## TD Merchant Solutions Interchange Rates - Grocery/Supermarket Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE.		CURRE	NT RATES			RATES EFFECT	IVE OCTOBER	15, 2016	
APPLICABLE VISA INTERCHANGE RA	re	1.33%	\$0.00	(can be a combination	n of % and \$)	1.23%	\$0.00	(can be a combina	ation of % and \$)
VISA CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS		ange Rate	Interchange			ange Rate		Differential
DOMESTIC TRANSACTIONS	MONTHLY STATEMENT	<u>%</u>	<u>s</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.19%		1.52%		0.29%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.09%		1.42%		0.19%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.37%		0.04%		1.37%		0.14%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.41%		0.08%		1.41%		0.18%	
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%				1.23%			
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.04%		1.37%		0.14%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.38%		1.71%		0.48%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.28%		1.61%		0.38%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.56%		0.23%		1.56%		0.33%	
Consumer Credit Infinite Performance Program Tier 2  Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC. CDN INFINITE ELEC.	1.61%		0.28%		1.61%		0.38%	
Consumer Credit Infinite Industry Program - Grocery and Food Retail	CDN INFINITE ELEC.	1.52%		0.19%		1.42%		0.14%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.23%		1.56%		0.33%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.12%		2.45%		1.22%	
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		0.75%		2.08%		0.85%	
Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.62%		1.95%		0.72%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.67%		2.00%		0.77%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.57%		1.90%		0.67%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.32%		2.25%		1.02%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		0.92%		2.10%		0.87%	
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Industry Program - Grocery and Food Retail	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
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Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.67%		2.00%		0.77%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.19%		1.52%		0.29%	
Consumer Prepaid Standard Consumer Prepaid Electronic	CDN PREPAID STANDARD CDN PREPAID ELEC.	1.52% 1.42%		0.19% 0.09%		1.52% 1.42%		0.29% 0.19%	
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID ELEC.	1.52% 1.42% 1.37%		0.19% 0.09% 0.04%		1.52% 1.42% 1.37%		0.29% 0.19% 0.14%	
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID ELEC. CDN PREPAID ELEC. CDN PREPAID ELEC.	1.52% 1.42% 1.37% 1.41%		0.19% 0.09%		1.52% 1.42% 1.37% 1.41%		0.29% 0.19%	
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID ELEC.	1.52% 1.42% 1.37%		0.19% 0.09% 0.04%		1.52% 1.42% 1.37%		0.29% 0.19% 0.14%	
Consumer Prepaid Standard Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID STANDARD CDN PREPAID ELEC.	1.52% 1.42% 1.37% 1.41% 1.18%		0.19% 0.09% 0.04%		1.52% 1.42% 1.37% 1.41% 1.18%		0.29% 0.19% 0.14%	
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas	CDN PREPAID STANDARD CDN PREPAID ELEC.	1.52% 1.42% 1.37% 1.41% 1.18%	_	0.19% 0.09% 0.04% 0.08%	_	1.52% 1.42% 1.37% 1.41% 1.18%	_	0.29% 0.19% 0.14% 0.18%	_
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment	CDN PREPAID STANDARD CDN PREPAID ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33%	_	0.19% 0.09% 0.04% 0.08%	_	1.52% 1.42% 1.37% 1.41% 1.18% 1.23%	_	0.29% 0.19% 0.14% 0.18%	_
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID RECURRING CDN PREPAID - EMG	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98%	_	0.19% 0.09% 0.04% 0.08%	_	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98%	_	0.29% 0.19% 0.14% 0.18%	_
Consumer Prepaid Standard Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Recurring Payment Consumer Prepaid Emerging Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID ECURRING CDN PREPAID - EMG CDN CONSUMER CLASS - EMG	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98%	_	0.19% 0.09% 0.04% 0.08%	_	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98%	_	0.29% 0.19% 0.14% 0.18%	_
Consumer Prepaid Standard  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID ECURRING CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98%	_	0.19% 0.09% 0.04% 0.08%	_	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98%	_	0.29% 0.19% 0.14% 0.18%	_
Consumer Prepaid Electronic  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment  Commercial Credit Enhanced Data - Fuel	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID ECURRING CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN CONSUMER INFINITE - EMG	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80%	_	0.19% 0.09% 0.04% 0.08%	_	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98% 1.17% 1.80%	-	0.29% 0.19% 0.14% 0.18% 0.14%	_
Consumer Prepaid Electronic  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Emerging  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment  Consumer Credit Enhanced Data - Fuel  Commercial Credit Enhanced Data - Level 2  Commercial Credit Enhanced Data - Level 3  Commercial Credit Enhanced Data - Level 3	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID FEMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COMSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM ENHANCED DATA LEVEL 3	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08% 0.04%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98% 1.17% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18% 0.14%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  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 Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000  Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID FLEC. CDN PREPAID - EMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COMSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40%	\$35.00	0.19% 0.09% 0.04% 0.08% 0.04%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.60% 1.60% 1.40%	\$35.00	0.29% 0.19% 0.14% 0.18% 0.14% 0.57% 0.37% 0.17%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  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 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 STANDARD CDN PREPAID ELEC. CDN PREPAID RECURRING CDN CNEWER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA LEVEL 2 CDN COM ENHANCED DATA LEVEL 3 CDN COM ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.20% 1.20%		0.19% 0.09% 0.04% 0.08% 0.04% 0.04%		1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20%		0.29% 0.19% 0.14% 0.18% 0.14% 0.17% 0.07%	
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging  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 Date - Level 3  Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000  Commercial Credit Large Ticket (STP) - Tranaction Amount \$5,000 - \$50,000  Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Standard	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID RECURRING 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	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10% 2.00%	\$35.00	0.19% 0.09% 0.04% 0.08% 0.04% 0.04%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10% 1.20%	\$35.00	0.29% 0.19% 0.14% 0.18% 0.14% 0.17% 0.57% 0.37% 0.17%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Recurring Payment Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Enhanced Data - Fuel 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 \$50,000 + \$1,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$1,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$1,000 Commercial Prepaid Standard Commercial Prepaid Standard	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID RECURRING 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 CDN COM PREPAID STANDARD CDN COM PREPAID STANDARD	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90%	\$35.00	0.19% 0.09% 0.04% 0.08% 0.04% 0.04% 0.47% 0.27% 0.07%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.10%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.37% 0.17% 0.67%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Recurring Payment Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Enhanced Data - Fuel 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 \$50,000 + \$0,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$0,000 Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Electronic	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID - EMG CDN CONSUMER CLASS - 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.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.96% 0.96% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08% 0.04% 0.47% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.37% 0.17% 0.67% 0.57%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Recurring Payment Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Enhanced Data - Fuel 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 \$5,000 - \$50,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Electronic	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID - EMG CDN CONSUMER CLASS - 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 ELEC. CDN COM PREPAID ELEC. CDN COM PREPAID ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.10% 2.00% 1.90% 1.80% 1.80% 1.80% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04%  0.47% 0.27% 0.67% 0.57% 0.47% 0.52%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98% 1.17% 1.80% 1.40% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.77% 0.67% 0.57% 0.62%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Recurring Payment Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Enhanced Data - Fuel Commercial Credit Enhanced Data - Fuel 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 \$50,000 + Son,000 Commercial Prepaid Standard Commercial Prepaid Standard Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID - EMG CDN CONSUMER CLASS - 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.96% 0.96% 1.17% 1.80% 1.60% 1.10% 2.00% 1.90% 1.80% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04%  0.47% 0.27% 0.67% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98% 1.17% 1.80% 1.40% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.80% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.77% 0.67% 0.57% 0.57% 0.57%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment 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 2 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 - Gas Commercial Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN CONSUMER CLASS - 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04%  0.47% 0.27% 0.67% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.40% 1.20% 1.90% 1.90% 1.90% 1.80% 1.80% 1.85%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.67% 0.57% 0.62%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment  Consumer Credit Infinite Emerging Segment  Commercial Credit Enhanced Data - Euel 2  Commercial Credit Enhanced Data - Level 2  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 Standard  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 STANDARD CDN PREPAID ELEC. CDN PREPAID FEMG 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 1.37% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.10% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.07% 0.67% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.77% 1.60% 1.40% 1.40% 1.20% 1.10% 1.20% 1.10% 1.85% 1.85% 1.85%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.57% 0.37% 0.17% 0.07%  0.57% 0.57% 0.62% 0.62%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment 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 2 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 - Gas Commercial Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN CONSUMER CLASS - 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04%  0.47% 0.27% 0.67% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.40% 1.20% 1.90% 1.90% 1.90% 1.80% 1.80% 1.85% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.67% 0.57% 0.62%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gase  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Emerging  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment  Consumer Credit Enhanced Data - Fuel  Commercial Credit Enhanced Data - Level 2  Commercial Credit Enhanced Data - Level 2  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 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 Recurring Payment	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID FEMG 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 1.37% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.10% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.07% 0.67% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.77% 1.60% 1.40% 1.40% 1.20% 1.10% 1.20% 1.10% 1.85% 1.85% 1.85%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.57% 0.37% 0.17% 0.07%  0.57% 0.57% 0.62% 0.62%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging  Consumer Prepaid Emerging  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment  Consumer Credit Infinite Emerging Segment  Commercial Credit Enhanced Data - Fuel  Commercial Credit Enhanced Data - Level 2  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 Electronic  Commercial Prepaid Electronic Program Tier 1  Commercial Prepaid Industry Program - Gas  Commercial Prepaid Industry Program - Gas  Commercial Prepaid Recurring Payment  Commercial Prepaid Recurring Payment  Commercial Prepaid Recurring Payment	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID FEMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COMSUMER 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.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.00% 1.40% 1.20% 1.10% 2.00% 1.90% 1.80% 1.80% 1.85% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.07%  0.57% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.00% 1.10% 1.00% 1.10% 1.00% 1.10% 1.80% 1.80% 1.80% 1.80% 1.80% 1.85% 1.85%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.57% 0.37% 0.17% 0.07%  0.57% 0.62% 0.62% 0.62% 0.62% 0.57%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging  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 Data - 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 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 Emerging  INTERREGIONAL/FOREIGN TRANSACTIONS  Interregional Classic, Gold Standard	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID FEMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 0.98% 1.17% 1.60% 1.40% 1.40% 1.20% 1.10% 1.20% 1.10% 1.20% 1.10% 1.85% 1.85% 1.85% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.07%  0.57% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 0.98% 1.17% 1.60% 1.40% 1.40% 1.50% 1.40% 1.80% 1.80% 1.85% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.57% 0.37% 0.17% 0.07%  0.57% 0.62% 0.62% 0.62% 0.62% 0.57%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Emerging  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 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 Electronic  Commercial Prepaid Performance Program Tier 1  Commercial Prepaid Performance Program Tier 2  Commercial Prepaid Industry Program - Grocery and Food Retail  Commercial Prepaid Recurring Payment  Commercial Prepaid Industry Program - Grocery and Food Retail  Commercial Prepaid Industry Program - Grocery and Food Retail  Commercial Prepaid Emerging  INTERREGIONAL/FOREIGN TRANSACTIONS  Interregional Classic, Gold Standard  Interregional Classic, Gold Electronic	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID FEMG CDN CONSUMER CLASS - EMG CDN CONSUMER INFINITE - EMG CDN COM ENHANCED DATA FUEL 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 ELEC.	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10% 1.20% 1.10% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.07%  0.57% 0.57% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.96% 0.96% 1.17% 1.80% 1.40% 1.40% 1.30% 1.20% 1.10% 1.80% 1.85% 1.80% 1.85% 1.85% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.57% 0.37% 0.17% 0.07%  0.57% 0.62% 0.62% 0.62% 0.62% 0.57%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Emerging Consumer Prepaid Emerging Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Infinite Emerging Segment 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 \$50,000 + \$0,000 Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 + \$0,000 Commercial Prepaid Electronic Commercial Prepaid Performance Program Tier 1 Commercial Prepaid Performance Program Tier 2 Commercial Prepaid Industry Program - Gas Commercial Prepaid Recurring Payment Commercial Prepaid Recurring Payment Commercial Prepaid Recurring Payment Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Airline	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN PREPAID RECURRING 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 CNN PREPAID ELEC. CNN	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 2.00% 1.90% 1.85% 1.80% 1.85% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10% 1.80% 1.85% 1.80% 1.85% 1.80% 1.85% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18% 0.14% 0.18%  0.57% 0.37% 0.17% 0.67% 0.57% 0.62% 0.62% 0.62% 0.57% 0.37%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Recurring Payment Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment 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 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 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 Industry Program - Grocery and Food Retail Commercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Airline Interregional Premium Card	CDN PREPAID STANDARD CDN PREPAID ELEC. 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 PREPAID STANDARD CDN COM PREPAID ELEC. CDN COM	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.776 1.80% 1.60% 1.40% 1.20% 1.10% 1.80% 1.85% 1.80% 1.85% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.30% 1.20% 1.10% 1.80% 1.85% 1.85% 1.85% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18% 0.14% 0.18%  0.57% 0.37% 0.17% 0.67% 0.57% 0.62% 0.57% 0.62% 0.57% 0.57%	\$35.00
Consumer Prepaid Electronic  Consumer Prepaid Performance Program Tier 1  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Performance Program Tier 2  Consumer Prepaid Industry Program - Gas  Consumer Prepaid Industry Program - Grocery and Food Retail  Consumer Prepaid Recurring Payment  Consumer Prepaid Emerging  Consumer Credit Classic, Gold, Platinum Emerging Segment  Consumer Credit Infinite Emerging Segment  Consumer Credit Infinite Emerging Segment  Commercial Credit Enhanced Data - Level 2  Commercial Credit Enhanced Data - Level 3  Commercial Credit Enhanced Data - Level 3  Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000  Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +  Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +  Commercial Prepaid Standard  Commercial Prepaid Performance Program Tier 1  Commercial Prepaid Performance Program Tier 2  Commercial Prepaid Industry Program - Gas  Commercial Prepaid Recurring Payment  Commercial Prepaid Emerging  INTERREGIONAL/FOREIGN TRANSACTIONS  Interregional Classic, Gold Standard  Interregional Classic, Gold Standard  Interregional Classic, Gold Electronic  Interregional Premium Card  Interregional Super Premium	CDN PREPAID STANDARD CDN PREPAID ELEC. 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 PREPAID STANDARD CON COM PREPAID ELEC. CDN COM PREPAID - EMG  NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN PERMIUM CARD NONCDN SUPER PREMIUM	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.80% 1.85% 1.85% 1.80% 1.85% 1.80% 1.85% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.67% 0.57% 0.47% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.17% 1.80% 1.00% 1.00% 1.00% 1.80% 1.80% 1.80% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18% 0.14% 0.18%  0.57% 0.37% 0.17% 0.67% 0.57% 0.62% 0.57% 0.62% 0.57% 0.37%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Emerging Consumer Prepaid Emerging Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Enhanced Data - Evel 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 \$5,000 - \$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 - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Emercial Prepaid Commercial Prepaid Emercial Prepaid Industry Program - Gas Commercial Prepaid Recurring Payment Commercial Prepaid Emercial Prepaid Emerging INTERREGIONAL/FOREIGN TRANSACTIONS Interregional Classic, Gold Standard Interregional Classic, Gold Alfine Interregional Super Premium Interregional Commercial Standard	CDN PREPAID STANDARD CDN PREPAID ELEC. 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 PREPAID STANDARD CDN COM PREPAID ELEC. CNN COM PREPAID - EMG  NONCDN STANDARD NONCDN STANDARD NONCDN STANDARD NONCDN SUPER PREMIUM NONCDN SUPER PREMIUM NONCDN SUPER PREMIUM	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.40% 1.20% 1.10% 1.20% 1.10% 1.85% 1.85% 1.80% 1.85% 1.80% 1.85% 1.80% 1.85% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.47% 0.27% 0.57% 0.47% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.80% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.18%  0.14%  0.57% 0.37% 0.17% 0.67% 0.57% 0.62% 0.57% 0.62% 0.57%  0.37%  0.37%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Performance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Credit Infinite Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Enhanced Data - Fuel 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 \$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 Industry Program - Gas Commercial Prepaid Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Interregional Classic, Gold Standard Interregional Classic, Gold Atline Interregional Classic, Gold Atline Interregional Commercial Standard Interregional Commercial Electronic	CDN PREPAID STANDARD CDN PREPAID ELEC. CDN CONSUMER CLASS - 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 ENHANCED DATA LEVEL 3 CDN COM LARGE TICKET CDN COM LARGE TICKET CDN COM PREPAID ELEC. CN CN CN CM PREPAID ELEC. CN CN CN CM PREPAID ELEC. CN CN CN CM PREPAID ELEC. CN C	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 0.98% 1.17% 1.80% 1.60% 1.40% 1.20% 1.10% 1.85% 1.85% 1.85% 1.85% 1.80% 1.60% 1.10% 1.85% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.047% 0.27% 0.07%  0.57% 0.47% 0.52% 0.47% 0.52% 0.47% 0.52% 0.47% 0.62% 0.47% 0.62% 0.47%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.80% 1.40% 1.40% 1.30% 1.20% 1.10% 1.85% 1.85% 1.85% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.14%  0.57% 0.37% 0.17% 0.67% 0.62% 0.57% 0.62% 0.57% 0.62% 0.77% 0.77%	\$35.00
Consumer Prepaid Electronic Consumer Prepaid Derformance Program Tier 1 Consumer Prepaid Performance Program Tier 2 Consumer Prepaid Industry Program - Gas Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Prepaid Industry Program - Grocery and Food Retail Consumer Credit Classic, Gold, Platinum Emerging Segment Consumer Credit Infinite Emerging Segment Consumer Credit Enhanced Data - Fuel 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 \$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 Industry Program - Gas Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid Industry Program - Grocery and Food Retail Commercial Prepaid	CDN PREPAID STANDARD CDN PREPAID ELEC. 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 ELEC. CDN COM	1.52% 1.42% 1.37% 1.41% 1.18% 1.33% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.80% 1.40% 1.40% 1.30% 1.20% 1.10% 1.20% 1.10% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.80%	\$35.00	0.19% 0.09% 0.04% 0.08%  0.04% 0.08%  0.04% 0.47% 0.27% 0.07%  0.52% 0.47% 0.52% 0.47% 0.52% 0.47% 0.64% 0.66% 0.66% 0.11%	\$35.00	1.52% 1.42% 1.37% 1.41% 1.18% 1.23% 1.37% 0.98% 1.37% 0.98% 1.17% 1.80% 1.60% 1.40% 1.40% 1.40% 1.40% 1.40% 1.40% 1.40% 1.10% 1.85% 1.85% 1.85% 1.85% 1.85% 1.80% 1.10% 1.85% 1.80%	\$35.00	0.29% 0.19% 0.14% 0.14% 0.18%  0.14%  0.57% 0.37% 0.17% 0.67% 0.57% 0.62% 0.57% 0.62% 0.57% 0.77% 0.77% 0.77%	\$35.00

VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE		CURRE	ENT RATES		RATES EFFE	CTIVE OCT 15, 2	2016 - NO CHANGE	
APPLICABLE VISA INTERCHANGE RATE		1.15%	\$0.000	(can be a combination of % :	and \$)			
VISA DEBIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interch	nange Rate	Interchange Differe	ntial Inter	change Rate	Interchange Diffe	ferential
DOMESTIC TRANSACTIONS		<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 Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC  CDN DEBIT ELECTRONIC	0.25%	\$0.05 \$0.05		.05 0.25% .05 0.15%	\$0.05 \$0.05		\$0.05 \$0.05
Debit Electronic Performance Program Tier 1  Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC  CDN DEBIT ELECTRONIC	0.15%	\$0.05		.05 0.15%	\$0.05		\$0.05
Debit Electronic Ferromance Frogram Her 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05		.05 0.15%	\$0.05		\$0.05
Debit Electronic Grocery and Food Retail	CDN DEBIT ELECTRONIC	0.15%	\$0.05		.05 0.15%	\$0.05		\$0.05
Debit Recurring Payment	CDN DEBIT RECURRING	0.60%			0.60%			
Debit Emerging Segment	CDN DEBIT EMERGING	0.30%			0.30%			
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRE	ENT RATES		RATES EF	FECTIVE DECEN	IBER 1, 2016	
APPLICABLE MASTERCARD INTERCHANG	BE RATE	1.32%	\$0.000	(can be a combination of %	and \$) 1.22%	\$0.000	(can be a combination of	of % and \$
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS	Interch	nange Rate	Interchange Differe	ntial Inter	change Rate	Interchange Diff	ferential
DOMESTIC TRANSACTIONS	MONTHLY STATEMENT	<u>%</u>	<u>s</u>		\$ <u>%</u>	\$	<u>%</u>	<u>\$</u>
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.61%	-	0.29%	1.55%	-	0.33%	-
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	1.89%		0.57%	1.89%		0.67%	
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.49%		1.17%	2.49%		1.27%	
Canada Intracountry Consumer Electronic	CDN CONSUMER ELEC	1.49%		0.17%	1.44%		0.22%	
Canada Intracountry Consumer High Spend Electronic	CDN CONSUMER HI-SPEND ELEC	1.77%		0.45%	1.77%		0.55%	
Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.12%		0.80%	2.06%		0.84%	
Canada Intracountry Consumer (Tier 1)	CDN CONSUMER	1.26%			1.26%		0.04%	
Canada Intracountry Consumer (Tier 2)	CDN CONSUMER	1.36%		0.04%	1.36%		0.14%	
Canada Intracountry Consumer (Tier 3)	CDN CONSUMER	1.41%		0.09%	1.38%		0.16%	
Canada Intracountry Consumer Supermarket (Tier 1)	CDN CONSUMER	1.22%			1.22%			
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.32%			1.22%			
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%		0.12%	1.38%		0.16%	
Canada Intracountry Consumer Charity	CDN CONSUMER	1.00%			1.00%			
Canada Intracountry Consumer High Spend (Tier 1)	CDN CONSUMER HI-SPEND  CDN CONSUMER HI-SPEND	1.38%		0.06%	1.38%		0.16%	
Canada Intracountry Consumer High Spend Rate A (Tier 2)  Canada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.48%		0.16%	1.48%		0.26%	
Canada Intracountry Consumer High Spend Supermarket (Tier 1)	CDN CONSUMER HI-SPEND	1.34%		0.02%	1.33%		0.12%	
Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	1.44%		0.12%	1.34%		0.12%	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%		511270	1.30%		0.08%	
Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	1.30%			1.30%		0.08%	
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.56%		0.24%	1.53%		0.31%	
Canada Intracountry Consumer High Spend Charity	CDN CONSUMER HI-SPEND	1.25%			1.25%		0.03%	
Canada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%	1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Rate A (Tier 2)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%	1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%	1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%	1.60%		0.38%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%	1.60%		0.38%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%	1.60%		0.38%	
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.68%	1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Charity	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.18%	1.50%		0.28%	
Canada Intracountry Consumer PayPass (Transactions under \$10)	CDN CONSUMER PAYPASS (<\$10)		\$0.05		.05	\$0.05		\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$10)	CDN CONSUMER PAYPASS HI-SPEND (<\$10)		\$0.06		.06	\$0.06		\$0.06
Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10)  Canada Intracountry Consumer Recurring Payments	CDN CON PAYPASS PREM HI-SPEND(<\$10)  CDN CONSUMER RECURRING	1.36%	\$0.07	0.04%	1.36%	\$0.07	0.14%	\$0.07
Canada Intracountry Consumer High Spend Recurring Payments  Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND  CDN CONS RECURRING PREMIUM HI-SPEND	1.48%		0.16%	1.48% 1.90%		0.26%	
Canada Intracountry Consumer Premium High Spend Recurring Payments  Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.61%		0.29%	1.55%		0.88%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.89%		0.57%	1.89%		0.67%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.49%		1.17%	2.49%		1.27%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%	2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%	2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.93%	2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.33%	2.65%		1.43%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.93%	2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.93%	2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.93%	2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%	2.00%		0.78%	
Canada Intracountry Commercial Premium riight Spend – Business Grocery riight volume				0.68%	2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Destriess Grocery High Volume  Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%						
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.93%	2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume  Canada Intracountry Commercial Premium High Spend – Business Recurring Payments  Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM RECURRING PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND	2.25% 2.65%		1.33%	2.65%		1.43%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume  Canada Intracountry Commercial Premium High Spend – Business Recurring Payments  Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled  Canada Intracountry Commercial Programs	CDN COM RECURRING PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE ELEC	2.25% 2.65% 2.00%		1.33% 0.68%	2.65% 2.00%		1.43% 0.78%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume  Canada Intracountry Commercial Premium High Spend – Business Recurring Payments  Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled  Canada Intracountry Commercial Programs  Canada Intracountry Commercial Charity	CDN COM RECURRING PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE ELEC CDN CORPORATE ELEC	2.25% 2.65% 2.00% 1.80%		1.33%	2.65% 2.00% 1.80%		1.43%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume  Canada Intracountry Commercial Premium High Spend – Business Recurring Payments  Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled  Canada Intracountry Commercial Programs  Canada Intracountry Commercial Charity  Canada Intracountry Consumer Emerging Segment	CDN COM RECURRING PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE ELEC CDN CORPORATE ELEC CDN CORPORATE ELEC	2.25% 2.65% 2.00% 1.80% 1.00%		1.33% 0.68%	2.65% 2.00% 1.80% 1.00%		1.43% 0.78% 0.58%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume  Canada Intracountry Commercial Premium High Spend – Business Recurring Payments  Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled  Canada Intracountry Commercial Programs  Canada Intracountry Commercial Charity	CDN COM RECURRING PREMIUM HI-SPEND CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE ELEC CDN CORPORATE ELEC	2.25% 2.65% 2.00% 1.80%		1.33% 0.68%	2.65% 2.00% 1.80%		1.43% 0.78%	

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		RATESE	FFECTIVE NOVEME	BER 1, 2016		RATES FEFECT	IVE DECEMBER	1, 2016	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE  MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS		hange Rate	Interchange D	offerential_		ange Rate		e Differential
DOMESTIC TRANSACTIONS	MONTHLY STATEMENT	<u>%</u>	<u>s</u>	<u>%</u>	<u>s</u>	<u>%</u>	<u>s</u>	<u>%</u>	<u>s</u>
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.61%		0.29%		1.55%		0.33%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.89%		0.57%		1.89%		0.67%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.49% <sup>1</sup>		1.17%		2.49%		1.27%	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS		ENT RATES				IVE DEC 1, 2016		
MASTERCARD CREDIT CARD TRANSACTION TYPE	MONTHLY STATEMENT		hange Rate	Interchange D	ifferential		ange Rate	Interchang	e Differential
INTERNATIONAL/FOREIGN TRANSACTIONS  Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	<u>%</u> 1.44%	<u>\$</u>	0.12%		<u>%</u> 1.44%	<u>\$</u>	0.22%	
Interregional Consumer Electronic	NONCON CONSUMER ELEC	1.10%		0.1270		1.10%		0.2270	
Interregional Consumer Standard	NONCON CONSUMER STANDARD	1.60%		0.28%		1.60%		0.38%	
Interregional Consumer Full UCAF	NONCON CONSUMER FULL UCAF	1.54%		0.22%		1.54%		0.32%	
Interregional Commercial Standard	NONCON CORPORATE STANDARD	2.00%		0.68%		2.00%		0.78%	
Interregional MasterCard Electronic Card Consumer	NONCON ELECTRONIC CARD CONSUMER	1.10%				1.10%			
Interregional MasterCard Electronic Card Commercial  Interregional Commercial Purchasing Large Ticket	NONCON ELECTRONIC CARD COMMERCIAL  NONCON COMMERCIAL PURCHASING	1.85% 0.90%	\$30.00	0.53%	\$30.00	1.85%	\$30.00	0.63%	\$30.00
Interregional Commercial Purchasing Data Rate II	NONCON COMM PURCH DATA RATE	1.70%	******	0.38%	******	1.70%	******	0.48%	******
Interregional Consumer Premium Electronic	NONCON CON PREMIUM ELEC	1.85%		0.53%		1.85%		0.63%	
Interregional Consumer Premium Full UCAF	NONCON CON PREMIUM FULL UCAF	1.85%		0.53%		1.85%		0.63%	
Interregional Consumer Premium Merchant UCAF	NONCON CON PREMIUM MAR UCAF	1.85%		0.53%		1.85%		0.63%	
Interregional Consumer Premium Standard Interregional Commercial Premium Standard	NONCON CON PREMIUM STAND  NONCON COM PREMIUM STAND	1.85%		0.53%		1.85%		0.63%	
Interregional Commercial Premium Standard  DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE	NONCON COM PREMIUM STAND	2.00% CURRI	ENT RATES	0.68%		2.00%	TIVE DEC 1, 201	0.78% 6 - NO CHANGE	
APPLICABLE MASTERCARD INTERCHAN	GE 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	Intercl	hange Rate	Interchange D	ifferential	Interch	ange Rate	Interchang	e Differential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	\$	%	S	%	S
Canada Intracountry Supermarket Base Canada Intracountry Big Box Stores Base	CDN DEBIT BASE  CDN DEBIT BASE	0.15%	<b>\$0.05</b> \$0.05		<b>\$0.05</b> \$0.05	0.15%	<b>\$0.05</b> \$0.05		<b>\$0.05</b> \$0.05
Canada Intracountry Petroleum Base	CDN DEBIT BASE  CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Supermarket Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Tier 1  Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1  CDN DEBIT T1	0.15%	\$0.05 \$0.05		\$0.05 \$0.05	0.15%	\$0.05 \$0.05		\$0.05 \$0.05
Canada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic 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
Canada Intracountry Recurring Payment	CDN DEBIT 12  CDN DEBIT RECURRING	0.60%	\$0.05		\$0.05	0.60%	\$0.05		\$0.05
Canada Intracountry Charity	CDN DEBIT CHARITY	0.30%				0.30%			
Canada Intracountry Emerging Sectors	CDN DEBIT EMERGING	0.30%				0.30%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%				1.00%			
Canada Intracountry Consumer MasterPass  Canada Intracountry Standard SecureCode-Enabled	CDN CONSUMER MASTERPASS					1.61%		0.46%	
DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE	CDN DEBIT SECURE	1.00%	ENT RATES			1.00% RATES EFFE	CTIVE OCTOBER	R 14, 2016	
APPLICABLE DISCOVER INTERCHAN	GE RATE	1.60%	\$0.000	(can be a combination	of % and \$)				
DISCOVER CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	·	hange Rate	Interchange D			ange Rate		e Differential
DOMESTIC TRANSACTIONS PURCHASE		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
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% 2		0.07%					
CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Premium - Recurring	CDN CONSUMER CORE  CDN CONSUMER PREMIUM RECURRING	1.67% <sup>2</sup>		0.07%		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% 2		0.45%					
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM	2.03% 2		0.43%					
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING  CDN CONSUMER PREMIUM PLUS	2.10%		0.50%		1.96%		0.36%	
CPSL Consumer Premium Plus - Supermarket		2.00%		0.40%		1.96%		0.36%	
	CDN CONSUMER PREMIUM PLUS								
CPSL Consumer Premium Plus - Supermarket  CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS RETAIL	2.25%		0.65%		2.05%		0.45%	
CPSL Consumer Premium Plus - Petroleum CPSL Consumer Premium Plus - Retail		2.25% 2.40% <sup>2</sup>		0.65%		2.05%		0.45%	
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS	2.40% <sup>2</sup> 2.35% <sup>2</sup>						0.45%	
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREPAID RECURRING	2.40% <sup>2</sup> 2.35% <sup>2</sup> 1.49%		0.80%		1.37%		0.45%	
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Prepaid - Recurring  CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREPAID RECURRING CDN CONSUMER PREPAID	2.40% <sup>2</sup> 2.35% <sup>2</sup> 1.49%		0.80%		1.37% 1.32%		0.45%	
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREPAID RECURRING	2.40% <sup>2</sup> 2.35% <sup>2</sup> 1.49%		0.80%	_	1.37%	_	0.45%	_
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Prepaid - Recurring  CPSL Consumer Prepaid - Supermarket  CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREPAID RECURRING CDN CONSUMER PREPAID CDN CONSUMER PREPAID	2.40% <sup>2</sup> 2.35% <sup>2</sup> 1.49% 1.49%	_	0.80%		1.37% 1.32% 1.18%	_	U.45%	_
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Prepaid - Recurring  CPSL Consumer Prepaid - Supermarket  CPSL Consumer Prepaid - Petroleum  CPSL Consumer Prepaid - Retail	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREPAID RECURRING CDN CONSUMER PREPAID CDN CONSUMER PREPAID CDN CONSUMER PREPAID CDN CONSUMER PREPAID	2.40% <sup>2</sup> 2.35% <sup>2</sup> 1.49% 1.49% 1.49%	_	0.80%	_	1.37% 1.32% 1.18%	_	U.45%	
CPSL Consumer Premium Plus - Petroleum  CPSL Consumer Premium Plus - Retail  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Hotels/Car Rentals  CPSL Consumer Premium Plus - Passenger Transport  CPSL Consumer Prepaid - Recurring  CPSL Consumer Prepaid - Supermarket  CPSL Consumer Prepaid - Petroleum  CPSL Consumer Prepaid - Retail  CPSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS RETAIL CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREMIUM PLUS CDN CONSUMER PREPAID RECURRING CDN CONSUMER PREPAID CDN CONSUMER PREPAID CDN CONSUMER PREPAID CDN CONSUMER PREPAID RETAIL CDN CONSUMER PREPAID	2.40% <sup>2</sup> 2.35% <sup>2</sup> 1.49%  1.49%  1.49%  1.49%  1.49% <sup>2</sup>	_	0.80%	_	1.37% 1.32% 1.18%	_	U.45%	

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%	2	0.65%	2.00%	0.40%	
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL CDN COMMERCIAL	2.45%	2	0.85%			
CPSL Commercial - Passenger Transport  Canada RSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	2.40%	-	0.80%	4.500/		
				0.12%	1.58%	0.259/	
Canada BSL Consumer - Premium  Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM  CDN CONSUMER BSL PREMIUM PLUS	2.10%		0.50%	1.85%	0.25%	
Canada BSL Consumer - Premium Pius  Canada BSL Commercial	CDN COMMERCIAL BSL	2.60%		1.05%	2.49%	0.40%	
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.20%		1.05%	1.15%	0.40%	
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	CDN CONSUMER CORE REFUND P2	1.67%	2	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%	2	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%	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							
PURCHASE							
Canadian International Electronic	NONCON 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		C	URRENT RATES		RATES - NO CHANGE		
APPLICABLE UNIONPAY INTERCHANGE RAT	E	1.10%	\$0.000	(can be a combination of % and \$)			
UNIONPAY CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	ı	nterchange Rate	Interchange Differential	Interchange Rate	Interchange Differen	intial
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>	<u>%</u> <u>\$</u>	<u>%</u>	<u>\$</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 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			URRENT RATES		RATES -NO CHANGE		
INTERAC FLASH INTERCHANGE TIER	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS	(Per INT	Interchange Rate		Interchange Rate (Per INTERAC Debit Card Flas	1	
	MONTHLY STATEMENT		Transaction)		Transaction)		
	MONTHLY STATEMENT	<u>%</u>	Fransaction)		Transaction)		
INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (9814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832) AND VENDING MACHINES (5499)	MONTHLY STATEMENT  INTERAC FLASH INTERCHANGE FEE						
			<u>\$</u>		<u>%</u> \$		
(5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832) AND VENDING MACHINES (5499) INTERAC FLASH – TIER 2: HIGH VOLUME MERCHANT (MORE THAN 60 MILLION INTERAC DEBIT	INTERAC FLASH INTERCHANGE FEE		<u>\$</u> \$0.02		<u>%</u> <u>\$</u> \$0.02		

<sup>1</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



<sup>&</sup>lt;sup>2</sup> 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.

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