

# TD Merchant Solutions

Interchange Rates – General Business/Standard Category

## VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE VISA INTERCHANGE RATE

1.42%

\$0.00

(can be a combination of % and \$)

### VISA CREDIT CARD TRANSACTION TYPE

### AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

### Interchange Rate

### Interchange Differential

#### DOMESTIC TRANSACTIONS

%

\$

%

\$

| <u>VISA CREDIT CARD TRANSACTION TYPE</u>   | <u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u> | <u>Interchange Rate</u> | <u>Interchange Differential</u> |
|--|---|-------------------------|---------------------------------|
| <u>DOMESTIC TRANSACTIONS</u>   |   | <u>%</u>                | <u>\$</u>                       |
| Consumer Credit Classic, Gold, Platinum Standard                                   | CDN CONSUMER STANDARD   | 1.52%                   | 0.10%                           |
| Consumer Credit Classic, Gold, Platinum Electronic                                 | CDN CONSUMER ELEC.  | 1.42%                   |                                 |
| Consumer Credit Classic, Gold, Platinum Performance Program Tier 1                 | CDN CONSUMER ELEC.  | 1.32%                   |                                 |
| Consumer Credit Classic, Gold, Platinum Performance Program Tier 2                 | CDN CONSUMER ELEC.  | 1.36%                   |                                 |
| Consumer Credit Classic, Gold, Platinum Industry Program - Gas                     | CDN CONSUMER ELEC.  | 1.18%                   |                                 |
| Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail | CDN CONSUMER ELEC.  | 1.23%                   |                                 |
| Consumer Credit Classic, Gold, Platinum Recurring Payment                          | CDN CONSUMER RECURRING  | 1.37%                   |                                 |
| Consumer Credit Infinite Standard  | CDN INFINITE STANDARD   | 1.71%                   | 0.29%                           |
| Consumer Credit Infinite Electronic  | CDN INFINITE ELEC.  | 1.61%                   | 0.19%                           |
| Consumer Credit Infinite Performance Program Tier 1                                | CDN INFINITE ELEC.  | 1.52%                   | 0.10%                           |
| Consumer Credit Infinite Performance Program Tier 2                                | CDN INFINITE ELEC.  | 1.54%                   | 0.12%                           |
| Consumer Credit Infinite Industry Program - Gas                                    | CDN INFINITE ELEC.  | 1.37%                   |                                 |
| Consumer Credit Infinite Industry Program - Grocery and Food Retail                | CDN INFINITE ELEC.  | 1.42%                   |                                 |
| Consumer Credit Infinite Recurring Payment   | CDN INFINITE RECURRING  | 1.56%                   | 0.14%                           |
| Consumer Credit Infinite Privilege Standard  | CDN INFINITE PRIV STANDARD  | 2.45%                   | 1.03%                           |
| Consumer Credit Infinite Privilege Electronic                                      | CDN INFINITE PRIV ELEC.   | 2.08%                   | 0.66%                           |
| Consumer Credit Infinite Privilege Performance Program Tier 1                      | CDN INFINITE PRIV ELEC.   | 1.95%                   | 0.53%                           |
| Consumer Credit Infinite Privilege Performance Program Tier 2                      | CDN INFINITE PRIV ELEC.   | 1.95%                   | 0.53%                           |
| Consumer Credit Infinite Privilege Industry Program - Gas                          | CDN INFINITE PRIV ELEC.   | 1.95%                   | 0.53%                           |
| Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail      | CDN INFINITE PRIV ELEC.   | 1.95%                   | 0.53%                           |
| Consumer Credit Infinite Privilege Emerging Segments                               | CDN INFINITE PRIV ELEC.   | 1.95%                   | 0.53%                           |
| Consumer Credit Infinite Privilege Recurring Payment                               | CDN INFINITE PRIV RECURRING   | 1.95%                   | 0.53%                           |
| Commercial Credit Corporate Standard   | CDN COMMERCIAL STANDARD   | 2.00%                   | 0.58%                           |
| Commercial Credit Corporate Electronic   | CDN COMMERCIAL ELEC.  | 1.90%                   | 0.48%                           |
| Credit Infinite Business Standard  | CDN INF BUS STANDARD  | 2.25%                   | 0.83%                           |
| Credit Infinite Business Electronic  | CDN INF BUS ELEC.   | 2.10%                   | 0.68%                           |
| Credit Infinite Business Performance Program Tier 1                                | CDN INF BUS ELEC.   | 2.00%                   | 0.58%                           |
| Credit Infinite Business Performance Program Tier 2                                | CDN INF BUS ELEC.   | 2.00%                   | 0.58%                           |
| Credit Infinite Business Industry Program - Gas                                    | CDN INF BUS ELEC.   | 2.00%                   | 0.58%                           |
| Credit Infinite Business Industry Program - Grocery and Food Retail                | CDN INF BUS ELEC.   | 2.00%                   | 0.58%                           |
| Credit Infinite Business Emerging Segments   | CDN INF BUS ELEC.   | 2.00%                   | 0.58%                           |
| Credit Infinite Business Recurring Payment   | CDN INF BUS RECURRING   | 2.00%                   | 0.58%                           |
| Consumer Prepaid Standard  | CDN PREPAID STANDARD  | 1.52%                   | 0.10%                           |
| Consumer Prepaid Electronic  | CDN PREPAID ELEC.   | 1.42%                   |                                 |
| Consumer Prepaid Performance Program Tier 1  | CDN PREPAID ELEC.   | 1.32%                   |                                 |
| Consumer Prepaid Performance Program Tier 2  | CDN PREPAID ELEC.   | 1.36%                   |                                 |
| Consumer Prepaid Industry Program - Gas  | CDN PREPAID ELEC.   | 1.18%                   |                                 |
| Consumer Prepaid Industry Program - Grocery and Food Retail                        | CDN PREPAID ELEC.   | 1.23%                   |                                 |
| Consumer Prepaid Recurring Payment   | CDN PREPAID RECURRING   | 1.37%                   |                                 |
| Consumer Prepaid Emerging  | CDN PREPAID - EMG   | 0.98%                   |                                 |
| Consumer Credit Classic, Gold, Platinum Emerging Segment                           | CDN CONSUMER CLASS - EMG  | 0.98%                   |                                 |
| Consumer Credit Infinite Emerging Segment  | CDN CONSUMER INFINITE - EMG   | 1.17%                   |                                 |
| Commercial Credit Enhanced Data - Fuel   | CDN COM ENHANCED DATA FUEL  | 1.80%                   | 0.38%                           |
| Commercial Credit Enhanced Data - Level 2  | CDN COM ENHANCED DATA LEVEL 2                                       | 1.60%                   | 0.18%                           |
| Commercial Credit Enhanced Data - Level 3  | CDN COM ENHANCED DATA LEVEL 3                                       | 1.40%                   |                                 |
| Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000       | CDN COM LARGE TICKET  | 1.30%                   | \$35.00                         |
| Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000      | CDN COM LARGE TICKET  | 1.20%                   | \$35.00                         |
| Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +               | CDN COM LARGE TICKET  | 1.10%                   | \$35.00                         |
| Consumer Credit Classic, Gold, Platinum Everyday Needs                             | CDN CONSUMER ELEC EVERYDAY  | 1.36%                   |                                 |
| Consumer Credit Infinite Everyday Needs  | CDN INFINITE ELEC EVERYDAY  | 1.54%                   | 0.12%                           |
| Consumer Credit Infinite Privilege Everyday Needs                                  | CDN INFINITE PRIV ELEC EVERYDAY                                     | 1.95%                   | 0.53%                           |

|   |                            |       |       |
|---|----------------------------|-------|-------|
| Consumer Credit Classic, Gold, Platinum Card Not Present      | CDN CONSUMER ELEC CNP      | 1.52% | 0.10% |
| Consumer Credit Infinite Card Not Present                     | CDN INFINITE ELEC CNP      | 1.71% | 0.29% |
| Consumer Credit Infinite Privilege Card Not Present           | CDN INFINITE PRIV ELEC CNP | 2.45% | 1.03% |
| Commercial Prepaid Standard                                   | CDN COM PREPAID STANDARD   | 2.00% | 0.58% |
| Commercial Prepaid Electronic                                 | CDN COM PREPAID ELEC.      | 1.90% | 0.48% |
| Commercial Prepaid Performance Program Tier 1                 | CDN COM PREPAID ELEC.      | 1.80% | 0.38% |
| Commercial Prepaid Performance Program Tier 2                 | CDN COM PREPAID ELEC.      | 1.85% | 0.43% |
| Commercial Prepaid Industry Program - Gas                     | CDN COM PREPAID ELEC.      | 1.80% | 0.38% |
| Commercial Prepaid Industry Program - Grocery and Food Retail | CDN COM PREPAID ELEC.      | 1.85% | 0.43% |
| Commercial Prepaid Recurring Payment                          | CDN COM PREPAID RECURRING  | 1.85% | 0.43% |
| Commercial Prepaid Emerging                                   | CDN COM PREPAID - EMG      | 1.80% | 0.38% |
| Consumer Credit Prepaid Everyday Needs                        | CDN PREPAID ELEC EVERYDAY  | 1.36% |       |
| Consumer Credit Prepaid Card Not Present                      | CDN PREPAID ELEC CNP       | 1.52% |       |

**INTERREGIONAL/FOREIGN TRANSACTIONS**

|  |                               |       |       |
|--|-------------------------------|-------|-------|
| Interregional Classic, Gold Standard                               | NONCDN STANDARD               | 1.60% | 0.18% |
| Interregional Classic, Gold Electronic                             | NONCDN ELEC.                  | 1.10% |       |
| Interregional Classic, Gold Airline                                | NONCDN AIRLINE                | 1.10% |       |
| Interregional Premium Card   | NONCDN PREMIUM CARD           | 1.80% | 0.38% |
| Interregional Super Premium  | NONCDN SUPER PREMIUM          | 1.97% | 0.55% |
| Interregional Commercial Standard                                  | NONCDN COMMERCIAL STANDARD    | 2.00% | 0.58% |
| Interregional Commercial Electronic                                | NONCDN COMMERCIAL             | 2.00% | 0.58% |
| Interregional Electronic Commence Secure                           | NONCDN ECOMM SECURE           | 1.44% | 0.02% |
| Interregional Electronic Commerce Secure Socket Layer / Encryption | NONCDN ECOMM SSL / ENCRYPTION | 1.44% | 0.02% |
| Interregional Acquirer Chip Fee                                    | NONCDN CHIP TERMINAL          | 1.00% |       |
| Interregional Issuer Chip Fee                                      | NONCDN CHIP ISSUER            | 1.20% |       |

**VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE**

APPLICABLE VISA INTERCHANGE RATE 1.15% \$0.00 (can be a combination of % and \$)

**VISA DEBIT CARD TRANSACTION TYPE**

**AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT**

**Interchange Rate**

**Interchange Differential**

**DOMESTIC TRANSACTIONS**

**%**

**\$**

**%**

**\$**

|   |                      |       |        |  |        |
|---|----------------------|-------|--------|--|--------|
| Debit Standard                              | CDN DEBIT STANDARD   | 1.15% |        |  |        |
| Debit Electronic                            | CDN DEBIT ELECTRONIC | 0.25% | \$0.05 |  | \$0.05 |
| Debit Electronic Performance Program Tier 1 | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 |  | \$0.05 |
| Debit Electronic Performance Program Tier 2 | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 |  | \$0.05 |
| Debit Electronic Gas                        | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 |  | \$0.05 |
| Debit Electronic Grocery and Food Retail    | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 |  | \$0.05 |
| Debit Recurring Payment                     | CDN DEBIT RECURRING  | 0.60% |        |  |        |
| Debit Emerging Segment                      | CDN DEBIT EMERGING   | 0.30% |        |  |        |

**MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE**

APPLICABLE MASTERCARD INTERCHANGE RATE 1.44% \$0.00 (can be a combination of % and \$)

**MASTERCARD CREDIT CARD TRANSACTION TYPE**

**AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT**

**Interchange Rate**

**Interchange Differential**

**DOMESTIC TRANSACTIONS**

**%**

**\$**

**%**

**\$**

|  |                                    |       |  |       |  |
|--|------------------------------------|-------|--|-------|--|
| Canada Intracountry Consumer Standard                      | CDN CONSUMER STANDARD              | 1.58% |  | 0.14% |  |
| Canada Intracountry Consumer High Spend Standard           | CDN CONSUMER HI-SPEND STANDARD     | 2.29% |  | 0.85% |  |
| Canada Intracountry Consumer Premium High Spend Standard   | CDN CONS PREMIUM HI-SPEND STANDARD | 2.79% |  | 1.35% |  |
| Canada Intracountry Consumer Electronic                    | CDN CONSUMER ELEC                  | 1.44% |  |       |  |
| Canada Intracountry Consumer High Spend Electronic         | CDN CONSUMER HI-SPEND ELEC         | 1.71% |  | 0.27% |  |
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.06% |  | 0.62% |  |
| Canada Intracountry Consumer (Tier 1)                      | CDN CONSUMER                       | 1.26% |  |       |  |
| Canada Intracountry Consumer (Tier 2)                      | CDN CONSUMER                       | 1.36% |  |       |  |
| Canada Intracountry Consumer (Tier 3)                      | CDN CONSUMER                       | 1.38% |  |       |  |
| Canada Intracountry Consumer Supermarket (Tier 1)          | CDN CONSUMER                       | 1.22% |  |       |  |
| Canada Intracountry Consumer Supermarket                   | CDN CONSUMER                       | 1.22% |  |       |  |
| Canada Intracountry Consumer Petroleum (High Volume)       | CDN CONSUMER                       | 1.17% |  |       |  |
| Canada Intracountry Consumer Petroleum                     | CDN CONSUMER                       | 1.17% |  |       |  |
| Canada Intracountry Consumer Everyday Spend                | CDN CONSUMER                       | 1.38% |  |       |  |

|   |                                       |       |        |
|---|---------------------------------------|-------|--------|
| Canada Intracountry Consumer Premium High Spend Electronic                        | CDN CONSUMER PREMIUM HI-SPEND ELEC    | 2.06% | 0.62%  |
| Canada Intracountry Consumer Charity  | CDN CONSUMER                          | 1.00% |        |
| Canada Intracountry Consumer High Spend (Tier 1)                                  | CDN CONSUMER HI-SPEND                 | 1.38% |        |
| Canada Intracountry Consumer High Spend Rate A (Tier 2)                           | CDN CONSUMER HI-SPEND                 | 1.48% | 0.04%  |
| Canada Intracountry Consumer High Spend Rate B (Tier 3)                           | CDN CONSUMER HI-SPEND                 | 1.51% | 0.07%  |
| Canada Intracountry Consumer High Spend Supermarket (Tier 1)                      | CDN CONSUMER HI-SPEND                 | 1.34% |        |
| Canada Intracountry Consumer High Spend Supermarket (High Volume)                 | CDN CONSUMER HI-SPEND                 | 1.44% |        |
| Canada Intracountry Consumer High Spend Supermarket                               | CDN CONSUMER HI-SPEND                 | 1.34% |        |
| Canada Intracountry Consumer High Spend Petroleum (High Volume)                   | CDN CONSUMER HI-SPEND                 | 1.30% |        |
| Canada Intracountry Consumer High Spend Petroleum                                 | CDN CONSUMER HI-SPEND                 | 1.30% |        |
| Canada Intracountry Consumer High Spend Everyday Spend                            | CDN CONSUMER HI-SPEND                 | 1.51% | 0.07%  |
| Canada Intracountry Consumer High Spend Charity                                   | CDN CONSUMER HI-SPEND                 | 1.25% |        |
| Canada Intracountry Consumer Premium High Spend (Tier 1)                          | CDN CONSUMER PREMIUM HI-SPEND         | 1.90% | 0.46%  |
| Canada Intracountry Consumer Premium High Spend Rate A (Tier 2)                   | CDN CONSUMER PREMIUM HI-SPEND         | 1.90% | 0.46%  |
| Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)                   | CDN CONSUMER PREMIUM HI-SPEND         | 1.90% | 0.46%  |
| Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1)              | CDN CONSUMER PREMIUM HI-SPEND         | 1.60% | 0.16%  |
| Canada Intracountry Consumer Premium High Spend Supermarket                       | CDN CONSUMER PREMIUM HI-SPEND         | 1.60% | 0.16%  |
| Canada Intracountry Consumer Premium High Spend Petroleum                         | CDN CONSUMER PREMIUM HI-SPEND         | 1.60% | 0.16%  |
| Canada Intracountry Consumer Premium High Spend Everyday Spend                    | CDN CONSUMER PREMIUM HI-SPEND         | 1.90% | 0.46%  |
| Canada Intracountry Consumer Premium High Spend Charity                           | CDN CONSUMER PREMIUM HI-SPEND         | 1.50% | 0.06%  |
| Canada Intracountry Consumer PayPass (Transactions under \$25)                    | CDN CONSUMER PAYPASS (<\$25)          |       | \$0.05 |
| Canada Intracountry Consumer High Spend PayPass (Transactions under \$25)         | CDN CONSUMER PAYPASS HI-SPEND (<\$25) |       | \$0.06 |
| Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) | CDN CON PAYPASS PREM HI-SPEND(<\$25)  |       | \$0.07 |
| Canada Intracountry Consumer Recurring Payments                                   | CDN CONSUMER RECURRING                | 1.36% |        |
| Canada Intracountry Consumer High Spend Recurring Payments                        | CDN CONSUMER RECURRING HI-SPEND       | 1.48% | 0.04%  |
| Canada Intracountry Consumer Premium High Spend Recurring Payments                | CDN CONS RECURRING PREMIUM HI-SPEND   | 1.90% | 0.46%  |
| Canada Intracountry Consumer SecureCode-Enabled                                   | CDN CONSUMER SECURE                   | 1.44% |        |
| Canada Intracountry Consumer High Spend SecureCode-Enabled                        | CDN CONSUMER SECURE HI-SPEND          | 1.71% | 0.27%  |
| Canada Intracountry Consumer Premium High Spend SecureCode-Enabled                | CDN CON SECURE PREMIUM HI-SPEND       | 2.06% | 0.62%  |
| Canada Intracountry Commercial Premium High Spend – Business Rate A               | CDN COMMERCIAL PREMIUM HI-SPEND       | 2.00% | 0.56%  |
| Canada Intracountry Commercial Premium High Spend – Business Rate B               | CDN COMMERCIAL PREMIUM HI-SPEND       | 2.00% | 0.56%  |
| Canada Intracountry Commercial Premium High Spend – Business Paypass              | CDN COM PAYPASS PREMIUM HI-SPEND      | 2.25% | 0.81%  |
| Canada Intracountry Commercial Premium High Spend – Business Standard             | CDN COM PREMIUM HI-SPEND STANDARD     | 2.65% | 1.21%  |
| Canada Intracountry Commercial Premium High Spend – Business Electronic           | CDN COMMERCIAL PREMIUM HI-SPEND ELEC  | 2.25% | 0.81%  |
| Canada Intracountry Commercial Premium High Spend – Business Grocery              | CDN COMMERCIAL PREMIUM HI-SPEND       | 2.25% | 0.81%  |
| Canada Intracountry Commercial Premium High Spend – Business Petroleum            | CDN COMMERCIAL PREMIUM HI-SPEND       | 2.25% | 0.81%  |
| Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume  | CDN COMMERCIAL PREMIUM HI-SPEND       | 2.00% | 0.56%  |
| Canada Intracountry Commercial Premium High Spend – Petroleum High Volume         | CDN COMMERCIAL PREMIUM HI-SPEND       | 2.00% | 0.56%  |
| Canada Intracountry Commercial Premium High Spend – Business Recurring Payments   | CDN COM RECURRING PREMIUM HI-SPEND    | 2.25% | 0.81%  |
| Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled   | CDN COM SECURE PREMIUM HI-SPEND       | 2.65% | 1.21%  |
| Canada Intracountry Commercial Programs   | CDN CORPORATE ELEC                    | 2.00% | 0.56%  |
| Canada Intracountry Commercial Charity  | CDN CORPORATE ELEC                    | 1.80% | 0.36%  |
| Canada Intracountry Consumer Emerging Segment                                     | CDN CON EMG                           | 1.00% |        |
| Canada Intracountry Consumer High Spend Emerging Segment                          | CDN CON EMG HI-SPEND                  | 1.25% |        |
| Canada Intracountry Consumer Premium High Spend Emerging Segment                  | CDN CON EMG PREMIUM HS                | 1.50% | 0.06%  |
| Canada Intracountry Consumer Public Sector  | CDN CONSUMER                          | 1.00% |        |
| Canada Intracountry Consumer High Spend Public Sector                             | CDN CONSUMER HI-SPEND                 | 1.25% |        |
| Canada Intracountry Consumer Premium High Public Sector                           | CDN CONSUMER PREMIUM HI-SPEND         | 1.50% | 0.06%  |
| Canada Intracountry Prepaid Electronic  | CDN PREPAID ELEC                      | 1.44% |        |
| Canada Intracountry Prepaid Standard  | CDN PREPAID STANDARD                  | 1.55% | 0.11%  |
| Canada Intracountry Prepaid Standard Flex   | CDN PREPAID STANDARD FLEX             | 1.55% | 0.11%  |
| Canada Intracountry Prepaid Electronic Flex                                       | CDN PREPAID ELECTRONIC FLEX           | 1.44% |        |
| Canada Intracountry Consumer MasterPass   | CDN CONSUMER MASTERPASS               | 1.44% |        |
| Canada Intracountry Consumer High Spend MasterPass                                | CDN CON HI-SPEND MASTERPASS           | 1.71% | 0.27%  |
| Canada Intracountry Consumer Premium High Spend MasterPass                        | CDN CON PREM HI-SPEND MASTERPASS      | 2.06% | 0.62%  |

**MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE**

**MASTERCARD CREDIT CARD TRANSACTION TYPE**

**AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT**

**Interchange Rate**

**Interchange Differential**

|  |                                    |          |           |         |
|--|------------------------------------|----------|-----------|---------|
| Canada Intracountry Consumer Premium High Spend Electronic                       | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.06%    |           | 0.62%   |
| <u>INTERNATIONAL/FOREIGN TRANSACTIONS</u>  |                                    | <u>%</u> | <u>\$</u> |         |
| Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) | NONCDN CONSUMER UCAF               | 1.44%    |           |         |
| Interregional Consumer Electronic  | NONCDN CONSUMER ELEC               | 1.10%    |           |         |
| Interregional Consumer Standard  | NONCDN CONSUMER STANDARD           | 1.60%    |           | 0.16%   |
| Interregional Consumer Full UCAF   | NONCDN CONSUMER FULL UCAF          | 1.54%    |           | 0.10%   |
| Interregional Commercial Standard  | NONCDN CORPORATE STANDARD          | 2.00%    |           | 0.56%   |
| Interregional MasterCard Electronic Card Consumer                                | NONCDN ELECTRONIC CARD CONSUMER    | 1.10%    |           |         |
| Interregional MasterCard Electronic Card Commercial                              | NONCDN ELECTRONIC CARD COMMERCIAL  | 1.85%    |           | 0.41%   |
| Interregional Commercial Purchasing Large Ticket                                 | NONCDN COMMERCIAL PURCHASING       | 0.90%    | \$30.00   | \$30.00 |
| Interregional Commercial Purchasing Data Rate II                                 | NONCDN COMM PURCH DATA RATE        | 1.70%    |           | 0.26%   |
| Interregional Consumer Premium Electronic  | NONCDN CON PREMIUM ELEC            | 1.85%    |           | 0.41%   |
| Interregional Consumer Premium Full UCAF   | NONCDN CON PREMIUM FULL UCAF       | 1.85%    |           | 0.41%   |
| Interregional Consumer Premium Merchant UCAF                                     | NONCDN CON PREMIUM MAR UCAF        | 1.85%    |           | 0.41%   |
| Interregional Consumer Premium Standard  | NONCDN CON PREMIUM STAND           | 1.85%    |           | 0.41%   |
| Interregional Commercial Premium Standard  | NONCDN COM PREMIUM STAND           | 2.00%    |           | 0.56%   |

**DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE**

APPLICABLE MASTERCARD INTERCHANGE RATE 1.15% \$0.00 (can be a combination of % and \$)

DEBIT MASTERCARD CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

DOMESTIC TRANSACTIONS

|  |                      | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
|--|----------------------|----------|-----------|----------|-----------|
| Canada Intracountry Supermarket Base                         | CDN DEBIT BASE       | 0.15%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Big Box Stores Base                      | CDN DEBIT BASE       | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Petroleum Base                           | CDN DEBIT BASE       | 0.15%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Specialty Clothing Stores Base           | CDN DEBIT BASE       | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Other Electronic Base                    | CDN DEBIT BASE       | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Supermarket Tier 1                       | CDN DEBIT T1         | 0.15%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Big Box Stores Tier 1                    | CDN DEBIT T1         | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Petroleum Tier 1                         | CDN DEBIT T1         | 0.15%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Specialty Clothing Stores Tier 1         | CDN DEBIT T1         | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Other Electronic Tier 1                  | CDN DEBIT T1         | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Supermarket Tier 2                       | CDN DEBIT T2         | 0.15%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Big Box Stores Tier 2                    | CDN DEBIT T2         | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Petroleum Tier 2                         | CDN DEBIT T2         | 0.15%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Specialty Clothing Stores Tier 2         | CDN DEBIT T2         | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Other Electronic Tier 2                  | CDN DEBIT T2         | 0.25%    | \$0.05    |          | \$0.05    |
| Canada Intracountry Recurring Payment                        | CDN DEBIT RECURRING  | 0.60%    |           |          |           |
| Canada Intracountry Charity                                  | CDN DEBIT CHARITY    | 0.30%    |           |          |           |
| Canada Intracountry Emerging Sectors                         | CDN DEBIT EMERGING   | 0.30%    |           |          |           |
| Canada Intracountry MasterPass                               | CDN DEBIT MASTERPASS | 1.00%    |           |          |           |
| Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm | CDN DEBIT STANDARD   | 1.15%    |           |          |           |
| Canada Intracountry Standard SecureCode-Enabled              | CDN DEBIT SECURE     | 1.00%    |           |          |           |
| Canada Intracountry Public Sector                            | CDN DEBIT PUBLIC     | 0.30%    |           |          |           |
| Canada Intracountry Crown Corp (Public Sector)               | CDN DEBIT CROWN CORP | 0.30%    |           |          |           |
| Canada Intracountry Contactless Tier 1                       | CDN DEBIT CLS TIER 1 |          | \$0.02    |          |           |
| Canada Intracountry Contactless Tier 2                       | CDN DEBIT CLS TIER 2 |          | \$0.025   |          |           |
| Canada Intracountry Contactless Tier 3                       | CDN DEBIT CLS TIER 3 |          | \$0.035   |          |           |

**DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE**

APPLICABLE DISCOVER INTERCHANGE RATE 1.60% \$0.00 (can be a combination of % and \$)

DISCOVER CREDIT CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

DOMESTIC TRANSACTIONS

|  |                             | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
|--|-----------------------------|----------|-----------|----------|-----------|
| <u>PURCHASE</u>                          |                             |          |           |          |           |
| CPSL Consumer Core/Rewards - Recurring   | CDN CONSUMER CORE RECURRING | 1.37%    |           |          |           |
| CPSL Consumer Core/Rewards - Supermarket | CDN CONSUMER CORE           | 1.32%    |           |          |           |
| CPSL Consumer Core/Rewards - Petroleum   | CDN CONSUMER CORE           | 1.18%    |           |          |           |
| CPSL Consumer Core/Rewards - Retail      | CDN CONSUMER CORE RETAIL    | 1.45%    |           |          |           |

|  |                                     |       |       |
|--|-------------------------------------|-------|-------|
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC  | 2.06% | 0.62% |
| CPSL Consumer Core/Rewards - Hotels/Car Rentals            | CDN CONSUMER CORE                   | 1.67% | 0.07% |
| CPSL Consumer Core/Rewards - Passenger Transport           | CDN CONSUMER CORE                   | 1.67% | 0.07% |
| CPSL Consumer Premium - Recurring                          | CDN CONSUMER PREMIUM RECURRING      | 1.56% |       |
| CPSL Consumer Premium - Supermarket                        | CDN CONSUMER PREMIUM                | 1.45% |       |
| CPSL Consumer Premium - Petroleum                          | CDN CONSUMER PREMIUM                | 1.35% |       |
| CPSL Consumer Premium - Retail                             | CDN CONSUMER PREMIUM RETAIL         | 1.60% |       |
| CPSL Consumer Premium - Hotels/Car Rentals                 | CDN CONSUMER PREMIUM                | 2.05% | 0.45% |
| CPSL Consumer Premium - Passenger Transport                | CDN CONSUMER PREMIUM                | 2.03% | 0.43% |
| CPSL Consumer Premium Plus - Recurring                     | CDN CONSUMER PREMIUM PLUS RECURRING | 1.96% | 0.36% |
| CPSL Consumer Premium Plus - Supermarket                   | CDN CONSUMER PREMIUM PLUS           | 1.96% | 0.36% |
| CPSL Consumer Premium Plus - Petroleum                     | CDN CONSUMER PREMIUM PLUS           | 1.96% | 0.36% |
| CPSL Consumer Premium Plus - Retail                        | CDN CONSUMER PREMIUM PLUS RETAIL    | 2.05% | 0.45% |
| CPSL Consumer Premium Plus - Hotels/Car Rentals            | CDN CONSUMER PREMIUM PLUS           | 2.40% | 0.80% |
| CPSL Consumer Premium Plus - Passenger Transport           | CDN CONSUMER PREMIUM PLUS           | 2.35% | 0.75% |
| CPSL Consumer Prepaid - Recurring                          | CDN CONSUMER PREPAID RECURRING      | 1.37% |       |
| CPSL Consumer Prepaid - Supermarket                        | CDN CONSUMER PREPAID                | 1.32% |       |
| CPSL Consumer Prepaid - Petroleum                          | CDN CONSUMER PREPAID                | 1.18% |       |
| CPSL Consumer Prepaid - Retail                             | CDN CONSUMER PREPAID RETAIL         | 1.45% |       |
| CPSL Consumer Prepaid - Hotels/Car Rentals                 | CDN CONSUMER PREPAID                | 1.49% |       |
| CPSL Consumer Prepaid - Passenger Transport                | CDN CONSUMER PREPAID                | 1.49% |       |
| CPSL Commercial - Recurring                                | CDN COMMERCIAL RECURRING            | 2.00% | 0.40% |
| CPSL Commercial - Supermarket                              | CDN COMMERCIAL                      | 2.00% | 0.40% |
| CPSL Commercial - Petroleum                                | CDN COMMERCIAL                      | 2.00% | 0.40% |
| CPSL Commercial - Retail                                   | CDN COMMERCIAL RETAIL               | 2.00% | 0.40% |
| CPSL Commercial - Hotels/Car Rentals                       | CDN COMMERCIAL                      | 2.45% | 0.85% |
| CPSL Commercial - Passenger Transport                      | CDN COMMERCIAL                      | 2.40% | 0.80% |
| Canada BSL Consumer - Core/Rewards                         | CDN CONSUMER BSL CORE               | 1.58% |       |
| Canada BSL Consumer - Premium                              | CDN CONSUMER BSL PREMIUM            | 1.85% | 0.25% |
| Canada BSL Consumer - Premium Plus                         | CDN CONSUMER BSL PREMIUM PLUS       | 2.49% | 0.89% |
| Canada BSL Commercial                                      | CDN COMMERCIAL BSL                  | 2.00% | 0.40% |
| CPSL Consumer Debit - Recurring                            | CDN CONSUMER DEBIT RECURRING        | 1.15% |       |
| CPSL Consumer Debit - Supermarket                          | CDN CONSUMER DEBIT                  | 1.15% |       |
| CPSL Consumer Debit - Petroleum                            | CDN CONSUMER DEBIT                  | 1.15% |       |
| CPSL Consumer Debit - Retail                               | CDN CONSUMER DEBIT RETAIL           | 1.15% |       |
| CPSL Consumer Debit - Hotels/Car Rentals                   | CDN CONSUMER DEBIT                  | 1.20% |       |
| CPSL Consumer Debit - Passenger Transport                  | CDN CONSUMER DEBIT                  | 1.20% |       |
| <u>REFUND/VOUCHER</u>                                      |                                     |       |       |
| CPSL Consumer Refund Core/Rewards Program 1                | CDN CONSUMER CORE REFUND P1         | 1.58% |       |
| CPSL Consumer Refund Core/Rewards Program 2                | CDN CONSUMER CORE REFUND P2         |       |       |
| CPSL Consumer Refund Core/Rewards Program 3                | CDN CONSUMER CORE REFUND P3         | 1.32% |       |
| CPSL Consumer Refund Premium Program 1                     | CDN CONSUMER PREMIUM REFUND P1      | 1.85% | 0.25% |
| CPSL Consumer Refund Premium Program 2                     | CDN CONSUMER PREMIUM REFUND P2      |       |       |
| CPSL Consumer Refund Premium Program 3                     | CDN CONSUMER PREMIUM REFUND P3      | 1.45% |       |
| CPSL Consumer Refund Premium Plus Program 1                | CDN CONSUMER PREMIUM PLUS REFUND P1 | 2.49% | 0.89% |
| CPSL Consumer Refund Premium Plus Program 2                | CDN CONSUMER PREMIUM PLUS REFUND P2 |       |       |
| CPSL Consumer Refund Premium Plus Program 3                | CDN CONSUMER PREMIUM PLUS REFUND P3 | 1.96% | 0.36% |
| CPSL Consumer Refund Prepaid Program 1                     | CDN CONSUMER PREPAID REFUND P1      | 1.58% |       |
| CPSL Consumer Refund Prepaid Program 2                     | CDN CONSUMER PREPAID REFUND P2      |       |       |
| CPSL Consumer Refund Prepaid Program 3                     | CDN CONSUMER PREPAID REFUND P3      | 1.32% |       |
| CPSL Consumer Refund Debit Program 1                       | CDN CONSUMER DEBIT REFUND P1        | 1.15% |       |
| CPSL Consumer Refund Debit Program 2                       | CDN CONSUMER DEBIT REFUND P2        |       |       |
| CPSL Consumer Refund Debit Program 3                       | CDN CONSUMER DEBIT REFUND P3        | 1.15% |       |
| CPSL Commercial Refund Program 1                           | CDN COMMERCIAL REFUND P1            | 2.00% | 0.40% |
| CPSL Commercial Refund Program 2                           | CDN COMMERCIAL REFUND P2            |       |       |
| CPSL Commercial Refund Program 3                           | CDN COMMERCIAL REFUND P3            | 2.00% | 0.40% |

INTERNATIONAL/FOREIGN TRANSACTIONS

|  |                                    |       |       |
|--|------------------------------------|-------|-------|
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.06% | 0.62% |
| <b><u>PURCHASE</u></b>                                     |                                    |       |       |
| Canadian International Electronic                          | NONCDN ELECTRONIC                  | 1.20% |       |
| Canadian International BSL                                 | NONCDN BSL                         | 1.72% | 0.12% |
| <b><u>REFUND</u></b>                                       |                                    |       |       |
| Canadian International Adjustment Voucher Program          | NONCDN REFUND                      | 1.20% |       |

**UNIONPAY DISCOUNT RATE ADJUSTMENT FEE**

APPLICABLE UNIONPAY INTERCHANGE RATE 1.10% \$0.000 (can be a combination of % and \$)

| <b><u>UNIONPAY CARD TRANSACTION TYPE</u></b>                      | <b><u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u></b> | <b><u>Interchange Rate</u></b> |                  | <b><u>Interchange Differential</u></b> |                  |
|---|--|--------------------------------|------------------|--|------------------|
|   |  | <b><u>%</u></b>                | <b><u>\$</u></b> | <b><u>%</u></b>                        | <b><u>\$</u></b> |
| <b><u>DOMESTIC TRANSACTIONS</u></b>                               |  |                                |                  |  |                  |
| DOMESTIC  | CDN  | 1.10%                          |                  |  |                  |
| DOMESTIC ECOMMERCE  | CDN ECOMM  | 1.20%                          |                  | 0.10%                                  |                  |
| DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)      | CDN ECOMM ES1  | 1.15%                          |                  | 0.05%                                  |                  |
| DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)                        | CDN MOTO   | 1.50%                          |                  | 0.40%                                  |                  |
| <b><u>INTERREGIONAL TRANSACTIONS</u></b>                          |  |                                |                  |  |                  |
| INTERREGIONAL   | NONCDN   | 1.10%                          |                  |  |                  |
| INTERREGIONAL ECOMMERCE   | NONCDN ECOMM   | 1.20%                          |                  | 0.10%                                  |                  |
| INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.) | NONCDN ECOMM ES1   | 1.15%                          |                  | 0.05%                                  |                  |
| INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)                   | NONCDN MOTO  | 1.50%                          |                  | 0.40%                                  |                  |

INTERAC DIRECT PAYMENT INTERCHANGE RATES

| INTERAC FLASH INTERCHANGE TIER  | <u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u> | Interchange Rate<br>(Per INTERAC Debit Card Flash Transaction) |         |
|---|---|--|---------|
|   |   | %  | \$      |
| INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832) AND VENDING MACHINES (5499) | INTERAC FLASH INTERCHANGE FEE                                       |  | \$0.02  |
| INTERAC FLASH – TIER 2: HIGH VOLUME MERCHANT (MORE THAN 60 MILLION INTERAC DEBIT TRANSACTIONS) AS DETERMINED BY INTERAC   | INTERAC FLASH INTERCHANGE FEE                                       |  | \$0.025 |
| INTERAC FLASH – TIER 3: BASE RATE FOR ALL OTHER MERCHANTS   | INTERAC FLASH INTERCHANGE FEE                                       |  | \$0.035 |