Interchange Rates – Charity Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE.		CURRENT RATES				RATES EFFECTIVE OCTOBER 15, 2016				
APPLICABLE VISA INTERCHANGE R		0.98%	\$0.00	(can be a combination of %	and \$)					
VISA CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange	e Rate	Interchange Diffe	erential	Interchang	ge Rate	Interchang	e Differential	
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.54%		1.52%		0.54%		
Consumer Credit Classic, Gold, Platinum Electronic Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC. CDN CONSUMER ELEC.	1.42%		0.44%		1.42%		0.44%		
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.41%		0.43%		1.41%		0.43%		
Consumer Credit Classic, Gold, Platinum Industry Program - Gas	CDN CONSUMER ELEC.	1.18%		0.20%		1.18%		0.20%		
Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail	CDN CONSUMER ELEC.	1.33%		0.35%		1.23%		0.25%		
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.39%		1.37%		0.39%		
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.73%		1.71%		0.73%		
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.63%		1.61%		0.63%		
Consumer Credit Infinite Performance Program Tier 1 Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC. CDN INFINITE ELEC.	1.56%		0.58%		1.56%		0.58%		
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.37%		0.39%		1.37%		0.39%		
Consumer Credit Infinite Industry Program - Grocery and Food Retail	CDN INFINITE ELEC.	1.52%		0.54%		1.42%		0.44%		
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.58%		1.56%		0.58%		
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.47%		2.45%		1.47%		
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		1.10%		2.08%		1.10%		
Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%		
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%		
Consumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV FLEC.	1.95%		0.97%		1.95%		0.97%		
Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC. CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%		
Consumer Credit Infinite Privilege Emerging Segments Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV ELEC. CDN INFINITE PRIV RECURRING	1.95%		0.97%		1.95%		0.97%		
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		1.02%		2.00%		1.02%		
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.92%		1.90%		0.92%		
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.67%		2.25%		1.27%		
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		1.27%		2.10%		1.12%		
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%		
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%		
Credit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%		
Credit Infinite Business Industry Program - Grocery and Food Retail Credit Infinite Business Emerging Segments	CDN INF BUS ELEC. CDN INF BUS ELEC.	2.00%	_	1.02%	_	2.00%	_	1.02%		
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		1.02%		2.00%		1.02%		
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.54%		1.52%		0.54%		
Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.44%		1.42%		0.44%		
Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.37%		0.39%		1.37%		0.39%		
Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.41%		0.43%		1.41%		0.43%		
Consumer Prepaid Industry Program - Gas	CDN PREPAID ELEC.	1.18%		0.20%		1.18%		0.20%		
Consumer Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID ELEC.	1.33%								
	CONTROL DE DECLIDORIO			0.35%		1.23%		0.25%		
Consumer Prepaid Recurring Payment Consumer Prepaid Emerging	CDN PREPAID - FMG	1.37%		0.35%		1.37%	_	0.25%	_	
Consumer Prepaid Emerging	CDN PREPAID RECURRING CDN PREPAID - EMG CDN CONSUMER CLASS - EMG						÷		÷	
	CDN PREPAID - EMG	1.37%				1.37%	i			
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG	1.37% 0.98% 0.98%		0.39%		1.37% 0.98% 0.98%		0.39%		
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG	1.37% 0.98% 0.98% 1.17%		0.39%		1.37% 0.98% 0.98% 1.17%		0.39%		
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL	1.37% 0.98% 0.98% 1.17% 1.80%		0.39% 0.19% 0.82%		1.37% 0.98% 0.98% 1.17%		0.39% 0.19% 0.82%		
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Date - Level 3 Commercial Credit Enhanced Date - Level 3	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Date - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.40% 1.30% 1.20%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10%		0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12%		1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10%		0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12%		
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM PREPAID STANDARD	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10% 2.00%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 1.02%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID STANDARD	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.92%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02% 0.92%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02% 0.92% 0.82%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80%	\$35.00	0.19% 0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.92% 0.82%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02% 0.92% 0.82% 0.87%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85%	\$35.00	0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.92% 0.82% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.92% 0.82% 0.87% 0.82% 0.87%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.12% 0.12% 0.92% 0.82% 0.87% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02% 0.92% 0.82% 0.87%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.22% 0.12% 1.02% 0.92% 0.82% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.92% 0.82% 0.87% 0.82% 0.87%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.42% 0.32% 0.12% 1.02% 0.82% 0.82% 0.87% 0.87% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. CDN COM PREPAID - EMG	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.85% 1.85% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.22% 0.12% 1.02% 0.92% 0.82% 0.87% 0.82% 0.87% 0.87%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.12% 1.02% 0.92% 0.82% 0.87% 0.87% 0.87% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.92% 0.82% 0.87% 0.82% 0.87%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85% 1.85%	\$35.00	0.39% 0.19% 0.82% 0.42% 0.32% 0.12% 1.02% 0.82% 0.82% 0.87% 0.87% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Electronic	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. CDN COM PREPAID - EMG	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.85% 1.85% 1.85% 1.80% 1.60% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 0.12% 0.82% 0.82% 0.87% 0.87% 0.87% 0.87% 0.82% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.85% 1.80%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 0.92% 0.82% 0.87% 0.87% 0.87% 0.87% 0.87%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$0,000 Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Standard Interregional Classic, Gold Airline	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.85% 1.80% 1.10% 1.10% 1.10%	\$35.00	0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 1.02% 0.82% 0.82% 0.87% 0.87% 0.87% 0.82% 0.12% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.80% 1.80% 1.85% 1.85% 1.85% 1.85% 1.80% 1.10% 1.10%	\$35.00	0.19% 0.82% 0.82% 0.42% 0.32% 0.22% 0.12% 0.92% 0.82% 0.82% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.12%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Industry Program - Grocery and Food Retall Commercial Prepaid Industry Program - Grocery and Food Retall Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Electronic Interregional Classic, Gold Airline Interregional Premium Card	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. CDN COM PREPAID FEMG	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.85% 1.85% 1.85% 1.80% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 0.92% 0.82% 0.87% 0.87% 0.87% 0.82% 0.62% 0.12% 0.12% 0.12% 0.12% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.80% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	\$35.00	0.19% 0.82% 0.62% 0.42% 0.32% 0.12% 0.12% 0.82% 0.82% 0.87% 0.87% 0.87% 0.87% 0.12% 0.12% 0.12% 0.12%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Airline Interregional Classic, Gold Airline Interregional Super Premium	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. CNN COM PREPAID - EMG	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.80% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	\$35.00	0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02% 0.82% 0.82% 0.87% 0.87% 0.82% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.80% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.22% 0.12% 0.82% 0.82% 0.87% 0.87% 0.87% 0.82% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12% 0.12%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Infinite Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$50,000 Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Airline Interregional Classic, Gold Airline Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Electronic Commercial	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN SUPER PREMIUM NONCDN SUPER PREMIUM NONCDN COMMERCIAL STANDARD NONCDN COMMERCIAL	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.80% 1.10%	\$35.00	0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 1.02% 0.82% 0.87% 0.82% 0.87% 0.82% 0.12% 0.12% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.90% 1.85% 1.85% 1.85% 1.80% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.12% 0.12% 0.82% 0.82% 0.87% 0.87% 0.87% 0.12%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Infinite Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$50,000 Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Airline Interregional Classic, Gold Airline Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Electronic Interregional Commercial Electronic Interregional Electronic Commence Secure Interregional Electronic Commence Secure Socket Layer / Encryption	CDN PREPAID - EMG CDN CONSUMER INFINITE - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN SUPER PREMIUM NONCDN SUPER PREMIUM NONCDN COMMERCIAL STANDARD NONCDN COMMERCIAL NONCDN COMMERCIAL	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.85% 1.80% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.12% 1.02% 0.82% 0.82% 0.87% 0.82% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.80% 1.85% 1.80% 1.85% 1.80% 1.85% 1.80% 1.40% 1.40% 1.40% 1.44% 1.44%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.12% 0.12% 0.82% 0.82% 0.87% 0.87% 0.87% 0.87% 0.12%	\$35.00	
Consumer Prepaid Emerging Consumer Credit Infinite Emerging Segment Consumer Credit Infinite Emerging Segment Commercial Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Level 2 Commercial Credit Enhanced Data - Level 3 Commercial Credit Enhanced Date - Level 3 Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$50,000 Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Airline Interregional Classic, Gold Airline Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Electronic Commercial	CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID STANDARD CDN COM PREPAID ELEC. NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN SUPER PREMIUM NONCDN SUPER PREMIUM NONCDN COMMERCIAL STANDARD NONCDN COMMERCIAL	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.80% 1.85% 1.85% 1.85% 1.80% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.32% 0.22% 0.12% 0.82% 0.82% 0.87% 0.82% 0.12%	\$35.00	1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.90% 1.85% 1.85% 1.85% 1.80% 1.10%	\$35.00	0.39% 0.19% 0.82% 0.62% 0.42% 0.12% 0.12% 0.82% 0.82% 0.87% 0.87% 0.87% 0.12%	\$35.00	

VIOL DEDIT DISCOUNT DATE AD MISTRE EFF		CURRENT	DATEC		D. 1750 5555	OT## 00T 45 0		
<u>VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE VISA INTERCHANGE RAT	E	1.15%	\$0.000	(can be a combination of % and \$)	RATES EFFE	CTIVE OCT 15, 2	016 - NO CHANGE	
AT LICODEL VIOLENCE NAT			40.000					
VISA DEBIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange	Rate	Interchange Differential	Interc	nange Rate	Interchange	Differential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Debit Standard	CDN DEBIT STANDARD	1.15%			1.15%			
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05	\$0.05		\$0.05		\$0.05
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05		\$0.05		\$0.05
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05		\$0.05		\$0.05
Debit Electronic Gas Debit Electronic Grocery and Food Retail	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	0.15%	\$0.05 \$0.05	\$0.05 \$0.05		\$0.05 \$0.05		\$0.05 \$0.05
Debit Recurring Payment	CDN DEBIT RECURRING	0.60%	\$0.05	\$0.05		\$0.05		\$0.05
Debit Emerging Segment	CDN DEBIT RECORNING CDN DEBIT EMERGING	0.30%						
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	SSN SEEN EMERCINE	CURRENT	RATES		RATES EF	FECTIVE DECEM	IBER 1, 2016	
APPLICABLE MASTERCARD INTERCHANGE RAT	E	1.00%	\$0.000	(can be a combination of % and \$)	1.00%	\$0.000	(can be a combinatio	on of % and \$)
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange	Rate	Interchange Differential	Interc	nange Rate	Interchange	Differential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
anada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.61%		0.61%	1.55%		0.55%	
anada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	1.89%		0.89%	1.89%		0.89%	
anada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.49%		1.49%	2.49%		1.49%	
anada Intracountry Consumer Electronic	CDN CONSUMER ELEC	1.49%		0.49%	1.44%		0.44%	
anada Intracountry Consumer High Spend Electronic	CDN CONSUMER HI-SPEND ELEC	1.77%		0.77%	1.77%		0.77%	
anada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.12%		1.12%	2.06%		1.06%	
anada Intracountry Consumer (Tier 1)	CDN CONSUMER	1.26%		0.26%	1.26%		0.26%	
anada Intracountry Consumer (Tier 2)	CDN CONSUMER	1.36%		0.36%	1.36%		0.36%	
anada Intracountry Consumer (Tier 3)	CDN CONSUMER	1.41%		0.41%	1.38%		0.38%	
anada Intracountry Consumer Supermarket (Tier 1)	CDN CONSUMER	1.22%		0.22%	1.22%		0.22%	
anada Intracountry Consumer Supermarket	CDN CONSUMER	1.32%		0.32%	1.22%		0.22%	
anada Intracountry Consumer Petroleum (High Volume)	CDN CONSUMER	1.17%		0.17%	1.17%		0.17%	
anada Intracountry Consumer Petroleum	CDN CONSUMER	1.17%		0.17%	1.17%		0.17%	
anada Intracountry Consumer Everyday Spend	CDN CONSUMER	1.44%		0.44%	1.38%		0.38%	
anada Intracountry Consumer Charity	CDN CONSUMER	1.00%			1.00%			
anada Intracountry Consumer High Spend (Tier 1)	CDN CONSUMER HI-SPEND	1.38%		0.38%	1.38%		0.38%	
anada Intracountry Consumer High Spend Rate A (Tier 2)	CDN CONSUMER HI-SPEND	1.48%		0.48%	1.48%		0.48%	
anada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.53%		0.53%	1.53%		0.53%	
anada Intracountry Consumer High Spend Supermarket (Tier 1)	CDN CONSUMER HI-SPEND	1.34%		0.34%	1.34%		0.34%	
anada Intracountry Consumer High Spend Supermarket (High Volume)	CDN CONSUMER HI-SPEND	1.44%		0.44%	1.44%		0.44%	
anada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	1.44%		0.44%	1.34%		0.34%	
anada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%		0.30%	1.30%		0.30%	
anada Intracountry Consumer High Spend Petroleum anada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND CDN CONSUMER HI-SPEND	1.30%		0.30%	1.30%		0.30%	
anada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.25%		0.25%	1.25%		0.53%	
anada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.96%	1.90%		0.25%	
anada Intracountry Consumer Premium High Spend (Her 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.96%	1.90%		0.90%	
anada Intracountry Consumer Premium High Spend Rate B (Tier 3)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.96%	1.90%		0.90%	
anada Intracountry Consumer Premium High Spend Supermarket (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.96%	1.60%		0.60%	
anada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.96%	1.60%		0.60%	
* * * *	CDN CONSUMER PREMIUM HI-SPEND			0.96%			0.60%	
anada Intracountry Consumer Premium High Spend Petroleum anada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.96%	1.60%			
ariada iritiacodritiy Corisumer Premium High Sperid Everyday Sperid				1.00%	1.00%			
anada Intracountry Consumer Premium High Spend Charity				1.00%	1.90%		0.90%	
	CDN CONSUMER PREMIUM HI-SPEND	1.50%	\$0.05	0.50%	1.90%	\$0.05		\$0.05
anada Intracountry Consumer PayPass (Transactions under \$10)			\$0.05 \$0.06			\$0.05 \$0.06	0.90%	
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10)	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10)			0.50% \$0.05			0.90%	
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10)	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10)		\$0.06	0.50% \$0.05 \$0.06		\$0.06	0.90%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10)	1.50%	\$0.06	0.50% \$0.05 \$0.06 \$0.07	1.50%	\$0.06	0.90%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING	1.50%	\$0.06	0.50% \$0.05 \$0.06 \$0.07	1.50%	\$0.06	0.90% 0.50% 0.36%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (-\$10) CDN CONSUMER PAYPASS HI-SPEND (-\$10) CDN CON PAYPASS PREM HI-SPEND(-\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND	1.50% 1.36% 1.48%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48%	1.50% 1.36% 1.48%	\$0.06	0.90% 0.50% 0.36% 0.48%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Recurring Payments anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND	1.50% 1.36% 1.48% 1.96%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96%	1.36% 1.48% 1.90%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments nada Intracountry Consumer SecureCode-Enabled nada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE	1.50% 1.36% 1.48% 1.96% 1.61%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61%	1.50% 1.36% 1.48% 1.90% 1.55%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Recurring Payments anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer High Spend SecureCode-Enabled anada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89%	1.50% 1.36% 1.48% 1.90% 1.55%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments nada Intracountry Consumer SecureCode-Enabled nada Intracountry Consumer High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments nada Intracountry Consumer SecureCode-Enabled nada Intracountry Consumer High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Commercial Premium High Spend – Business Rate A nada Intracountry Commercial Premium High Spend – Business Rate B	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments nada Intracountry Consumer SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Commercial Premium High Spend – Business Rate A nada Intracountry Commercial Premium High Spend – Business Rate B nada Intracountry Commercial Premium High Spend – Business Rate B nada Intracountry Commercial Premium High Spend – Business Paypass	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.00%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments nada Intracountry Consumer SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Commercial Premium High Spend – Business Rate A nada Intracountry Commercial Premium High Spend – Business Rate B nada Intracountry Commercial Premium High Spend – Business Paypass nada Intracountry Commercial Premium High Spend – Business Paypass nada Intracountry Commercial Premium High Spend – Business Paypass nada Intracountry Commercial Premium High Spend – Business Paypass	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.00% 1.25%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.00% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.00%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) nada Intracountry Consumer High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) nada Intracountry Consumer Recurring Payments nada Intracountry Consumer High Spend Recurring Payments nada Intracountry Consumer Premium High Spend Recurring Payments nada Intracountry Consumer SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Consumer Premium High Spend SecureCode-Enabled nada Intracountry Commercial Premium High Spend – Business Rate A nada Intracountry Commercial Premium High Spend – Business Paypass nada Intracountry Commercial Premium High Spend – Business Paypass nada Intracountry Commercial Premium High Spend – Business Standard nada Intracountry Commercial Premium High Spend – Business Standard nada Intracountry Commercial Premium High Spend – Business Standard nada Intracountry Commercial Premium High Spend – Business Standard	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PEMIUM HI-SPEND STANDARD	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.65%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.00% 1.25% 1.65%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.00% 2.25% 2.65%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.00% 1.25% 1.65%	\$0.06
nada Intracountry Consumer PayPass (Transactions under \$10) anda Intracountry Consumer High Spend PayPass (Transactions under \$10) anda Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anda Intracountry Consumer Recurring Payments anda Intracountry Consumer High Spend Recurring Payments anda Intracountry Consumer Premium High Spend Recurring Payments anda Intracountry Consumer SecureCode-Enabled anda Intracountry Consumer High Spend SecureCode-Enabled anda Intracountry Consumer Premium High Spend SecureCode-Enabled anda Intracountry Commercial Premium High Spend – Business Rate A anda Intracountry Commercial Premium High Spend – Business Paypass anda Intracountry Commercial Premium High Spend – Business Standard anda Intracountry Commercial Premium High Spend – Business Standard anda Intracountry Commercial Premium High Spend – Business Electronic anda Intracountry Commercial Premium High Spend – Business Electronic anda Intracountry Commercial Premium High Spend – Business Electronic anda Intracountry Commercial Premium High Spend – Business Grocery	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.65% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.00% 1.25% 1.65% 1.25%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.65% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.00% 1.25% 1.85%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Recurring Payments anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Commercial Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Paypass anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Electronic anada Intracountry Commercial Premium High Spend – Business Electronic anada Intracountry Commercial Premium High Spend – Business Grocery anada Intracountry Commercial Premium High Spend – Business Grocery anada Intracountry Commercial Premium High Spend – Business Petroleum	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PERMIUM HI-SPEND CDN COM PERMIUM HI-SPEND CDN COM PERMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND ELEC CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.00% 1.25% 1.65% 1.25%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Recurring Payments anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Commercial Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Electronic anada Intracountry Commercial Premium High Spend – Business Grocery anada Intracountry Commercial Premium High Spend – Business Petroleum anada Intracountry Commercial Premium High Spend – Business Petroleum anada Intracountry Commercial Premium High Spend – Business Petroleum anada Intracountry Commercial Premium High Spend – Business Grocery Business Grocery High Volume	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PERMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.00% 1.25% 1.65% 1.25% 1.25% 1.25%	1.50% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Recurring Payments anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Commercial Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Electronic anada Intracountry Commercial Premium High Spend – Business Grocery anada Intracountry Commercial Premium High Spend – Business Petroleum anada Intracountry Commercial Premium High Spend – Business Grocery High Volume anada Intracountry Commercial Premium High Spend – Business Grocery High Volume anada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PERMIUM HI-SPEND CDN COM PERMIUM HI-SPEND CDN COMPREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.25% 1.65% 1.25% 1.25% 1.25% 1.25% 1.00%	1.50% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Recurring Payments anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Commercial Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Electronic anada Intracountry Commercial Premium High Spend – Business Grocery anada Intracountry Commercial Premium High Spend – Business Grocery High Volume anada Intracountry Commercial Premium High Spend – Business Grocery High Volume anada Intracountry Commercial Premium High Spend – Business Grocery High Volume anada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.00%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.25% 1.65% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.20%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Elactronic anada Intracountry Commercial Premium High Spend – Business Elactronic anada Intracountry Commercial Premium High Spend – Business Enderd anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial Premium High Spend – Business Faypass anada Intracountry Commercial	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.00% 2.00% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Rate R anada Intracountry Commercial Premium High Spend – Business Retoroic anada Intracountry Commercial Premium High Spend – Business Retoroic anada Intracountry Commercial Premium High Spend – Business Retoroic anada Intracountry Commercial Premium High Spend – Business Retoroic anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	\$0.06
anada Intracountry Consumer PayPass (Transactions under \$10) anada Intracountry Consumer High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) anada Intracountry Consumer High Spend Recurring Payments anada Intracountry Consumer Premium High Spend Recurring Payments anada Intracountry Consumer SecureCode-Enabled anada Intracountry Consumer Premium High Spend SecureCode-Enabled anada Intracountry Consumer Premium High Spend – Business Rate A anada Intracountry Commercial Premium High Spend – Business Rate B anada Intracountry Commercial Premium High Spend – Business Paypass anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Standard anada Intracountry Commercial Premium High Spend – Business Stendard anada Intracountry Commercial Premium High Spend – Business Grocery anada Intracountry Commercial Premium High Spend – Business Rocery anada Intracountry Commercial Premium High Spend – Business Rocery anada Intracountry Commercial Premium High Spend – Business Rocery anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments anada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COMPREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.00% 2.25% 2.25% 2.00% 2.00%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.00%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00%	\$0.05 \$0.06 \$0.07
canada Intracountry Consumer Premium High Spend Charity canada Intracountry Consumer PayPass (Transactions under \$10) canada Intracountry Consumer High Spend PayPass (Transactions under \$10) canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) canada Intracountry Consumer Recurring Payments canada Intracountry Consumer High Spend Recurring Payments canada Intracountry Consumer Premium High Spend Recurring Payments canada Intracountry Consumer SecureCode-Enabled canada Intracountry Consumer Premium High Spend SecureCode-Enabled canada Intracountry Consumer Premium High Spend SecureCode-Enabled canada Intracountry Consumer Premium High Spend - Business Rate A canada Intracountry Commercial Premium High Spend - Business Rate B canada Intracountry Commercial Premium High Spend - Business Paypass canada Intracountry Commercial Premium High Spend - Business SecureCode canada Intracountry Commercial Premium High Spend - Business SecureCode canada Intracountry Commercial Premium High Spend - Business Grocery canada Intracountry Commercial Premium High Spend - Business Recurring Payments canada Intracountry Commercial Premium High Spend - Business Recurring Payments canada Intracountry Commercial Premium High Spend - Business SecureCode Enabled canada Intracountry Commercial Premium High Spend - Business SecureCode Enabled canada Intracountry Commercial Premium High Spend - Business SecureCode Enabled canada Intracountry Commercial Premium High Spend - Business SecureCode Enabled canada Intracountry Commercial Charity canada Intracountry Commercial Charity canada Intracountry Consumer Emerging Segment	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PAYPASS (<\$10) CDN CONSUMER PAYPASS HI-SPEND (<\$10) CDN CON PAYPASS PREM HI-SPEND(<\$10) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONSUMER SECURE CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE ELEC	1.50% 1.36% 1.48% 1.96% 1.61% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.00% 2.25% 2.00% 2.00% 2.00% 2.25% 2.00% 2.00% 2.00% 2.180%	\$0.06	0.50% \$0.05 \$0.06 \$0.07 0.36% 0.48% 0.96% 0.61% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	1.50% 1.36% 1.48% 1.90% 1.55% 1.89% 2.49% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.25% 2.00% 2.25% 2.00% 2.25% 2.00% 2.25% 2.00% 2.00% 2.25% 2.00% 2.00%	\$0.06	0.90% 0.50% 0.36% 0.48% 0.90% 0.55% 0.89% 1.49% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00%	\$0.06

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		RATES EFFEC	TIVE NOVEME	BER 1, 2016		RATES EFF	CTIVE DECEM	BER 1, 2016	
MASTERCARD CREDIT DISCOUNT NATE ADJUSTIMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS	Interchang		Interchange	Differential		ange Rate		ge Differential
Canada Intracountry Consumer MasterPass	MONTHLY STATEMENT CDN CONSUMER MASTERPASS	1.61%		0.61%	<u>-</u>	1.55%		0.55%	
anada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.89%		0.89%		1.89%		0.89%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.49%		1.49%		2.49%		1.49%	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT	RATES			RATES EFF	ECTIVE DEC 1,	2016 - NO CHANG	<u>GE</u>
INTERNATIONAL/FOREIGN TRANSACTIONS		<u>%</u>	<u>\$</u>			<u>%</u>	<u>\$</u>		
nterregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCON CONSUMER UCAF	1.44%		0.44%		1.44%		0.44%	
nterregional Consumer Electronic	NONCON CONSUMER ELEC	1.10%		0.10%		1.10%		0.10%	
nterregional Consumer Standard	NONCON CONSUMER STANDARD	1.60%		0.60%		1.60%		0.60%	
terregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.54%		1.54%		0.54%	
nterregional Commercial Standard	NONCON CORPORATE STANDARD	2.00%		1.00%		2.00%		1.00%	
Iterregional MasterCard Electronic Card Consumer	NONCON ELECTRONIC CARD CONSUMER	1.10%		0.10%		1.10%		0.10%	
terregional MasterCard Electronic Card Commercial	NONCON ELECTRONIC CARD COMMERCIAL	1.85%		0.85%		1.85%		0.85%	
terregional Commercial Purchasing Large Ticket	NONCON COMMERCIAL PURCHASING	0.90%	\$30.00	0.700/	\$30.00	0.90%	\$30.00	0.700/	\$30.00
Iterregional Commercial Purchasing Data Rate II	NONCON COMM PURCH DATA RATE	1.70%		0.70%		1.70%		0.70%	
terregional Consumer Premium Electronic terregional Consumer Premium Full UCAF	NONCDN CON PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF	1.85%		0.85%		1.85%		0.85%	
Iterregional Consumer Premium Prui OCAF	NONCON CON PREMIUM MAR UCAF	1.85%		0.85%		1.85%		0.85%	
Iterregional Consumer Premium Merchant GCAP	NONCON CON PREMIUM STAND	1.85%		0.85%		1.85%		0.85%	
Iterregional Commercial Premium Standard	NONCON COM PREMIUM STAND	2.00%		1.00%		2.00%		1.00%	
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE		CURRENT	RATES				ECTIVE DEC 1,	2016 - NO CHANG	GE
APPLICABLE MASTERCARD INTERCHANG	E RATE	1.15%	\$0.000	(can be a combination	of % and \$)				
DEBIT MASTERCARD CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchang	e Rate	Interchange	Differential	Intercha	ange Rate	Interchan	ge Differentia
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
anada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
anada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
anada Intracountry Petroleum Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
anada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
anada Intracountry Other Electronic Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
anada Intracountry Supermarket Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
anada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
anada Intracountry Petroleum Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
anada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
anada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
anada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
anada Intracountry Big Box Stores Tier 2	CDN DEBIT T2 CDN DEBIT T2	0.25%	\$0.05 \$0.05		\$0.05 \$0.05	0.25%	\$0.05 \$0.05		\$0.05 \$0.05
anada Intracountry Petroleum Tier 2		0.15%	\$0.05		• • • • • • • • • • • • • • • • • • • •				\$0.05
		0.259/	¢n ne						
	CDN DEBIT T2	0.25%	\$0.05 \$0.05		\$0.05 \$0.05	0.25%	\$0.05 \$0.05		
anada Intracountry Other Electronic Tier 2	CDN DEBIT T2	0.25%	\$0.05 \$0.05		\$0.05 \$0.05	0.25%	\$0.05 \$0.05		
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment								_	
anada Intracountry Other Electronic Tier 2 tanada Intracountry Recurring Payment tanada Intracountry Charity	CDN DEBIT T2 CDN DEBIT RECURRING	0.25% 0.60%				0.25% 0.60%		_	
anada Intracountry Other Electronic Tier 2 Ianada Intracountry Recurring Payment Ianada Intracountry Charity Ianada Intracountry Emerging Sectors	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY	0.25% 0.60% 0.30%		-		0.25% 0.60% 0.30%		-	
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING	0.25% 0.60% 0.30% 0.30%		-		0.25% 0.60% 0.30% 0.30%		-	
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS	0.25% 0.60% 0.30% 0.30% 1.00%				0.25% 0.60% 0.30% 0.30% 1.00%		_	
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry MasterPass	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD	0.25% 0.60% 0.30% 0.30% 1.00%	\$0.05			0.25% 0.60% 0.30% 0.30% 1.00% 1.15%		ER 14 ,201 <u>6</u>	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE	0.25% 0.60% 0.30% 0.30% 1.00% 1.00%	\$0.05	(can be a combination	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15%	\$0.05	ER 14 ,2016 (can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% GURRENT	\$0.05 RATES \$0.000		\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF	\$0.05 ECTIVE OCTOB \$0.000	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60%	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES SEE 1.60%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% GURRENT	\$0.05 RATES \$0.000		\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60%	\$0.05 ECTIVE OCTOB \$0.000	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60%	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES SEE 1.60%	\$0.05	(can be a combin	\$0.05
nada Intracountry Other Electronic Tier 2 nada Intracountry Recurring Payment nada Intracountry Charity nada Intracountry Emerging Sectors nada Intracountry MasterPass nada Intracountry Standard & Non-SecureCode-Enabled E-Comm nada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JRCHASE SL Consumer Core/Rewards - Recurring	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60%	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EEE 1.60% Interch:	\$0.05	(can be a combin	\$0.05
nada Intracountry Other Electronic Tier 2 nada Intracountry Recurring Payment nada Intracountry Charity nada Intracountry Emerging Sectors nada Intracountry MasterPass nada Intracountry Standard & Non-SecureCode-Enabled E-Comm nada Intracountry Standard & Non-SecureCode-Enabled E-Comm nada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JRCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Supermarket	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchang	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES ESS 1.60% Interch.	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JRCHASE SL Consumer Core/Rewards - Recurring SL Consumer Core/Rewards - Supermarket SL Consumer Core/Rewards - Petroleum	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchance % 1.45% 1.42%	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES ESS 1.60% 1.37% 1.32%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER GREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Retail	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE ER RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchance 26 1.45% 1.42% 1.27%	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATISS ESS 1.60% 1.37% 1.32% 1.18%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JECHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Retail PSL Consumer Core/Rewards - Retail PSL Consumer Core/Rewards - Retail	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE ER RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchance 36 1.45% 1.42% 1.27% 1.60%	\$0.05 RATES \$0.000	Interchange	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATISS ESS 1.60% 1.37% 1.32% 1.18%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER GREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Retail PSL Consumer Core/Rewards - Retail PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Passenger Transport	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE ER RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE RETAIL CDN CONSUMER CORE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.27% 1.60% 1.67% 2	\$0.05 RATES \$0.000	Interchange %	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATISS ESS 1.60% 1.37% 1.32% 1.18%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & SecureCode-Enabled DISCOVER GREDIT DISCOUNTRATE ADJUSTIMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER GREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JUNCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Petraium - Recurring	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE EF RATE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.42% 1.67% 2 1.67% 2	\$0.05 RATES \$0.000	<u>Interchange</u> <u>%</u> 0.07%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES ESS 1.60% 1.37% 1.32% 1.18% 1.45%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNTRATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSIL Consumer Core/Rewards - Recurring PSIL Consumer Core/Rewards - Petroleum PSIL Consumer Core/Rewards - Hotels/Car Rentals PSIL Consumer Core/Rewards - Hotels/Car Rentals PSIL Consumer Core/Rewards - Passenger Transport PSIL Consumer Premium - Recurring PSIL Consumer Premium - Recurring	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT MASTERPASS CDN DEBIT STANDARD CDN DEBIT SECURE EF RATE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchance 26 1.45% 1.42% 1.67% 2 1.70%	\$0.05 RATES \$0.000	1.07% 0.07% 0.07%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% NATES EFF 1.60% 1.37% 1.32% 1.18% 1.45%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Son-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANCE DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Premium - Recurring PSL Consumer Premium - Supermarket PSL Consumer Premium - Supermarket PSL Consumer Premium - Petroleum PSL Consumer Premium - Retail	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.27% 1.60% 1.67% 2 1.77% 1.65% 1.55% 1.55% 1.98%	\$0.05 RATES \$0.000	1.07% 0.07% 0.07% 0.10% 0.05%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% NATES EFF 1.60% 1.37% 1.32% 1.18% 1.45%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Son-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANCE DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Premium - Recurring PSL Consumer Premium - Supermarket PSL Consumer Premium - Petroleum PSL Consumer Premium - Retail PSL Consumer Premium - Hotels/Car Rentals PSL Consumer Premium - Retail	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM RETAIL	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.42% 1.42% 1.60% 1.67% 2 1.67% 2 1.70% 1.65% 1.50% 1.50% 1.50% 1.50% 1.50%	\$0.05 RATES \$0.000	1.07% 0.07% 0.07% 0.10% 0.05% 0.38% 0.45%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANCE DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JECHASE 25L Consumer Core/Rewards - Recurring 25L Consumer Core/Rewards - Petroleum 25L Consumer Core/Rewards - Hotels/Car Rentals 25L Consumer Permium - Recurring 25L Consumer Permium - Petroleum 25L Consumer Permium - Retail 25L Consumer Permium - Petroleum 25L Consumer Permium - Retail 25L Consumer Permium - Persenger Transport	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.42% 1.42% 1.27% 1.60% 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.05% 2 2.03% 2	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.05% 0.38% 0.45% 0.43%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.56% 1.56%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANCE DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JECHASE 25L Consumer Core/Rewards - Recurring 25L Consumer Core/Rewards - Petroleum 25L Consumer Core/Rewards - Petroleum 25L Consumer Core/Rewards - Passenger Transport 25L Consumer Premium - Recurring 25L Consumer Premium - Petroleum 25L Consumer Premium - Petroleum 25L Consumer Premium - Petroleum 25L Consumer Premium - Retail 25L Consumer Premium - Petroleum 25L Consumer Premium - Retail 25L Consumer Premium - Petroleum 25L Consumer Premium - Retail 25L Consumer Premium - Passenger Transport 25L Consumer Premium - Passenger Transport 25L Consumer Premium - Petroleum - Passenger Transport 25L Consumer Premium - Petroleum - Pe	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM RETAIL CDN CONSUMER PREMIUM PLUS RECURRING	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.42% 1.42% 1.42% 1.60% 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.03% 2 2.10%	\$0.05 RATES \$0.000	0.07% 0.07% 0.07% 0.10% 0.05% 0.38% 0.45% 0.43%	\$0.05	0.25% 0.60% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.60%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JUNEAUSE 25L Consumer Core/Rewards - Recurring 25L Consumer Core/Rewards - Petroleum 25L Consumer Core/Rewards - Hotels/Car Rentals 25L Consumer Permium - Recurring 25L Consumer Premium - Recurring 25L Consumer Premium - Petroleum 25L Consumer Premium - Retail 25L Consumer Premium - Retail 25L Consumer Premium - Petroleum - Passenger Transport 25L Consumer Premium - Pussenger Transport 25L Consumer Premium - P	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS RECURRING CDN CONSUMER PREMIUM PLUS	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.80% 1.45% 1.42% 1.42% 1.67% 2 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.03% 2 2.10% 2.00%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.05% 0.38% 0.45% 0.43% 0.50% 0.40%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.45% 1.60%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JUNEAUS JU	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE SE RATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.42% 1.60% 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.03% 2 2.10% 2.00%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.05% 0.38% 0.45% 0.43% 0.50% 0.40%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.96% 1.96% 1.96%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS UNCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Supermarket PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Petroleum PSL Consumer Premium - Recurring PSL Consumer Premium - Retail PSL Consumer Premium - Petroleum PSL Consumer Premium - Plassenger Transport	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS RECURRING CDN CONSUMER PREMIUM PLUS CDN CONSUM	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.42% 1.27% 1.60% 1.65% 1.67% 2 1.70% 1.65% 1.98% 2.05% 2 2.03% 2 2.10% 2.00% 2.25%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.05% 0.38% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.45% 1.60%	\$0.05	(can be a combin	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled PISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS JUNCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Premium - Recurring PSL Consumer Premium - Petroleum PSL Consumer Premium - Pussenger Transport PSL Consumer Premium - Pussenger	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS RECURRING CDN CONSUMER PREMIUM PLUS	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.42% 1.27% 1.60% 1.65% 1.67% 2 1.70% 1.65% 1.98% 2.05% 2 2.03% 2 2.10% 2.00% 2.25% 2.40% 2	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.10% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65% 0.80%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.96% 1.96% 1.96%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled PISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS UNCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Petroleum PSL Consumer Premium - Recurring PSL Consumer Premium - Recurring PSL Consumer Premium - Petroleum PSL Consumer Premium - Pussenger Transport PSL Consumer Premium Plus - Recurring PSL Consumer Premium Plus - Petroleum	CDN DEBIT T2 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN CONSUMER CORE EXAMPLE STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchang 2 1.45% 1.42% 1.27% 1.60% 2 1.67% 2 1.70% 1.65% 2 2.03% 2 2.10% 2.00% 2.25% 2.40% 2 2.35% 2 2	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.05% 0.38% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.45% 1.45% 1.96% 1.96% 1.96% 1.96% 1.96%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Charity anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled PISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS UNCHASE PSL Consumer CoreRewards - Recurring PSL Consumer CoreRewards - Supermarket PSL Consumer CoreRewards - Petroleum PSL Consumer CoreRewards - Hotels/Car Rentals PSL Consumer Premium - Supermarket PSL Consumer Premium - Retail PSL Consumer Premium - Retail PSL Consumer Premium - Retail PSL Consumer Premium - Petroleum PSL Consumer Premium - Puss-Recurring PSL Consumer Premium - Plus - Supermarket PSL Consumer Premium Plus - Retail PSL Consumer Premium Plus - Petroleum	CDN DEBIT T2 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN CONSUMER CORE EXAMPLE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREM	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% Interchang 2 1.45% 1.42% 1.27% 1.60% 2 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.05% 2 2.03% 2 2.10% 2.00% 2.25% 2.40% 2 2.35% 2 1.49%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.10% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65% 0.80%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFF 1.60% 1.37% 1.37% 1.45% 1.45% 1.45% 1.45% 1.96%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNTRATE ADJUSTIMENT FEE APPLICABLE DISCOVER INTERCHANCE DISCOVER GREDIT DISCOUNTRATE ADJUSTIMENT FEE APPLICABLE DISCOVER INTERCHANCE DOMESTIC TRANSACTIONS JRCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Premium - Recurring PSL Consumer Premium - Petroleum PSL Consumer Premium - Retail PSL Consumer Premium - Petroleum PSL Consumer Premium - Pussenger Transport PSL Consumer Premium - Pussenger Transport PSL Consumer Premium - Pussenger Transport PSL Consumer Premium Plus - Securring PSL Consumer Premium Plus - Securring PSL Consumer Premium Plus - Petroleum PSL Consumer	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT SECURE ERATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREM	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.27% 1.60% 1.67% 2 1.70% 2 1.70% 2 2.03% 2 2.10% 2.00% 2.25% 2.40% 2 2.35% 2 1.49% 1.49%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.10% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65% 0.80%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES ESS 1.60% 1.37% 1.32% 1.45% 1.45% 1.45% 1.96% 1.96% 1.96% 1.96% 1.96% 1.96% 1.37% 1.32%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNTRATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANCE DISCOVER GREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Premium - Recurring PSL Consumer Premium - Petroleum PSL Consumer Premium - Petroleum PSL Consumer Premium - Retail PSL Consumer Premium - Petroleum PSL Consumer Premium - Pus - Supermarket PSL Consumer Premium Plus - Petroleum PSL Consumer Premium Plus - Petroleu	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT SECURE CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS CDN	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.27% 1.60% 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.05% 2.20% 2.00% 2.25% 2.40% 2.25% 2.40% 2 2.35% 2 1.49% 1.49%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.10% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65% 0.80%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% NATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.56% 1.96% 1.96% 1.96% 1.96% 1.96% 1.96% 1.37% 1.32% 1.18%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
anada Intracountry Other Electronic Tier 2 anada Intracountry Recurring Payment anada Intracountry Recurring Payment anada Intracountry Emerging Sectors anada Intracountry MasterPass anada Intracountry Standard & Non-SecureCode-Enabled E-Comm anada Intracountry Standard SecureCode-Enabled DISCOVER GREDIT DISCOUNTRATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS URCHASE PSL Consumer Core/Rewards - Recurring PSL Consumer Core/Rewards - Petroleum PSL Consumer Core/Rewards - Hotels/Car Rentals PSL Consumer Core/Rewards - Passenger Transport PSL Consumer Premium - Recurring PSL Consumer Premium - Petroleum PSL Consumer Premium - Petroleum PSL Consumer Premium - Petroleum PSL Consumer Premium - Supermarket PSL Consumer Premium - Petroleum PSL Consumer Premium Plus - Recurring PSL Consumer Premium Plus - Supermarket PSL Consumer Premium Plus - Supermarket PSL Consumer Premium Plus - Petroleum PSL Consumer Premium Plus - Supermarket PSL Consumer Premium Plus - Petroleum	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT STANDARD CDN DEBIT SECURE ERATE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREM	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.27% 1.60% 1.67% 2 1.70% 2 1.70% 2 2.03% 2 2.10% 2.00% 2.25% 2.40% 2 2.35% 2 1.49% 1.49%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.10% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65% 0.80%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% RATES ESS 1.60% 1.37% 1.32% 1.45% 1.45% 1.45% 1.96% 1.96% 1.96% 1.96% 1.96% 1.96% 1.37% 1.32%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05
APPLICABLE DISCOVER INTERCHANG DISCOVER CREDIT CARD TRANSACTION TYPE	CDN DEBIT T2 CDN DEBIT RECURRING CDN DEBIT CHARITY CDN DEBIT EMERGING CDN DEBIT SECURE CDN DEBIT STANDARD CDN DEBIT SECURE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM PLUS CDN CO	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% CURRENT 1.60% 1.45% 1.42% 1.27% 1.60% 1.67% 2 1.70% 1.65% 1.50% 1.98% 2.05% 2.10% 2.00% 2.25% 2.40% 2.25% 2.40% 2 2.35% 2 1.49% 1.49%	\$0.05 RATES \$0.000	0.07% 0.07% 0.10% 0.10% 0.45% 0.43% 0.50% 0.40% 0.40% 0.65% 0.80%	\$0.05	0.25% 0.60% 0.30% 0.30% 1.00% 1.15% 1.00% NATES EFF 1.60% 1.37% 1.32% 1.18% 1.45% 1.45% 1.56% 1.96% 1.96% 1.96% 1.96% 1.96% 1.96% 1.37% 1.32% 1.18%	\$0.05	(can be a combin Interchan % 0.36% 0.36% 0.36%	\$0.05

CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.20%		0.60%		2.00%		0.40%	
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.15%		0.55%		2.00%		0.40%	
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.15%		0.55%		2.00%		0.40%	
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.25%		0.65%		2.00%		0.40%	
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL	2.45% 2		0.85%					
CPSL Commercial - Passenger Transport	CDN COMMERCIAL	2.40% 2		0.80%					
Canada BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.72%		0.12%		1.58%			
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	2.10%		0.50%		1.85%		0.25%	
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.60%		1.00%		2.49%		0.89%	
Canada BSL Commercial	CDN COMMERCIAL BSL	2.65%		1.05%		2.00%		0.40%	
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.20%				1.15%			
CPSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.20%				1.15%			
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.20%				1.15%			
CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.20%				1.15%			
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT	1.20% 2							
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT	1.20% 2							
REFUND/VOUCHER									
CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.72%		0.12%		1.58%			
CPSL Consumer Refund Core/Rewards Program 2 CPSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P2 CDN CONSUMER CORE REFUND P3	1.67% ²		0.07%		1.32%			
CPSL Consumer Refund Core/rewards Program 3 CPSL Consumer Refund Premium Program 1	CDN CONSUMER CORE REFUND P3 CDN CONSUMER PREMIUM REFUND P1	2.10%		0.50%		1.32%		0.25%	
CPSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2	2.03% 2		0.43%		1.0376		0.2370	
CPSL Consumer Refund Premium Program 3	CDN CONSUMER PREMIUM REFUND P3	1.65%		0.05%		1.45%			
CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	2.60%		1.00%		2.49%		0.89%	
CPSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM PLUS REFUND P2	2.35% 2		0.75%					
CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM PLUS REFUND P3	2.00%		0.40%		1.96%		0.36%	
CPSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	1.49%				1.58%			
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2	1.49% ²							
CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.49%				1.32%			
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.20%				1.15%			
CPSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2	1.20% 2							
CPSL Consumer Refund Debit Program 3	CDN CONSUMER DEBIT REFUND P3	1.20%				1.15%			
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.65%		1.05%		2.00%		0.40%	
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2	2.40% 2		0.80%					
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.15%		0.55%		2.00%		0.40%	
INTERNATIONAL/FOREIGN TRANSACTIONS									
<u>PURCHASE</u>									
Canadian International Electronic	NONCDN ELECTRONIC	1.20%				1.20%			
Canadian International BSL	NONCDN BSL	1.72%		0.12%		1.72%		0.12%	
REFUND									
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%				1.20%			
UNIONPAY DISCOUNT RATE ADJUSTMENT FEE		CURRENT RAT				RATES - NO			
APPLICABLE UNIONPAY INTERCHANGE RAT	E	1.10%	\$0.000	(can be a combination of	f % and \$)	1.10%	\$0.000	(can be a combinati	on of % and \$)
UNIONPAY CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS	Interchange Ra	te	Interchange D	ifferential	Intercha	ange Rate	Interchange	Differential
DOMESTIC TRANSACTIONS	MONTHLY STATEMENT	<u>~</u>	<u>s</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>s</u>
DOMESTIC TRANSACTIONS	CDN	1.10%	=		*	1.10%	×	<u> 20</u>	*
DOMESTIC ECOMMERCE	CDN ECOMM	1.20%		0.10%		1.20%		0.10%	
DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN ECOMM ES1	1.15%		0.05%		1.15%		0.05%	
DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN MOTO	1.50%		0.40%		1.50%		0.40%	
INTERREGIONAL TRANSACTIONS									
INTERREGIONAL	NONCDN	1.10%				1.10%			
INTERREGIONAL ECOMMERCE	NONCDN ECOMM	1.20%		0.10%		1.20%		0.10%	
INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	NONCDN ECOMM ES1	1.15%		0.05%		1.15%		0.05%	
INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)	NONCDN MOTO	1.50%		0.40%		1.50%		0.40%	
INTERAC DIRECT PAYMENT INTERCHANGE RATES		CURRENT RAT				RATES - NO			
INTERAC FLASH INTERCHANGE TIER	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Ra (Per INTERAC Debit C	ard Flash			(Per INTERAC	ange Rate Debit Card Flas	h	
		Transaction)	<u>\$</u>			Trans	saction) <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			_	\$0.02		
(5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832) AND VENDING MACHINES (5499) INTERAC FLASH – TIER 2: HIGH VOLUME MERCHANT (MORE THAN 60 MILLION INTERAC DEBIT TRANSACTIONS) AS DETERMINED BY INTERAC	INTERAC FLASH INTERCHANGE FEE		\$0.025				\$0.025		
INTERAC FLASH - TIER 3: BASE RATE FOR ALL OTHER MERCHANTS	INTERAC FLASH INTERCHANGE FEE		\$0.035				\$0.035		



<sup>New MasterCard Consumer Credit MasterPass interchange rates effective November 1, 2016. This will be reflected on your December 2016 statement, which you will receive in January 2017
Effective October 14, 2016. CPSL – HotelsCar Rentals and CPSL – Passenger Transport, Canada will be removed and will now qualify for CPSL-Retail, Canada Consumer Acquirer Interchange Program. This will be reflected on your October 2016 statement, which you will receive in November 2016.
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