TD Merchant Services

Interchange Rates - Gas/Petroleum Category

| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | | CURRENT | T RATES | | | RATES EFEC | | BER 15, 2016 | | |
|---|---|---|--|---|----------------|---|-----------|----------------------------------|-------------|--|
| | APPLICABLE VISA INTERCHANGE RATE | | 1.18% \$0.000 (can be a combination of % and \$) | | | | | | | |
| VISA CREDIT CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT | Interchan | ge Rate | Interchang | e Differential | Interchang | e Rate | Interchange | Differentia | |
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>s</u> | <u>\$</u> | <u>%</u> | <u>\$</u> | |
| Consumer Credit Classic, Gold, Platinum Standard | CDN CONSUMER STANDARD | 1.52% | | 0.34% | | 1.52% | | 0.34% | | |
| Consumer Credit Classic, Gold, Platinum Electronic | CDN CONSUMER ELEC. | 1.42% | | 0.24% | | 1.42% | | 0.24% | | |
| Consumer Credit Classic, Gold, Platinum Performance Program Tier 1 | CDN CONSUMER ELEC. | 1.37% | | 0.19% | | 1.37% | | 0.19% | | |
| Consumer Credit Classic, Gold, Platinum Performance Program Tier 2 | CDN CONSUMER ELEC. | 1.41% | | 0.23% | | 1.41% | | 0.23% | | |
| Consumer Credit Classic, Gold, Platinum Industry Program - Gas | CDN CONSUMER ELEC. | 1.18% | | | | 1.18% | | | | |
| Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail | CDN CONSUMER ELEC. | 1.33% | | 0.15% | | 1.23% | | 0.05% | | |
| Consumer Credit Classic, Gold, Platinum Recurring Payment | CDN CONSUMER RECURRING | 1.37% | | 0.19% | | 1.37% | | 0.19% | | |
| Consumer Credit Infinite Standard | CDN INFINITE STANDARD | 1.71% | | 0.53% | | 1.71% | | 0.53% | | |
| Consumer Credit Infinite Electronic | CDN INFINITE ELEC. | 1.61% | | 0.43% | | 1.61% | | 0.43% | | |
| Consumer Credit Infinite Performance Program Tier 1 | CDN INFINITE ELEC. | 1.56% | | 0.38% | | 1.56% | | 0.38% | | |
| Consumer Credit Infinite Performance Program Tier 2 | CDN INFINITE ELEC. | 1.61% | | 0.43% | | 1.61% | | 0.43% | | |
| Consumer Credit Infinite Industry Program - Gas | CDN INFINITE ELEC. | 1.37% | | 0.19% | | 1.37% | | 0.19% | | |
| Consumer Credit Infinite Industry Program - Grocery and Food Retail | CDN INFINITE ELEC. | 1.52% | | 0.34% | | 1.42% | | 0.24% | | |
| Consumer Credit Infinite Recurring Payment | CDN INFINITE RECURRING | 1.56% | | 0.38% | | 1.56% | | 0.38% | | |
| Consumer Credit Infinite Privilege Standard | CDN INFINITE PRIV STANDARD | 2.45% | | 1.27% | | 2.45% | | 1.27% | | |
| Consumer Credit Infinite Privilege Electronic | CDN INFINITE PRIV ELEC. | 2.08% | | 0.90% | | 2.08% | | 0.90% | | |
| Consumer Credit Infinite Privilege Performance Program Tier 1 | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | 1.95% | | 0.77% | | |
| Consumer Credit Infinite Privilege Performance Program Tier 2 | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | 1.95% | | 0.77% | | |
| Consumer Credit Infinite Privilege Industry Program - Gas | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | 1.95% | | 0.77% | | |
| Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | 1.95% | | 0.77% | | |
| Consumer Credit Infinite Privilege Emerging Segments | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | 1.95% | | 0.77% | | |
| Consumer Credit Infinite Privilege Recurring Payment | CDN INFINITE PRIV RECURRING | 1.95% | | 0.77% | | 1.95% | | 0.77% | | |
| Commercial Credit Corporate Standard | CDN COMMERCIAL STANDARD | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Commercial Credit Corporate Electronic | CDN COMMERCIAL ELEC. | 1.90% | | 0.72% | | 1.90% | | 0.72% | | |
| Credit Infinite Business Standard | CDN INF BUS STANDARD | 2.65% | | 1.47% | | 2.25% | | 1.07% | | |
| Credit Infinite Business Electronic | CDN INF BUS ELEC. | 2.25% | | 1.07% | | 2.10% | | 0.92% | | |
| Credit Infinite Business Performance Program Tier 1 | CDN INF BUS ELEC. | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Credit Infinite Business Performance Program Tier 2 | CDN INF BUS ELEC. | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Credit Infinite Business Industry Program - Gas | CDN INF BUS ELEC. | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Credit Infinite Business Industry Program - Grocery and Food Retail | CDN INF BUS ELEC. | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Credit Infinite Business Emerging Segments | CDN INF BUS ELEC. | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Credit Infinite Business Recurring Payment | CDN INF BUS RECURRING | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Consumer Prepaid Standard | CDN PREPAID STANDARD | 1.52% | | 0.34% | | 1.52% | | 0.34% | | |
| Consumer Prepaid Electronic | CDN PREPAID ELEC. | 1.42% | | 0.24% | | 1.42% | | 0.24% | | |
| Consumer Prepaid Performance Program Tier 1 | CDN PREPAID ELEC. | 1.37% | | 0.19% | | 1.37% | | 0.19% | | |
| Consumer Prepaid Performance Program Tier 2 | CDN PREPAID ELEC. | 1.41% | | 0.23% | | 1.41% | | 0.23% | | |
| Consumer Prepaid Industry Program - Gas | CDN PREPAID ELEC. | 1.18% | | | | 1.18% | | | | |
| Consumer Prepaid Industry Program - Grocery and Food Retail | CDN PREPAID ELEC. | 1.33% | | 0.15% | | 1.23% | | 0.05% | | |
| Consumer Prepaid Recurring Payment | CDN PREPAID RECURRING | 1.37% | | 0.19% | | 1.37% | | 0.19% | | |
| Consumer Prepaid Emerging | CDN PREPAID - EMG | 0.98% | | | | 0.98% | | | | |
| Consumer Credit Classic, Gold, Platinum Emerging Segment | CDN CONSUMER CLASS - EMG | 0.98% | | | | 0.98% | | | | |
| Consumer Credit Infinite Emerging Segment | CDN CONSUMER INFINITE - EMG | 1.17% | | | | 1.17% | | | | |
| Commercial Credit Enhanced Data - Fuel | CDN COM ENHANCED DATA FUEL | 1.80% | | 0.62% | | 1.80% | | 0.62% | | |
| Commercial Credit Enhanced Data - Level 2 | CDN COM ENHANCED DATA LEVEL 2 | 1.60% | | 0.42% | | 1.60% | | 0.42% | | |
| Commercial Credit Enhanced Date - Level 3 | CDN COM ENHANCED DATA LEVEL 3 | 1.40% | | 0.22% | | 1.40% | | 0.22% | | |
| Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000 | CDN COM LARGE TICKET | 1.30% | \$35.00 | 0.12% | \$35.00 | 1.30% | \$35.00 | 0.12% | \$35.00 | |
| Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000 | CDN COM LARGE TICKET | 1.20% | \$35.00 | 0.02% | \$35.00 | 1.20% | \$35.00 | 0.02% | \$35.00 | |
| Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + | CDN COM LARGE TICKET | 1.10% | \$35.00 | | \$35.00 | 1.10% | \$35.00 | | \$35.00 | |
| Commercial Prepaid Standard | CDN COM PREPAID STANDARD | 2.00% | | 0.82% | | 2.00% | | 0.82% | | |
| Commercial Prepaid Electronic | CDN COM PREPAID ELEC. | 1.90% | | 0.72% | | 1.90% | | 0.72% | | |
| Commercial Prepaid Performance Program Tier 1 | CDN COM PREPAID ELEC. | 1.80% | | 0.62% | | 1.80% | | 0.62% | | |
| | | | | 0.67% | | 1.85% | | 0.67% | | |
| Commercial Prepaid Performance Program Tier 2 | CDN COM PREPAID ELEC. | 1.85% | | | | | | | | |
| Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas | CDN COM PREPAID ELEC. | 1.85% | | 0.62% | | 1.80% | | 0.62% | | |
| · · · | | | | | | 1.80% | | 0.62% | | |
| Commercial Prepaid Industry Program - Gas | CDN COM PREPAID ELEC. | 1.80% | | 0.62% | | | | | | |
| Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. | 1.80% 1.85% | | 0.62% 0.67% | | 1.85% | | 0.67% | | |
| Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING | 1.80% 1.85% 1.85% | | 0.62% 0.67% 0.67% | | 1.85% 1.85% | | 0.67% 0.67% | | |
| Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING | 1.80% 1.85% 1.85% | | 0.62% 0.67% 0.67% | | 1.85% 1.85% | | 0.67% 0.67% | | |
| Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING CDN COM PREPAID - EMG | 1.80% 1.85% 1.85% 1.80% | | 0.62% 0.67% 0.67% 0.62% | | 1.85% 1.85% 1.80% | | 0.67% 0.67% 0.62% | | |
| Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Recurring Payment Commercial Prepaid Emerging <u>INTERREGIONAL/FOREIGN TRANSACTIONS</u> Interregional Classic, Gold Standard | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING CDN COM PREPAID - EMG NONCDN STANDARD | 1.80% 1.85% 1.85% 1.80% | | 0.62% 0.67% 0.67% 0.62% | | 1.85% 1.85% 1.80% 1.60% | | 0.67% 0.67% 0.62% | | |
| 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 Interregional Classic, Gold Airline | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING CDN COM PREPAID - EMG NONCDN STANDARD NONCDN ELEC. | 1.80% 1.85% 1.85% 1.80% 1.60% 1.10% | | 0.62% 0.67% 0.67% 0.62% 0.42% | | 1.85% 1.85% 1.80% 1.60% 1.10% | | 0.67% 0.67% 0.62% 0.42% | | |
| 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 Premium Card | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING CDN COM PREPAID - EMG NONCDN STANDARD NONCDN STANDARD NONCDN AIRLINE NONCDN PREMIUM CARD | 1.80% 1.85% 1.85% 1.80% 1.60% 1.10% 1.10% 1.80% | | 0.62% 0.67% 0.62% 0.42% 0.62% | | 1.85% 1.85% 1.80% 1.60% 1.10% 1.10% 1.80% | | 0.67% 0.67% 0.62% 0.42% | | |
| 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 Interregional Classic, Gold Airline | CDN COM PREPAID ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID RECURRING CDN COM PREPAID - EMG NONCDN STANDARD NONCDN ELEC. NONCDN AIRLINE | 1.80% 1.85% 1.85% 1.80% 1.60% 1.10% | | 0.62% 0.67% 0.67% 0.62% 0.42% | | 1.85% 1.85% 1.80% 1.60% 1.10% | | 0.67% 0.67% 0.62% 0.42% | | |

| Interregional Electronic Commence Secure | NONCDN ECOMM SECURE | 1.44% | | 0.26% | | 1.44% | | 0.26% | |
|---|--|-----------|------------------|----------------------------|------------------|---------------|------------------|----------------|--------------|
| Interregional Electronic Commerce Secure Socket Layer / Encryption | NONCON ECOMM SSL / ENCRYPTION | 1.44% | | 0.26% | | 1.44% | | 0.26% | |
| Interregional Acquirer Chip Fee | NONCON CHIP TERMINAL | 1.00% | | | | 1.00% | | | |
| Interregional Issuer Chip Fee | NONCDN CHIP ISSUER | 1.20% | | 0.02% | | 1.20% | | 0.02% | |
| VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE | | CURREN | T RATES | | | RATES EFFECTI | VE OCTOB | ER 15, 2016 | |
| APPLICABLE VISA INTERCHANGE RA | TE | 1.15% | \$0.000 | (can be a combination of % | and \$) | | | | |
| | AS IDENTIFIED ON THE TD MERCHANT SERVICES | | | | | | | | |
| VISA DEBIT CARD TRANSACTION TYPE | MONTHLY STATEMENT | Interchan | | Interchange Diffe | | Interchange | | Interchange I | |
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
| Debit Standard | | 1.15% | \$0.0F | | ¢0.05 | 1.15% | \$0.0F | 2.95% | |
| Debit Electronic Debit Electronic Performance Program Tier 1 | CDN DEBIT ELECTRONIC | 0.25% | \$0.05 \$0.05 | | \$0.05 \$0.05 | | \$0.05 | 3.85% 3.85% | |
| Debit Electronic Performance Program Tier 2 | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | | \$0.05 | | \$0.05 \$0.05 | 3.85% | |
| Debit Electronic Gas | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | | \$0.05 | | \$0.05 | 3.85% | |
| Debit Electronic Grocery and Food Retail | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | | \$0.05 | | \$0.05 | 3.85% | |
| Debit Recurring Payment | CDN DEBIT RECURRING | 0.60% | | | | | | | |
| Debit Emerging Segment | CDN DEBIT EMERGING | 0.30% | | | | | | | |
| MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE | | CURREN | T RATES | | | RATES EFFECTI | VE NOVEM | BER 1, 2016 | |
| APPLICABLE MASTERCARD INTERCHANGE RA | TE | 1.17% | \$0.000 | (can be a combination of % | and \$) | | | | |
| | | | | | | | | | |
| MASTERCARD CREDIT CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT | Interchan | nge Rate | Interchange Diffe | erential | Interchange | e Rate | Interchange I | Differential |
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>%</u> | <u>\$</u> | <u>%</u> | <u>s</u> |
| Canada Intracountry Consumer Standard | CDN CONSUMER STANDARD | 1.61% | | 0.44% | | 1.61% | | 0.44% | |
| Canada Intracountry Consumer High Spend Standard | CDN CONSUMER HI-SPEND STANDARD | 1.89% | | 0.72% | | 1.89% | | 0.72% | |
| Canada Intracountry Consumer Premium High Spend Standard | CDN CONS PREMIUM HI-SPEND STANDARD | 2.49% | | 1.32% | | 2.49% | | 1.32% | |
| Canada Intracountry Consumer Electronic | CDN CONSUMER ELEC | 1.49% | | 0.32% | | 1.49% | | 0.32% | |
| Canada Intracountry Consumer High Spend Electronic | CDN CONSUMER HI-SPEND ELEC | 1.77% | | 0.60% | | 1.77% | | 0.60% | |
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.12% | | 0.95% | | 2.12% | | 0.95% | |
| Canada Intracountry Consumer (Tier 1) | | 1.26% | | 0.09% | | 1.26% | | 0.09% | |
| Canada Intracountry Consumer (Tier 2) | | 1.36% | | 0.19% | | 1.36% | | 0.19% | |
| Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) | CDN CONSUMER CDN CONSUMER | 1.41% | | 0.24% | | 1.41% | | 0.24% 0.05% | |
| Canada Intracountry Consumer Supermarket (High Volume) | CDN CONSUMER | 1.32% | | 0.15% | | 1.32% | | 0.15% | |
| Canada Intracountry Consumer Supermarket | CDN CONSUMER | 1.32% | | 0.15% | | 1.32% | | 0.15% | |
| Canada Intracountry Consumer Petroleum (High Volume) | CDN CONSUMER | 1.17% | | | | 1.17% | | | |
| Canada Intracountry Consumer Petroleum | CDN CONSUMER | 1.17% | | | | 1.17% | | | |
| Canada Intracountry Consumer Everyday Spend | CDN CONSUMER | 1.44% | | 0.27% | | 1.44% | | 0.27% | |
| Canada Intracountry Consumer Charity | CDN CONSUMER | 1.00% | | | | 1.00% | | | |
| Canada Intracountry Consumer High Spend (Tier 1) | CDN CONSUMER HI-SPEND | 1.38% | | 0.21% | | 1.38% | | 0.21% | |
| Canada Intracountry Consumer High Spend Rate A (Tier 2) | CDN CONSUMER HI-SPEND | 1.48% | | 0.31% | | 1.48% | | 0.31% | |
| Canada Intracountry Consumer High Spend Rate B (Tier 3) | CDN CONSUMER HI-SPEND | 1.53% | | 0.36% | | 1.53% | | 0.36% | |
| Canada Intracountry Consumer High Spend Supermarket (Tier 1) | CDN CONSUMER HI-SPEND | 1.34% | | 0.17% | | 1.34% | | 0.17% | |
| Canada Intracountry Consumer High Spend Supermarket (High Volume) | CDN CONSUMER HI-SPEND | 1.44% | | 0.27% | | 1.44% | | 0.27% | |
| Canada Intracountry Consumer High Spend Supermarket | CDN CONSUMER HI-SPEND | 1.44% | | 0.27% | | 1.44% | | 0.27% | |
| Canada Intracountry Consumer High Spend Petroleum (High Volume) | CDN CONSUMER HI-SPEND | 1.30% | | 0.13% | | 1.30% | | 0.13% | |
| Canada Intracountry Consumer High Spend Petroleum | CDN CONSUMER HI-SPEND | 1.30% | | 0.13% | | 1.30% | | 0.13% | |
| Canada Intracountry Consumer High Spend Everyday Spend | CDN CONSUMER HI-SPEND | 1.56% | | 0.39% | | 1.56% | | 0.39% | |
| Canada Intracountry Consumer High Spend Charity | CDN CONSUMER HI-SPEND CDN CONSUMER PREMIUM HI-SPEND | 1.25% | | 0.08% | | 1.25% | | 0.08% | |
| Canada Intracountry Consumer Premium High Spend (Tier 1) Canada Intracountry Consumer Premium High Spend Rate A (Tier 2) | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Kate B (Her 3) | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Supermarket (High Volume) | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Supermarket | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Petroleum (High Volume) | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Petroleum | CDN CONSUMER PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer Premium High Spend Everyday Spend | CDN CONSUMER PREMIUM HI-SPEND | 2.00% | | 0.83% | | 2.00% | | 0.83% | |
| Canada Intracountry Consumer Premium High Spend Charity | CDN CONSUMER PREMIUM HI-SPEND | 1.50% | | 0.33% | | 1.50% | | 0.33% | |
| Canada Intracountry Consumer PayPass (Transactions under \$10) | CDN CONSUMER PAYPASS (<\$10) | | \$0.05 | | \$0.05 | | \$0.05 | | \$0.05 |
| Canada Intracountry Consumer High Spend PayPass (Transactions under \$10) | CDN CONSUMER PAYPASS HI-SPEND (<\$10) | | \$0.06 | | \$0.06 | | \$0.06 | | \$0.06 |
| Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10) | CDN CON PAYPASS PREM HI-SPEND(<\$10) | | \$0.07 | | \$0.07 | | \$0.07 | | \$0.07 |
| Canada Intracountry Consumer Recurring Payments | CDN CONSUMER RECURRING | 1.36% | | 0.19% | | 1.36% | | 0.19% | |
| Canada Intracountry Consumer High Spend Recurring Payments | CDN CONSUMER RECURRING HI-SPEND | 1.48% | | 0.31% | | 1.48% | | 0.31% | |
| Canada Intracountry Consumer Premium High Spend Recurring Payments | CDN CONS RECURRING PREMIUM HI-SPEND | 1.96% | | 0.79% | | 1.96% | | 0.79% | |
| Canada Intracountry Consumer SecureCode-Enabled | CDN CONSUMER SECURE | 1.61% | | 0.44% | | 1.61% | | 0.44% | |
| Canada Intracountry Consumer High Spend SecureCode-Enabled | CDN CONSUMER SECURE HI-SPEND | 1.89% | | 0.72% | | 1.89% | | 0.72% | |
| Canada Intracountry Consumer Premium High Spend SecureCode-Enabled | CDN CON SECURE PREMIUM HI-SPEND | 2.49% | | 1.32% | | 2.49% | | 1.32% | |
| Canada Intracountry Commercial Premium High Spend – Business Rate A | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | | 0.83% | | 2.00% | | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Business Rate B | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | | 0.83% | | 2.00% | | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Business Paypass | CDN COM PAYPASS PREMIUM HI-SPEND | 2.25% | | 1.08% | | 2.25% | | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Standard | | 2.65% | | 1.48% | | 2.65% | | 1.48% | |
| Canada Intracountry Commercial Premium High Spend – Business Electronic | | 2.25% | | 1.08% | | 2.25% | | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Grocery | CDN COMMERCIAL PREMIUM HI-SPEND | 2.25% | | 1.08% | | 2.25% | | 1.08% | |

| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.12% | | 0.95% | | 2.12% | | 0.95% | |
|--|---|--|--|---|--|--|---|-------------------------------------|---|
| Canada Intracountry Commercial Premium High Spend – Business Petroleum | CDN COMMERCIAL PREMIUM HI-SPEND | 2.25% | | 1.08% | | 2.25% | | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | | 0.83% | | 2.00% | | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Petroleum High Volume | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | | 0.83% | | 2.00% | | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Business Recurring Payments | CDN COM RECURRING PREMIUM HI-SPEND | 2.25% | | 1.08% | | 2.25% | | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled | CDN COM SECURE PREMIUM HI-SPEND | 2.65% | | 1.48% | | 2.65% | | 1.48% | |
| Canada Intracountry Commercial Programs | CDN CORPORATE ELEC | 2.00% | | 0.83% | | 2.00% | | 0.83% | |
| Canada Intracountry Commercial Charity | CDN CORPORATE ELEC | 1.80% | | 0.63% | | 1.80% | | 0.63% | |
| Canada Intracountry Consumer Emerging Segment | CDN CON EMG | 1.00% | | | | 1.00% | | | |
| Canada Intracountry Consumer High Spend Emerging Segment | CDN CON EMG HI-SPEND | 1.25% | | 0.08% | | 1.25% | | 0.08% | |
| Canada Intracountry Consumer Premium High Spend Emerging Segment | CDN CON EMG PREMIUM HS | 1.50% | | 0.33% | | 1.50% | | 0.33% | |
| Canada Intracountry Consumer MasterPass | CDN CONSUMER MASTERPASS | | | | | 1.61% | | 0.44% | |
| Canada Intracountry Consumer High Spend MasterPass | CDN CON HI-SPEND MASTERPASS | | | | | 1.89% | | 0.72% | |
| Canada Intracountry Consumer Premium High Spend MasterPass | CDN CON PREM HI-SPEND MASTERPASS | | | | | 2.49% | | 1.32% | |
| INTERNATIONAL/FOREIGN TRANSACTIONS | | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> |
| Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) | NONCDN CONSUMER UCAF | 1.44% | - | 0.27% | - | 1.44% | - | 0.27% | - |
| Interregional Consumer Electronic | NONCON CONSUMER ELEC | 1.10% | | | | 1.10% | | | |
| Interregional Consumer Standard | NONCON CONSUMER STANDARD | 1.60% | | 0.43% | | 1.60% | | 0.43% | |
| Interregional Consumer Full UCAF | NONCON CONSUMER STANDARD | 1.54% | | 0.43% | | 1.54% | | 0.43% | |
| Interregional Consumer Full UCAF | NONCON CORPORATE STANDARD | 2.00% | | 0.37% | | 2.00% | | 0.37% | |
| Interregional MasterCard Electronic Card Consumer | NONCON ELECTRONIC CARD CONSUMER | | | 0.0376 | | 1.10% | | 0.0376 | |
| | | 1.10% | | 0.000/ | | | | 0.000/ | |
| Interregional MasterCard Electronic Card Commercial | NONCON ELECTRONIC CARD COMMERCIAL | 1.85% | | 0.68% | | 1.85% | | 0.68% | |
| Interregional Commercial Purchasing Large Ticket | | 0.90% | \$30.00 | | \$30.00 | 0.90% | \$30.00 | | \$30. |
| Interregional Commercial Purchasing Data Rate II | NONCDN COMM PURCH DATA RATE | 1.70% | | 0.53% | | 1.70% | | 0.53% | |
| Interregional Consumer Premium Electronic | | 1.85% | | 0.68% | | 1.85% | | 0.68% | |
| Interregional Consumer Premium Full UCAF | NONCDN CON PREMIUM FULL UCAF | 1.85% | | 0.68% | | 1.85% | | 0.68% | |
| Interregional Consumer Premium Merchant UCAF | NONCDN CON PREMIUM MAR UCAF | 1.85% | | 0.68% | | 1.85% | | 0.68% | |
| | | | | | | | | 0.68% | |
| Interregional Consumer Premium Standard | NONCON CON PREMIUM STAND | 1.85% | | 0.68% | | 1.85% | | | |
| Interregional Commercial Premium Standard | NONCON CON PREMIUM STAND | 2.00% | | 0.68% 0.83% | | 2.00% | | 0.83% | |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> | NONCON COM PREMIUM STAND | 2.00% <u>CURREN</u> | | 0.83% | | | CTIVE NOVEM | 0.83% | |
| Interregional Commercial Premium Standard | NONCON COM PREMIUM STAND | 2.00% | <u>FRATES</u> \$0.000 | | on of % and \$) | 2.00% | CTIVE NOVEM | 0.83% | |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA | NONCON COM PREMIUM STAND | 2.00% CURREN 1.15% | \$0.000 | 0.83% (can be a combinati | | 2.00% | | 0.83% BER 1, 2016 | |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> | NONCON COM PREMIUM STAND | 2.00% CURRENT 1.15% Interchan | \$0.000 g <u>e Rate</u> | 0.83% (can be a combination of the second se | e Differential | 2.00% RATES EFFEC | nge Rate | 0.83% BER 1, 2016 Interchange | |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> <u>DOMESTIC TRANSACTIONS</u> | NONCDN COM PREMIUM STAND TE <u>AS IDENTIFIED ON THE TD MERCHANT SERVICES</u> MONTHLY STATEMENT | 2.00% CURREN 1.15% Interchan <u>%</u> | \$0.000 g <u>e Rate</u> <u>\$</u> | 0.83% (can be a combinati | <u>e Differential</u> <u>§</u> | 2.00% RATES EFFEC | nge Rate <u>\$</u> | 0.83% BER 1, 2016 | <u>s</u> |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> <u>DOMESTIC TRANSACTIONS</u> | NONCDN COM PREMIUM STAND TE AS IDENTIFIED ON THE TD MERCHANT SERVICES | 2.00% CURRENT 1.15% Interchan | \$0.000 g <u>e Rate</u> | 0.83% (can be a combination of the second se | e Differential | 2.00% RATES EFFEC | nge Rate | 0.83% BER 1, 2016 Interchange | <u>s</u> |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE.</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> <u>DOMESTIC TRANSACTIONS</u> Canada Intracountry Supermarket Base | NONCDN COM PREMIUM STAND TE <u>AS IDENTIFIED ON THE TD MERCHANT SERVICES</u> MONTHLY STATEMENT | 2.00% CURREN 1.15% Interchan <u>%</u> | \$0.000 g <u>e Rate</u> <u>\$</u> | 0.83% (can be a combination of the second se | <u>e Differential</u> <u>§</u> | 2.00% RATES EFFEC | nge Rate <u>\$</u> | 0.83% BER 1, 2016 Interchange | |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE.</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> <u>DOMESTIC TRANSACTIONS</u> Canada Intracountry Supermarket Base Canada Intracountry Big Box Stores Base | NONCDN COM PREMIUM STAND | 2.00% CURREN 1.15% Interchan <u>%</u> 0.15% | \$0.000 <u>ge Rate</u> <u>\$</u> \$0.05 | 0.83% (can be a combination of the second se | <u>e Differential</u> <u>§</u> \$0.05 | 2.00% RATES EFFEC Interchan <u>%</u> 0.15% | nge Rate <u>\$</u> \$0.05 | 0.83% BER 1, 2016 Interchange | <u>\$</u> \$0.0 |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> <u>DOMESTIC TRANSACTIONS</u> Canada Intracountry Supermarket Base Canada Intracountry Big Box Stores Base Canada Intracountry Petroleum Base | NONCDN COM PREMIUM STAND | 2.00% <u>CURREN</u> 1.15% <u>Interchan</u> <u>%</u> 0.15% 0.25% | \$0.000 g <u>e Rate</u> \$0.05 \$0.05 | 0.83% (can be a combination of the second se | e Differential <u>§</u> \$0.05 \$0.05 | 2.00% RATES EFFEC <u>Interchar</u> <u>%</u> 0.15% 0.25% | nge Rate <u>§</u> \$0.05 \$0.05 | 0.83% BER 1, 2016 Interchange | <u>\$</u> \$0.0 \$0.0 \$0.0 |
| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> <u>DOMESTIC TRANSACTIONS</u> Canada Intracountry Supermarket Base Canada Intracountry Big Box Stores Base Canada Intracountry Petroleum Base Canada Intracountry Specialty Clothing Stores Base | NONCON COM PREMIUM STAND | 2.00% <u>CURREN</u> 1.15% <u>Interchan</u> <u>%</u> 0.15% 0.25% 0.15% | \$0.000 ge Rate \$ \$0.05 \$0.05 \$0.05 | 0.83% (can be a combination of the second se | e Differential § \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFEC Minterchan % 0.15% 0.25% 0.15% | nge Rate § \$0.05 \$0.05 \$0.05 | 0.83% BER 1, 2016 Interchange | <u>\$</u> \$0.0 \$0.0 \$0.0 \$0.0 |
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| Interregional Commercial Premium Standard <u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u> APPLICABLE MASTERCARD INTERCHANGE RA <u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u> | NONCON COM PREMIUM STAND | 2.00% CURREN 1.15% Interchan % 0.15% 0.25% 0.25% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% | \$0.000 <u>ge Rate</u> <u>\$</u> \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% (can be a combination of the second se | e Differential \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFEC Muterchan % 0.15% 0.25% 0.25% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.25% 0.15% 0.25% | nge Rate \$ 0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% BER 1, 2016 Interchange | \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 |
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| Interregional Commercial Premium Standard | NONCDN COM PREMIUM STAND | 2.00% CURREN 1.15% 1.15% 1.15% 0.25% 0.30% 0.30% 0.30% 1.00% | \$0.000 ge Rate \$ \$0.05 \$0. | 0.83% (can be a combination of the second se | e Differential \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFE | nge Rate \$ 0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% BER 1, 2016 Interchange | <u>Σ</u> S0.0 S |
| hterregional Commercial Premium Standard | NONCDN COM PREMIUM STAND | 2.00% CURREN 1.15% 1.15% 1.15% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% | \$0.000 ge Rate \$ \$0.05 \$0. | 0.83% (can be a combination of the second se | e Differential \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFE | nge Rate \$ 0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% BER 1, 2016 Interchange | \$\begin{bmmatrix} & \begin{bmmatrix} & \begin{bmmatrix} & & & & & & & & & & & & & & & & & & & |
| hterregional Commercial Premium Standard | NONCDN COM PREMIUM STAND | 2.00% CURREN 1.15% 1.15% 1.15% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% | \$0.000 ge Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% (can be a combination of the second se | e Differential \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFE | nge Rate § 0.05 \$ 0.05 | 0.83% BER 1.2018 Interchange | \$\begin{bmmatrix} & \begin{bmmatrix} & \begin{bmmatrix} & & & & & & & & & & & & & & & & & & & |
| Thereregional Commercial Premium Standard | NONCDN COM PREMIUM STAND | 2.00% CURREN 1.15% 1.15% 1.15% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% | \$0.000 ge Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% (can be a combination interchang <u>%</u> | e Differential \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFE | nge Rate § 0.05 \$ 0.05 | 0.83% BER 1.2018 Interchange | <u>Σ</u> S0.0 S |
| | NONCDN COM PREMIUM STAND | 2.00% CURREN 1.15% 1.15% 1.15% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% | \$0.000 ge Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 0.83% (can be a combination of the second se | e Differential \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 | 2.00% RATES EFFE | nge Rate § 0.05 \$ 0.05 | 0.83% BER 1.2018 Interchange | <u>Σ</u> S0.0 S |

| DISCOVER CREDIT CARD TRANSACTION TYPE | MONTHLY STATEMENT | Interchang | Interchange Rate | | interchange Direrential interchange Rate | | ge Kale | interchange Direfentiar | |
|--|--------------------------------|--------------------|------------------|-------|--|-------|---------|-------------------------|-----------|
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>\$</u> | % | <u>\$</u> | % | \$ | % | <u>\$</u> |
| PURCHASE | | | | | | | | | |
| CPSL Consumer Core/Rewards - Recurring | CDN CONSUMER CORE RECURRING | 1.45% | | | | 1.37% | | | |
| CPSL Consumer Core/Rewards - Supermarket | CDN CONSUMER CORE | 1.42% | | | | 1.32% | | | |
| CPSL Consumer Core/Rewards - Petroleum | CDN CONSUMER CORE | 1.27% | | | | 1.18% | | | |
| CPSL Consumer Core/Rewards - Retail | CDN CONSUMER CORE RETAIL | 1.60% | | | | 1.45% | | | |
| CPSL Consumer Core/Rewards - Hotels/Car Rentals | CDN CONSUMER CORE | 1.67% ¹ | | 0.07% | | | | | |
| CPSL Consumer Core/Rewards - Passenger Transport | CDN CONSUMER CORE | 1.67% ¹ | | 0.07% | | | | | |
| CPSL Consumer Premium - Recurring | CDN CONSUMER PREMIUM RECURRING | 1.70% | | 0.10% | | 1.56% | | | |
| CPSL Consumer Premium - Supermarket | CDN CONSUMER PREMIUM | 1.65% | | 0.05% | | 1.45% | | | |
| CPSL Consumer Premium - Petroleum | CDN CONSUMER PREMIUM | 1.50% | | | | 1.35% | | | |
| CPSL Consumer Premium - Retail | CDN CONSUMER PREMIUM RETAIL | 1.98% | | 0.38% | | 1.60% | | | |
| CPSL Consumer Premium - Hotels/Car Rentals | CDN CONSUMER PREMIUM | 2.05% 1 | | 0.45% | | | | | |
| CPSL Consumer Premium - Passenger Transport | CDN CONSUMER PREMIUM | 2.03% 1 | | 0.43% | | | | | |

| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.12% | 0.95% | 2.12% | 0.95% |
|--|-------------------------------------|--------------------|-------|-------|-------|
| CPSL Consumer Premium Plus - Recurring | CDN CONSUMER PREMIUM PLUS RECURRING | 2.10% | 0.50% | 1.96% | 0.36% |
| CPSL Consumer Premium Plus - Supermarket | CDN CONSUMER PREMIUM PLUS | 2.00% | 0.40% | 1.96% | 0.36% |
| CPSL Consumer Premium Plus - Petroleum | CDN CONSUMER PREMIUM PLUS | 2.00% | 0.40% | 1.96% | 0.36% |
| CPSL Consumer Premium Plus - Retail | CDN CONSUMER PREMIUM PLUS RETAIL | 2.25% | 0.65% | 2.05% | 0.45% |
| CPSL Consumer Premium Plus - Hotels/Car Rentals | CDN CONSUMER PREMIUM PLUS | 2.40% 1 | 0.80% | | |
| CPSL Consumer Premium Plus - Passenger Transport | CDN CONSUMER PREMIUM PLUS | 2.35% 1 | 0.75% | | |
| CPSL Consumer Prepaid - Recurring | CDN CONSUMER PREPAID RECURRING | 1.49% | | 1.37% | |
| CPSL Consumer Prepaid - Supermarket | CDN CONSUMER PREPAID | 1.49% | | 1.32% | |
| CPSL Consumer Prepaid - Petroleum | CDN CONSUMER PREPAID | 1.49% | | 1.18% | |
| CPSL Consumer Prepaid - Retail | CDN CONSUMER PREPAID RETAIL | 1.49% | | 1.45% | |
| CPSL Consumer Prepaid - Hotels/Car Rentals | CDN CONSUMER PREPAID | 1.49% ¹ | | | |
| CPSL Consumer Prepaid - Passenger Transport | CDN CONSUMER PREPAID | 1.49% 1 | | | |
| 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% 1 | 0.85% | | |
| CPSL Commercial - Passenger Transport | CDN COMMERCIAL | 2.40% 1 | 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% ¹ | | | |
| CPSL Consumer Debit - Passenger Transport | CDN CONSUMER DEBIT | 1.20% ¹ | | | |
| <u>REFUND/VOUCHER</u> | | | | | |
| 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 | CDN CONSUMER CORE REFUND P2 | 1.67% ¹ | 0.07% | | |
| CPSL Consumer Refund Core/Rewards Program 3 | CDN CONSUMER CORE REFUND P3 | 1.42% | | 1.32% | |
| CPSL Consumer Refund Premium Program 1 | CDN CONSUMER PREMIUM REFUND P1 | 2.10% | 0.50% | 1.85% | 0.25% |
| CPSL Consumer Refund Premium Program 2 | CDN CONSUMER PREMIUM REFUND P2 | 2.03% 1 | 0.43% | | |
| 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% 1 | 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% ¹ | | | |
| 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% 1 | | | |
| 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% 1 | 0.80% | | |
| CPSL Commercial Refund Program 3 | CDN COMMERCIAL REFUND P3 | 2.15% | 0.55% | 2.00% | 0.40% |
| INTERNATIONAL/FOREIGN TRANSACTIONS | | | | | |
| PURCHASE | | | | | |
| 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% | |
| | | | | | |
| | | | | | |

| APPLICABLE UNIONPAY INTERCHANGE R | ATE | 1.10% | \$0.000 | (can be a combinatio | n of % and \$) | | | | |
|--|--|-----------|----------|----------------------|----------------|-----------|----------|-------------|--------------|
| UNIONPAY CARD TRANSACTION TYPE | AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT | Interchan | ge Rate | Interchange | Differential | Interchan | ge Rate | Interchange | Differential |
| DOMESTIC TRANSACTIONS | | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> | <u>%</u> | <u>s</u> |
| DOMESTIC | CDN | 1.10% | | | | 1.10% | | | |
| 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 | NONCDN | 1.10% | | | | 1.10% | | | |
| INTERREGIONAL ECOMMERCE | NONCDN ECOMM | 1.20% | | 0.10% | | 1.20% | | 0.10% | |

1.15%

1.50%

NONCON ECOMM ES1

NONCDN MOTO

INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.) INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)

UNIONPAY DISCOUNT RATE ADJUSTMENT FEE

CURRENT RATES

0.05%

0.40%

RATES EFFECTIVE NOVEMBER 1, 2016

1.15%

1.50%

0.05%

0.40%

| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 2.12% | | 0.95% | 2.12% | 0.95% | |
|--|--|---|----------|-------------|---|-----------|--|
| INTERAC DIRECT PAYMENT INTERCHANGE RATES | | CURRENT RATES | | RATES EFFEC | TIVE NOVEMBER 1, 2016 | | |
| INTERAC FLASH INTERCHANGE TIER | AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT | Interchange Rate (Per INTERAC Debit Card Flash Transaction) | | | Interchange Rate (Per INTERAC Debit Card Flash Transaction) | | |
| | | <u>%</u> | <u>s</u> | | <u>%</u> | <u>\$</u> | |
| INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (5814). CONVENIENCE STORES (5331). MOVIE THEATRES (7832) AND | INTERAC FLASH INTERCHANGE FEE | | \$0.02 | | | \$0.02 | |
| INTERAC FLASH – TIER 2: HIGH VOLUME MERCHANT (MORE THAN 60 MILLION INTERAC DEBIT TRANSACTIONS) AS DETERMINED BY INTERAC | INTERAC FLASH INTERCHANGE FEE | | \$0.025 | | | \$0.025 | |
| INTERAC FLASH - TIER 3: BASE RATE FOR ALL OTHER MERCHANTS | INTERAC FLASH INTERCHANGE FEE | NTERCHANGE FEE \$0.035 | | | \$0.035 | | |

¹ Effective October 14, 2016, CPSL – Hotels/Car 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. The TD logo and other trade-marks are the property of The Toronto-Dominion Bank. 534870 (0716)

