TD Merchant Solutions Interchange Rates – General Business/Standard Category

| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | | | | | |
|--|---|-----------|-----------|-----------------------|-----------------|
| APPLICABLE VISA INTERCHANGE RATI | E | 1.42% | \$0.00 | (can be a combination | on of % and \$) |
| VISA CREDIT CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT | Interchan | ge Rate | Interchange | Differential |
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>\$</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% | |
| | CDN COMMERCIAL STANDARD | 2.00% | | 0.53% | |
| Commercial Credit Corporate Standard | | | | | |
| Commercial Credit Corporate Electronic | | 1.90% | | 0.48% | |
| Credit Infinite Business 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 Date - Level 3 | CDN COM ENHANCED DATA LEVEL 3 | 1.40% | | | |
| Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 | CDN COM LARGE TICKET | 1.30% | \$35.00 | | \$35.00 |
| Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 | CDN COM LARGE TICKET | 1.20% | \$35.00 | | \$35.00 |
| Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + | CDN COM LARGE TICKET | 1.10% | \$35.00 | | \$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 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 | NONCON 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

\$0.000 (can be a combination of % and \$)

| VISA DEBIT CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT | Interchar | nge Rate | Interchange | e Differential |
|---|---|-----------|-----------|-------------|----------------|
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
| 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% | | | |

APPLICABLE MASTERCARD INTERCHANGE RATE

1.44% \$0.000

1.15%

(can be a combination of % and \$)

| MASTERCARD CREDIT CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT | Interchan | ge Rate | Interchange I | Differential |
|--|---|-----------|-----------|---------------|--------------|
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
| 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 Everyday Opena | CDN CONSUMER HI-SPEND | 1.25% | | 0.0770 |
| 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 | | | |
| , 0 , (, | | 1.90% | | 0.46% |
| Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1) | | 1.60% | | 0.16% |
| Canada Intracountry Consumer Premium High Spend Supermarket | | 1.60% | | 0.16% |
| Canada Intracountry Consumer Premium High Spend Petroleum | | 1.60% | | 0.16% |
| Canada Intracountry Consumer Premium High Spend Everyday Spend | | 1.90% | | 0.46% |
| Canada Intracountry Consumer Premium High Spend Charity | | 1.50% | A- - | 0.06% |
| Canada Intracountry Consumer PayPass (Transactions under \$25) | CDN CONSUMER PAYPASS (<\$25) | | \$0.05 | |
| Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under | CDN CONSUMER PAYPASS HI-SPEND (<\$25) | | \$0.06 | |
| \$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% | | 0.0070 |
| Canada Intracountry Prepaid Electronic | CDN PREPAID ELEC | 1.44% | | 0.11% |
| Canada Intracountry Prepaid Standard Flex | CDN PREPAID STANDARD | 1.55% | | 0.11% |
| Canada Intracountry Prepaid Standard Flex | CDN PREPAID STANDARD FLEX | 1.55% | | 0.11/0 |
| Canada Intracountry Consumer MasterPass | CDN FREFAID ELECTRONIC FLEA | 1.44% | | |
| Canada Intracountry Consumer MasterPass | CDN CONSUMER MASTERPASS | 1.44% | | 0.27% |
| | CDN CON PREM HI-SPEND MASTERPASS | 2.06% | | 0.27% |
| Canada Intracountry Consumer Premium High Spend MasterPass | ODIA CONFICENTINOFEND MADIEKPADD | 2.00% | | 0.0270 |
| MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE | AS IDENTIFIED ON THE TD MERCHANT | | | |

\$0.05 \$0.06

\$0.07

MASTERCARD CREDIT CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

| Carbon Longen Primary department of the Part of the P | | | | | | |
|---|--|------------------------------------|-----------|--------------|----------------------|--|
| memory decame denome NORM CORRADE UNIC H | Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.06% | | 0.62% | |
| Number of the standard for the st | | | | <u>\$</u> | | |
| in magna Grammer Banda () Series | • | | | | | |
| mempin demone function for the second sec | • | | | | | |
| in migrain domma should in the construction of the construction | · | | | | | |
| minima NAMENA ELECTRONIC CROUGURAGE 1010 U 1010 intergonal Connection Control NACON ELECTRONIC CROUGURAGE 1010 1010 1010 intergonal Connection Control NACON ELECTRONIC CROUGURAGE 1010 1010 1010 intergonal Connection Preducta Edition NACON CONTRONIC NATA 10100 10100 1010 | • | | | | | |
| hengenerin Materic Card Generation (1978) (1978) (1978) (1978) hengenerin Conversion Protonage Lago Tarian (1978) (1978) (1978) hengenerin Conversion Protonage Lago Tarian (1978) | • | | | | 0.56% | |
| henginon conversite Personal plays field in the CPA COMBERIAL PARCHARATE 175% 0.25% 1000 (11000) (1100) | | | | | | |
| Intergraph Grammati Production Data Nati II 1.75% 0.25% Intergraph Grammati Production Control 1.5% 0.41% Intergraph Grammati Production Control 1.5% 0.45% Intergraph Grammati Production Control 1.5% 0.5% Intergraph Grammati Production Control 1.5% 0.5% Intergraph Grammati Production Control 1.5% 0.5% Intergraph Grammati Production Control 1.5% 0.5% 0.5% Intergraph Grammati Production Control 1.5% 0.5% 0.5% 0.5% Intergraph Grammati Production Control 0.5% 0.5% 0.5% 0.5% Control Control 0.5% 0.5% 0.5% 0.5% Control Control Control 0.5% 0.5% 0.5% 0.5% Control Control Control 0.5% 0.5% 0.5% 0.5% Control Control Control 0.5% 0.5% 0.5% 0.5% | · | | | | 0.41% | |
| namegional Consumer Premium Electronic NOKCON OPR PREMIUM FLUE LOGY LBP/S - A HS temergene Consumer Premium Method PLOAP NOKCON OP PREMIUM ANDAROM LBP/S - A HS temergene Consumer Premium Method PLOAP NOKCON OPR PREMIUM ANDAROM LBP/S - A HS temergene Consumer Premium Method PLOAP NOKCON OPR PREMIUM ANDAROM LBP/S - A HS temergene Consumer Premium Method PLOAP NOKCON OPR PREMIUM ANDAROM LBP/S - A HS temergene Consumer Premium Method PLOAP North Constructure | Interregional Commercial Purchasing Large Ticket | | | \$30.00 | | \$30.00 |
| manipal consume Presime Presima Presima Presima Presime Presime Presime Presime Presime Presim | | | | | | |
| nmm goal Consum Premium Mentan LOAPNONCON CON PREMUM STANDNONCON CON PREMUM STAND | · | | | | | |
| name NACCON CON PREMUM STAND 1.5% 0.1% Intergrade Consensed Premium Standia NOCCON PREMUM STAND NOC NOC CHIMATEDATE MEMBER NOC NOC <td>Interregional Consumer Premium Full UCAF</td> <td>NONCDN CON PREMIUM FULL UCAF</td> <td></td> <td></td> <td>0.41%</td> <td></td> | Interregional Consumer Premium Full UCAF | NONCDN CON PREMIUM FULL UCAF | | | 0.41% | |
| ματροσία θρατιμά βαλάνα ξ. Αυχ. ξ. Αυχ. LET MATERCENCI MATERCENCI MARCE second state s | Interregional Consumer Premium Merchant UCAF | NONCON CON PREMIUM MAR UCAF | 1.85% | | 0.41% | |
| BERT MASTERCARD OXICION TATE ADJUSTMENT FRAME 1.10% Source colspan="2">1.10% Source colspan="2">Intercharper colspan="2" Intercharper colspan="2" Intercharper colspan="2" Intercharper colspan="2" <th< td=""><td>Interregional Consumer Premium Standard</td><td></td><td>1.85%</td><td></td><td>0.41%</td><td></td></th<> | Interregional Consumer Premium Standard | | 1.85% | | 0.41% | |
| APPLICABLE MASTERCARD INTERCHANGERATE 1.11% 9.000 (and a to construction of 's and 2) DEMENT INTERCARD CARD TRANSACTION TYPE DOMESTIC TRANSACTION TYPE SOLUTIONS MONTHLY STATEMENT DOMESTIC TRANSACTIONS Interchanal 2 % 2 % 3 % 3 % 3 % Canada Intracounty Spectramed Base Canada Intracounty Spectramed Base Canada Intracounty Spectramed Base Canada Intracounty Spectramed Calming Stores Base Canada Intracounty Spectramed Calming Stores Base Canada Intracounty Spectramed Calming Stores Base Canada Intracounty Spectramed File 1 0 ND DEBIT BASE Canada Intracounty Spectramed File 1 0 ND DEBIT BASE Canada Intracounty Spectramed File 1 0 ND DEBIT TAME 0.005 0.005 Canada Intracounty Spectramed Base Canada Intracounty Spectramed Stores Base Canada Intracounty Spectramed Stores Tar 1 0 ND DEBIT TAME 0.005 0.005 Canada Intracounty Spectramed Base Canada Intracounty Spectramed Stores Tar 1 0 ND DEBIT T1 0.25% 0.05 0.005 Canada Intracounty Spectrame Stores Tar 1 0 ND DEBIT T2 0.25% 0.05 0.005 Canada Intracounty Spectrame Stores Tar 2 0 ND DEBIT T2 0.25% 0.05 0.055 Canada Intracounty Spectrame Store Tar 2 0 ND DEBIT T2 0.25% 0.05 0.055 Canada Intracounty Spectrame Store Tar 2 0 ND DEBIT T2 0.25% 0.05 0.055 Canada Intracounty Spectrame Store Tar 2 0 ND DEBIT T2 0.05% 0. | Interregional Commercial Premium Standard | NONCDN COM PREMIUM STAND | 2.00% | | 0.56% | |
| Description of the second s | | | | | | |
| LOBINITY CRANNEL CHAPLI LANSIAL LIVET TY INTERPORT LINE ADDRET CRANNEL CHAPLE CHAPLE CONTRIBUTE CONTRIBUTE CRANNEL | APPLICABLE MASTERCARD INTERCHANGE RAT | E | 1.15% | \$0.000 | (can be a combinatio | n of % and \$) |
| DOMESIC TRANSACTIONS Solumbols Monthely Statement Solumbols Monthely Statement Canada intracounty Supermarket Base CON DEBIT BASE 0.29% 0.00 0.00 0.00 Canada intracounty Supermarket Base CON DEBIT BASE 0.00 0.29% 0.00 | | AS IDENTIFIED ON THE TD MERCHANT | Intorchan | ao Poto | Intorchango | Difforential |
| Chala Infooding Signer Markan CND BERT MARE Set Markan | | SOLUTIONS MONTHLY STATEMENT | | | | |
| Canada Intracounty Beigo Stores Base CDN DEBIT BASE 0.95% 8.06 9.00% Canada Intracounty Petroleom Basa CDN DEBIT BASE 0.95% 8.06 9.00% Canada Intracounty Specified Cobing Stores Base CDN DEBIT BASE 0.25% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 1 CDN DEBIT TASE 0.25% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 1 CDN DEBIT T1 0.25% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 1 CDN DEBIT T1 0.25% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 1 CDN DEBIT T2 0.15% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 2 CDN DEBIT T2 0.15% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 2 CDN DEBIT T2 0.25% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 2 CDN DEBIT T2 0.25% 8.06 9.00% Canada Intracounty Specified Cobing Stores Ter 2 CDN DEBIT TARCET RUNR 0.35% 5.05% 9.00% Canada Intracounty Charles Ter 2 CDN DEBIT TARCET RUNR 0.35% 5.05% 9.00% Canada Intracounty Specified Stores Ter 2 CDN DEBIT TARCET RUNR 0.35% 5.05% 5.05% <td></td> <td></td> <td></td> <td></td> <td><u>-70</u></td> <td></td> | | | | | <u>-70</u> | |
| Condo Introcounty Specially Clothing Stores Base CDN DEBIT BASE 0.19/4 8.0.0 6.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0 | | | | | | |
| Charle large out in Specially Clothing Sores Base CNN DEBIT DASE 0.2% 30.05 0.0000 Canada Intracountry Specient Clothing Sores Trei 1 CNN DEBIT T1 0.1% 30.05 0.0000 Canada Intracountry Berg Sox Sores Trei 1 CNN DEBIT T1 0.1% 30.05 0.0000 Canada Intracountry Berg Sox Sores Trei 1 CNN DEBIT T1 0.1% 30.05 0.0000 Canada Intracountry Species/Trei 1 CNN DEBIT T1 0.2% 30.05 0.0000 Canada Intracountry Species/Trei 1 CNN DEBIT T2 0.1% 30.05 0.0000 Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.1% 30.05 0.0000 Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.1% 30.05 0.0000 Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.1% 30.05 0.0000 Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.2% 30.05 0.0000 Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.2% 30.05 0.00000 Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.0% 0.0% 0.0% Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.0% 0.0% 0.0% Canada Intracountry Species/Trei 2 CNN DEBIT T2 0.0% < | | | | | | |
| Canada Intracounty Optic Electronic Basic CDN DEBIT DASE 0.9% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 1 CDN DEBIT Ti 0.1% \$0.05 \$0.05 Canada Intracounty Big dos Stores Tier 1 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 1 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Ti 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Ti 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Ti 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Tic 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Tic 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Tic 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Tic 0.5% \$0.05 \$0.05 Canada Intracounty Supermarket Tier 2 CDN DEBIT Tic CURRING \$0.05 \$0.05 \$0.05 Canada Intracounty Supermarket Store CDN DEBIT Tic CURRING | • | | | | | |
| Canada Intracounty Big Box Stores Tier 1 CDN DEBIT Ti 0.1% \$0.05 \$0.05 Canada Intracounty Big Box Stores Tier 1 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Specialty Clothing Stores Tier 1 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Specialty Clothing Stores Tier 1 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Specialty Clothing Stores Tier 2 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Specialty Clothing Stores Tier 2 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Other Electronic Tier 2 CDN DEBIT Ti 0.2% \$0.05 \$0.05 Canada Intracounty Specialty Clothing Stores Tier 2 CDN DEBIT Tie 2 \$0.05 \$0.05 Canada Intracounty Other Electronic Tie 2 CDN DEBIT Tie 2 \$0.05 \$0.05 Canada Intracounty Other Electronic Tie 2 CDN DEBIT Tie 2 \$0.05 \$0.05 Canada Intracounty Other Electronic Tie 2 CDN DEBIT Tie 2 \$0.05 \$0.05 Canada Intracounty Specialty Clothing Stores Tie 2 CDN DEBIT Tie 2 \$0.05 \$0.05 Canada Intracounty Conder Electronic Tie 2 | | | | | | |
| Canada Intracountry Ber Steres Tier 1 CDN DEBIT T1 0.25% 8.06 8.005 Canada Intracountry Specialty Clothing Stores Tier 1 CDN DEBIT T1 0.25% 8.005 8.005 Canada Intracountry Specialty Clothing Stores Tier 1 CDN DEBIT T1 0.25% 8.005 8.005 Canada Intracountry Supermarket Tier 2 CDN DEBIT T2 0.5% 8.005 8.005 Canada Intracountry Big Rox Stores Tier 2 CDN DEBIT T2 0.5% 8.005 8.005 Canada Intracountry Big Rox Stores Tier 2 CDN DEBIT T2 0.25% 8.005 8.005 Canada Intracountry Row Tier 2 CDN DEBIT T2 0.25% 8.005 8.005 Canada Intracountry Row Tier 2 CDN DEBIT T2 0.25% 8.005 8.005 Canada Intracountry Row Tier 2 CDN DEBIT T2 0.30% 5.005 8.005 Canada Intracountry Row Tier 2 CDN DEBIT T2 0.30% 5.005 8.005 < | | | | | | |
| Canada Intracountry Peroleum Tier 1 CDN DEBIT T1 0.15% 50.05 Canada Intracountry Specialty Clothing Stores Tier 1 CDN DEBIT T1 0.25% 50.05 Canada Intracountry Superiality Clothing Stores Tier 1 CDN DEBIT T2 0.15% 50.05 Canada Intracountry Superiantet Tier 2 CDN DEBIT T2 0.15% 50.05 Canada Intracountry Belos Stores Tier 2 CDN DEBIT T2 0.5% 50.05 Canada Intracountry Peroleum Tier 2 CDN DEBIT T2 0.5% 50.05 Canada Intracountry Peroleum Tier 2 CDN DEBIT T2 0.25% 50.05 Canada Intracountry Peroleum Tier 2 CDN DEBIT T2 0.25% 50.05 Canada Intracountry Peroleum Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Peroleum Tier 2 CDN DEBIT TRECURRING 0.05% \$0.05 Canada Intracountry Renerging Persent CDN DEBIT TRECURRING 0.05% \$0.05 Canada Intracountry Chardite CDN DEBIT SECUREN 0.05% \$0.05 Canada Intracountry MasterPass CDN DEBIT SECUREN 0.05% \$0.05 Canada Intracountry MasterPass CDN DEBIT SECUREN 0.05% \$0.05 Canada Intracountry MasterPass CDN DEBIT SECUREN 0.05% \$0.05 Canada Intracountry Porotis Casto | | | | | | |
| Anada Intracounty Specially Clothing Stores Tier 1 CDN DEBIT T1 0.2% \$0.05 \$0.05 Canada Intracounty Other Electronic Tier 1 CDN DEBIT T2 0.15% \$0.05 \$0.05 Canada Intracounty Specially Clothing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracounty Specially Clothing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracounty Specially Clothing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracounty Specially Clothing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracounty Other Electronic Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracounty Other Electronic Tier 2 CDN DEBIT T2 0.30% \$0.05 \$0.05 Canada Intracounty Other Electronic Tier 2 CDN DEBIT TACOUNTY 0.30% \$0.05 \$0.05 Canada Intracounty Cherity CDN DEBIT T2 0.30% \$0.05 \$0.05 Canada Intracounty Mater Parse CDN DEBIT TACOUNTY Mater Parse 0.30% \$0.05 \$0.05 Canada Intracounty Standard Non-SecureCode-Enabled E-Comm CDN DEBIT StanDARA 0.30% \$0.05 \$0.05 Canada Intracounty Public Sector CDN DEBIT StanDARA 0.30% \$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 Supermarket Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Specialty Costing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Specialty Costing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Recurring Payment CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Recurring Payment CDN DEBIT RECURRING 0.60% \$0.05 Canada Intracountry Recurring Payment CDN DEBIT EKCURRING 0.30% \$1.15% \$1.15% Canada Intracountry Recurring Payment CDN DEBIT EKCURRING 0.30% \$1.15% \$1.15% Canada Intracountry Recurring Payment CDN DEBIT SCADARD 1.15% \$1.15% \$1.15% Canada Intracountry Recurring Payment CDN DEBIT SCADARD 1.15% \$1.15% \$1.15% Canada Intracountry Recurring Payment CDN DEBIT SCADARD 1.15% \$1.15% \$1.15% Canada Intracountry Standard SecreCode-Enabled E-Comm CDN DEBIT SCADARD 1.15% \$1.15% \$1.15% Canada | | | | | | |
| Canada Intracountry Supermarket Tier 2 CDN DEBIT T2 0.15% \$0.05 \$0.05 Canada Intracountry Big Box Stores Tier 2 CDN DEBIT T2 0.15% \$0.05 \$0.05 Canada Intracountry Specialty Cobing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Specialty Cobing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Specialty Cobing Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Meter Inter 2 CDN DEBIT T2 0.30% | | | | | | |
| Canada Intracountry Big Box Stores Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracountry Specialty Clothing Stores Tier 2 CDN DEBIT T2 0.25% \$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 Charity CDN DEBIT T2 0.30% | • | | | | | |
| Canada Intracountry Perforem Tier 2CDN DEBIT T20.15%\$0.05\$0.05Canada Intracountry Specialty Clothing Stores Tier 2CDN DEBIT T20.25%\$0.05\$0.05Canada Intracountry Other Electronic Tier 2CDN DEBIT T20.25%\$0.05\$0.05Canada Intracountry Recurring PaymentCDN DEBIT RECURRING0.80% | | | | | | |
| 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% \$1.05% \$2.05 Canada Intracountry Charity CDN DEBIT CHARITY 0.30% \$1.5% | | | | | | |
| Canada Intracounty One Tier 2 CDN DEBIT T2 0.25% \$0.05 \$0.05 Canada Intracounty Recurring Payment CDN DEBIT RECURRING 6.6% \$0.05 Canada Intracounty Charity CDN DEBIT CARRING 0.3% \$0.05 | • | | | | | |
| Canada Intracountry Recurring Payment CDN DEBIT RECURRING 0.60% 1 Canada Intracountry Charity CDN DEBIT CEQURRING 0.30% 1 Canada Intracountry Duerging Sectors CDN DEBIT EMERGING 0.30% 1 Canada Intracountry Master Pass CDN DEBIT MASTER PASS 1.00% 1 Canada Intracountry Master Pass CDN DEBIT SECURE 1.00% 1 Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm CDN DEBIT SECURE 1.00% 1 Canada Intracountry Public Sector CDN DEBIT SECURE 0.30% 1 1 Canada Intracountry Public Sector CDN DEBIT CRUTR NCORP 0.30% 1 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | |
| Canada Intracountry CharityCDN DEBIT CHARITY0.30% | | | | \$0.05 | | \$0.05 |
| Canada Intracountry MasterPaers 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 E-Comm CDN DEBIT SECURE 1.00% Canada Intracountry Standard SecureCode-Enabled CDN DEBIT SECURE 1.00% Canada Intracountry Standard SecureCode-Enabled CDN DEBIT SECURE 0.30% Canada Intracountry Outple Sector CDN DEBIT PUBLIC 0.30% Canada Intracountry Convo Cop (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 \$0.035 Canada Intracountry Contactless Tier 3 CDN DEBIT CLS TIER 3 \$0.000 (en be a combination of % and \$) SoleCover INTERCHANGE RATE APPLICABLE DISCOVER INTERCHANGE RATE SoleCover Creedit Card Transaction Type DMESTIC TRANSACTIONS ASIDENTIFIED ON THE TD MERCHATT SoleCover Sector DMESTIC TRANSACTIONS ASIDENTIFIED ON THE TD MERCHATT SoleCover Sector | | | | | | |
| Canada Intracountry Standard & Non-SecureCode-Enabled E-CommCDN DEBIT STANDARD1.15%I 1.00%Canada Intracountry Standard SecureCode-EnabledCDN DEBIT SECURE1.00%ICanada Intracountry Public SectorCDN DEBIT PUBLIC0.30%IICanada Intracountry Crown Corp (Public Sector)CDN DEBIT CROWN CORP0.30%IICanada Intracountry Contactless Tier 1CDN DEBIT CLS TIER 1\$0.02IICanada Intracountry Contactless Tier 2CDN DEBIT CLS TIER 2\$0.025IIDISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FFEEI SOLUTIONS MONTHILY STATEMENT\$0.000(ear be a combination of % and \$)DISCOVER CREDIT CARD TRANSACTION TYPEAS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHILY STATEMENTInterchange AgeInterchange Differential 3/DIMESTIC TRANSACTIONSAS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHILY STATEMENTInterchange AgeInterchange Differential 3/S/DIMESTIC TRANSACTIONSAS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHILY STATEMENTInterchange AgeInterchange Differential 3/S/ | | | | | | |
| Canada Intracountry Standard SecureCode-EnabledCDN DEBIT SECURE1.00%Canada Intracountry Public SectorCDN DEBIT PUBLIC0.30%Canada Intracountry Crown Corp (Public Sector)CDN DEBIT CROWN CORP0.30%Canada Intracountry Contactless Tier 1CDN DEBIT CLS TIER 1\$0.02Canada Intracountry Contactless Tier 2CDN DEBIT CLS TIER 2\$0.025Canada Intracountry Contactless Tier 3CDN DEBIT CLS TIER 2\$0.035DISCOVER CREDIT DISCOURT RATE ADJUSTMENT FEEAPPLICABLE DISCOVER INTERCHANGE RATEASI DENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENTDISCOVER CREDIT CARD TRANSACTION TYPEASI DENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENTInterchange RateDISCOVER CREDIT CARD TRANSACTION TYPEASI DENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENTInterchange RateDISCOVER CREDIT CARD TRANSACTION TYPEASI DENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENTInterchange RateDISCOVER CREDIT CARD TRANSACTION TYPEASI DENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENTInterchange RateDIMESTIC TRANSACTION TYPEASI DENTIFIED ON THE TD MERCHANT %%%%%%%% | | | | | | |
| 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 \$0.025 Canada Intracountry Contactless Tier 3 CDN DEBIT CLS TIER 3 \$0.025 DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE Interchange RATE APPLICABLE DISCOVER INTERCHANGE RATE 1.60% \$0.000 (can be a combination of % and \$) DISCOVER CREDIT CARD TRANSACTION TYPE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT Interchange Rate Interchange Differential <u>½</u> ½ ½ ½ ½ ½ ½ | | | | | | |
| 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 Interchange RATE Interchange RATE ADJUSTMENT FEE DISCOVER CREDIT CARD TRANSACTION TYPE DISCOVER CREDIT CARD TRANSACTION TYPE 1.60% \$0.000 (can be a combination of % and \$) DOMESTIC TRANSACTIONS AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT Interchange Rate Interchange Differential % % % % % % % % | | | | | | |
| 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 DISCOVER CREDIT CARD TRANSACTION TYPE 1.60% \$0.000 (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 % % % % % % | | | 0.30% | #0.00 | | |
| Canada Intracountry Contactless Tier 3 CDN DEBIT CLS TIER 3 \$0.035 DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RATE 1.60% \$0.000 (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 % % % % % § | | | | | | |
| DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RATE 1.60% \$0.000 (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 1 | | | | | | |
| APPLICABLE DISCOVER INTERCHANGE RATE 1.60% \$0.000 (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 % % % % % \$ | • | | | \$0.035 | | |
| DISCOVER CREDIT CARD TRANSACTION TYPE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT Interchange Rate Interchange Differential DOMESTIC TRANSACTIONS % \$ % \$ % \$ | | E | 1,60% | \$0.000 | (can be a combinatio | n of % and \$) |
| DOMESTIC TRANSACTIONS SOLUTIONS MONTHLY STATEMENT Interchange Value Interchange Onterential DOMESTIC TRANSACTIONS % % % % | | | | 20.000 | | ······································ |
| DOMESTIC TRANSACTIONS ½ ½ ½ § | DISCOVER CREDIT CARD TRANSACTION TYPE | | Interchan | ge Rate | Interchange | Differential |
| PURCHASE | DOMESTIC TRANSACTIONS | SOLUTIONS MONTHET STATEMENT | % | <u>\$</u> | <u>%</u> | <u>\$</u> |
| | PURCHASE | | | | | |

| 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% | |
| REFUND/VOUCHER | | | |
| 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 CPSL Commercial Refund Program 3 | CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 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% |
|--|------------------------------------|-------|--|
| PURCHASE | | | |
| Canadian International Electronic | NONCDN ELECTRONIC | 1.20% | |
| Canadian International BSL | NONCDN BSL | 1.72% | 0.12% |
| REFUND | | | |
| Canadian International Adjustment Voucher Program | NONCDN REFUND | 1.20% | |
| UNIONPAY DISCOUNT RATE ADJUSTMENT FEE | | | |
| APPLICABLE UNIONPAY INTERCHANGE RAT | ſE | 1.10% | \$0.000 (can be a combination of % and \$) |

| UNIONPAY CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT | Interchang | e Rate | Interchange [| Differential |
|---|---|------------|-----------|---------------|--------------|
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
| 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% | |
| INTERREGIONAL TRANSACTIONS | | | | | |
| 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% | |

0.62%

2.06%

| INTERAC DIRECT PAYMENT INTERCHANGE RATES | | | | |
|---|---|------------|--|--|
| INTERAC FLASH INTERCHANGE TIER | AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT | (Per INTER | ange Rate AC Debit Card ansaction) | |
| | | <u>%</u> | <u>\$</u> | |
| 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 | |