businesses. We'll tailor our offer to your financing needs and give you access to specialized services for businesses and institutions, including:

- Accounts and cash management<sup>1</sup>
- Financing and credit cards
- Investments
- Insurance<sup>1, 3</sup>
- International services
- Group plans<sup>1</sup>
- Payroll and human resources
- Trust services<sup>1</sup>
- Capital markets
- Business transfers<sup>1</sup>

## Our areas of expertise



Technology



Agri-food



Agriculture



Automotive



Real estate



Mining



Healthcare



Manufacturing

1. Support from Desjardins or external partners, as needed.

2. Data as of December 31, 2024, according to Desjardins Group annual report available at [desjardins.com](https://desjardins.com).

3. Damage insurance products are underwritten and distributed by Desjardins General Insurance Inc., provider of automobile, property and commercial business insurance in Québec, and by Certas Direct Insurance Company, underwriter of automobile and property insurance in Ontario. Certain conditions, exclusions and limitations may apply. Savings are based on each client's individual profile. Savings and discounts are subject to eligibility conditions. Rates and discounts are subject to change without notice. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails.

4. Data as of December 31, 2024 according to Desjardins Ontario Credit Union annual report available at [desjardins.com/ontario](https://desjardins.com/ontario).



**Desjardins**  
Business