TD Merchant Solutions

Interchange Rates – Charity/Emerging Segments

MATERIAN	Interchange Rates – Charity/Emerging Segm	Onto								
Main	VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE			CURRENT RATES		RATES EFFECTIVE JANUARY			<u>1, 2019</u>	
Summer S	APPLICABLE VISA INTERCHANGE RATE		0.98%	\$0.00			0.98%	\$0.00		
Content Classic Clas	VISA CREDIT CARD TRANSACTION TYPE		Interchai	nge Rate	Interchange	<u>Differential</u>	Interchan	ige Rate	Interchange I	<u>Differential</u>
Commune Cent Classic, Cold, Perform Performance CON CONSUMER ELEC 12%	DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Comment Color Co	Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.54%		1.52%		0.54%	
Programme Prog	Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.44%		1.42%		0.44%	
Designation 1998		CDN CONSUMER ELEC.	1.32%		0.34%		1.32%		0.34%	
Designation Confect Service, Code, Pallation Receiving Code Non-Notifier SEARCOADED 1,17% 0,27% 1,17% 0,75% 1,17% 0,75% 1,17% 0,75% 1,17% 0,75% 1,17% 0,75% 1,17% 0,75% 1,17% 0,75% 1,17% 0,75% 1,17% 0,25% 1,17% 0,25% 1,17% 0,25% 1,17% 0,25% 1,17% 0,25% 1,12% 0,25% 0,25% 1,12% 0,25	Consumer Credit Classic, Gold, Platinum Performance	CDN CONSUMER ELEC.	1.36%		0.38%		1.36%		0.38%	
Consumer Credit Infinite Stardards CON INFINITE ELEC. 1.71% 0.72% 1.71% 0.73% Consumer Credit Infinite Electronic CON INFINITE ELEC. 1.61% 0.65% 1.51% 0.55% Consumer Credit Infinite Performance Program Tor 2 CON INFINITE ELEC. 1.55% 0.56% 1.55% 0.56% Consumer Credit Infinite Pervisors Degram Tor 2 CON INFINITE RECURRING 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.56% 1.55% 0.55% 1.55% 0.55% 1.55% 0.55% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 1.55% 0.57% 0.57% 0.57% 0.57%		CDN CONSUMER RECURRING	1.37%		0.39%		1.37%		0.39%	
Consumer Credit Infinite Performance Program Tier 1		CDN INFINITE STANDARD	1.71%		0.73%		1.71%		0.73%	
Consurier Credit Infinite Performance Program Tier 2	Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.63%		1.61%		0.63%	
Consumer Credit Infinite Recurring Payment CON INFINITE RECURRING 1.50% 0.58% 1.50% 0.58% 1.47% 0.58% 1.47% 0.58% 1.47% 0.58%	Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.52%		0.54%		1.52%		0.54%	
Consumer Credit Infinite Privilege Electronic CON INFINITE PRIV ELEC. 2.08% 1.10% 2.48% 1.47% 1.00% 0.97% 1.00% 0.97% 1.00% 0.97% 1.00% 0.97% 1.00% 0.97% 0.97% 1.00% 0.97% 0.	Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.54%		0.56%		1.54%		0.56%	
Consumer Credit Infinite Privilege Electronic CON INFINITE PRIV ELEC. 2.6% 1.10% 2.6% 1.56% 0.97% 0.97% 1.56% 0.97% 0.97% 0.97% 0.97% 0.97% 0.97	Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.58%		1.56%		0.58%	
Consumer Credit Infinite Privilege Performance Program Tier 1 CDN INFINITE PRIV ELEC. 1.95% 0.97% 1.95% 0.97% 0.	Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.47%		2.45%		1.47%	
Consumer Credit Infinite Privilege Performance Program Tier 2 CDN INFINITE PRIV ELEC. 1.95% 0.97% 1.95% 0.97% 0.	Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		1.10%		2.08%		1.10%	
Consumer Credit Infinite Privilege Energing Sagments	Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Recurring Payment	Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Classic, Gold, Platinum Card Not Present CDN CONSUMER ELEC CNP 1,52% 0,54% 1,52% 0,54% 1,71% 0,73% 1,71% 1,72% 1	Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Card Not Present CDN INFINITE ELEC CNP 1.71% 0.73% 1.71% 0.73% 1.47%	Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Card Not Present CDN INFINITE PRIV ELEC CNP 2.45% 1.47% 2.45% 1.02% 1	Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER ELEC CNP	1.52%		0.54%		1.52%		0.54%	
Commercial Credit Corporate Standard CON COMMERCIAL STANDARD 2.00% 1.02% 1.02% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.90% 0.92% 1.27% 1.2	Consumer Credit Infinite Card Not Present	CDN INFINITE ELEC CNP	1.71%		0.73%		1.71%		0.73%	
Commercial Credit Corporate Electronic CDN COMMERCIAL ELEC. 1.90% 0.92% 1.90% 0.92% 1.27	Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV ELEC CNP	2.45%		1.47%		2.45%		1.47%	
Credit Infinite Business Standard CDN INF BUS STANDARD 2.25% 1.27% 2.25% 1.27% Credit Infinite Business Electronic CDN INF BUS ELEC. 2.10% 1.12% 2.10% 1.12% Credit Infinite Business Performance Program Tier 1 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Performance Program Tier 2 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Emerging Segments CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Recurring Payment CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.33% 0.34% 1.33% 0.38% Consum	Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		1.02%		2.00%		1.02%	
Credit Infinite Business Electronic CDN INF BUS ELEC. 2.10% 1.12% 2.10% 1.12% Credit Infinite Business Performance Program Tier 1 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Performance Program Tier 2 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Emerging Segments CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Emerging Payment CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Emerging Payment CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN PREPAID STANDARD 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.38% 0.34% 1.36% 0.38% <td< td=""><td>Commercial Credit Corporate Electronic</td><td>CDN COMMERCIAL ELEC.</td><td>1.90%</td><td></td><td>0.92%</td><td></td><td>1.90%</td><td></td><td>0.92%</td><td></td></td<>	Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.92%		1.90%		0.92%	
Credit Infinite Business Performance Program Tier 1 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Performance Program Tier 2 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Recurring Payment CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Recurring Payment CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN INF BUS RECURRING 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Electronic CDN PREPAID STANDARD 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% Consumer Prepaid Performance Program Tier 2 CDN PREPAID ELEC. 1.36% 0.38% 1.36% 0.38% Consumer Prepaid Recurring Payment CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Credit Prepaid Card Not Present CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54%	Credit Infinite Business Standard	CDN INF BUS STANDARD	2.25%		1.27%		2.25%		1.27%	
Credit Infinite Business Performance Program Tier 2 CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Emerging Segments CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Recurring Payment CDN INF BUS RECURRING 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN PREPAID STANDARD 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.36% 0.34% 1.36% 0.38% Consumer Prepaid Recurring Payment CDN PREPAID ELEC. 1.36% 0.38% 1.36% 0.38% Consumer Credit Prepaid Card Not Present CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Emerging CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Credit Prepaid Card Not Present CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% <t< td=""><td>Credit Infinite Business Electronic</td><td>CDN INF BUS ELEC.</td><td>2.10%</td><td></td><td>1.12%</td><td></td><td>2.10%</td><td></td><td>1.12%</td><td></td></t<>	Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.10%		1.12%		2.10%		1.12%	
Credit Infinite Business Emerging Segments CDN INF BUS ELEC. 2.00% 1.02% 2.00% 1.02% Credit Infinite Business Recurring Payment CDN INF BUS RECURRING 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN PREPAID STANDARD 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.32% 0.34% 1.32% 0.34% Consumer Prepaid Performance Program Tier 2 CDN PREPAID ELEC. 1.36% 0.38% 1.36% 0.38% Consumer Prepaid Recurring Payment CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.39% Consumer Credit Prepaid Card Not Present CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Emerging CDN PREPAID - EMG 0.98% 0.98% 0.98% 0.98% Consumer Credit Classic, Gold, Platinum Emerging Segment CDN CONSUMER CLASS - EMG 0.98% 0.98% 1.17% 0.19% 1.17%	Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
Credit Infinite Business Recurring Payment CDN INF BUS RECURRING 2.00% 1.02% 2.00% 1.02% Consumer Prepaid Standard CDN PREPAID STANDARD 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.32% 0.34% 1.32% 0.34% Consumer Prepaid Performance Program Tier 2 CDN PREPAID ELEC. 1.36% 0.38% 1.36% 0.38% Consumer Prepaid Recurring Payment CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Credit Prepaid Card Not Present CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Prepaid Emerging CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% Consumer Credit Classic, Gold, Platinum Emerging Segment CDN PREPAID ELEC CNP 0.98% 0.98% 0.98% Consumer Credit Infinite Emerging Segment CDN CONSUMER INFINITE - EMG 1.17% 0.19% 1.17% 0.19% C	Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
Consumer Prepaid Standard CDN PREPAID STANDARD 1.52% 0.54% 1.52% 0.54% 0.54% Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.37% 0.39% 1.39% 0.39% 1.37% 0.39% 1.3	Credit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
Consumer Prepaid Electronic CDN PREPAID ELEC. 1.42% 0.44% 1.42% 0.44% 1.42% 0.44% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.37% 0.39% 1.37% 1.30% 1.30% 1.30% 1.30% 1.3	Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		1.02%		2.00%		1.02%	
Consumer Prepaid Performance Program Tier 1 CDN PREPAID ELEC. 1.32% 0.34% 1.32% 0.34% 1.32% 0.34% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.37% 0.39% 0.39% 1.37% 0.39	Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.54%		1.52%		0.54%	
Consumer Prepaid Performance Program Tier 2 CDN PREPAID ELEC. 1.36% 0.38% 1.36% 0.38% 1.36% 0.38% 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.52% 0.54% 1.60% 0.19% 1.17% 0	Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.44%		1.42%		0.44%	
Consumer Prepaid Recurring Payment CDN PREPAID RECURRING 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.37% 0.39% 1.52% 0.54% 1.52% 0.54% 1.52% 0.54% 1.52% 0.54% 1.52% 0.98% 1.60% 1.60% 1.70%	Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.32%		0.34%		1.32%		0.34%	
Consumer Credit Prepaid Card Not Present CDN PREPAID ELEC CNP 1.52% 0.54% 1.52% 0.54% 0.54% 0.54% 0.54% 0.54% 0.54% 0.98% Consumer Prepaid Emerging CDN PREPAID - EMG 0.98% CONSUMER CLASS - EMG 0.98% CONSUMER INFINITE - EMG 1.17% 0.19% 1.17% 0.19% Commercial Credit Enhanced Data - Fuel CDN CONSUMER INFINITE - EMG 1.80% 0.82% 1.80% 0.82% Commercial Credit Enhanced Data - Level 2 CDN COM ENHANCED DATA LEVEL 2 1.60% 0.62% 1.40% 0.42% Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 CDN COM LARGE TICKET 1.30% \$35.00 0.32%	Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.36%		0.38%		1.36%		0.38%	
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% 0.19% 1.17% 0.19% Commercial Credit Enhanced Data - Fuel CDN COM ENHANCED DATA FUEL 1.80% 0.82% 1.80% 0.82% Commercial Credit Enhanced Data - Level 2 CDN COM ENHANCED DATA LEVEL 2 1.60% 0.62% 1.60% 0.42% Commercial Credit Enhanced Date - Level 3 CDN COM ENHANCED DATA LEVEL 3 1.40% 0.42% 1.40% 0.42% Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 CDN COM LARGE TICKET 1.30% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32%	Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.39%		1.37%		0.39%	
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% 0.19% 1.17% 0.19% Commercial Credit Enhanced Data - Fuel CDN COM ENHANCED DATA FUEL 1.80% 0.82% 1.80% 0.82% Commercial Credit Enhanced Data - Level 2 CDN COM ENHANCED DATA LEVEL 2 1.60% 0.62% 1.60% 0.62% Commercial Credit Enhanced Date - Level 3 CDN COM ENHANCED DATA LEVEL 3 1.40% 0.42% 1.40% 0.42% Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 CDN COM LARGE TICKET 1.30% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32% \$35.00 0.32%	Consumer Credit Prepaid Card Not Present	CDN PREPAID ELEC CNP	1.52%		0.54%		1.52%		0.54%	
Consumer Credit Infinite Emerging Segment CDN CONSUMER INFINITE - EMG 1.17% 0.19% 1.17% 0.19% Commercial Credit Enhanced Data - Fuel CDN COM ENHANCED DATA FUEL 1.80% 0.82% 1.80% 0.82% Commercial Credit Enhanced Data - Level 2 CDN COM ENHANCED DATA LEVEL 2 1.60% 0.62% 1.60% 0.62% Commercial Credit Enhanced Date - Level 3 CDN COM ENHANCED DATA LEVEL 3 1.40% 0.42% 1.40% 0.42% Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 CDN COM LARGE TICKET 1.30% \$35.00 0.32% <td>Consumer Prepaid Emerging</td> <td>CDN PREPAID - EMG</td> <td>0.98%</td> <td></td> <td></td> <td></td> <td>0.98%</td> <td></td> <td></td> <td></td>	Consumer Prepaid Emerging	CDN PREPAID - EMG	0.98%				0.98%			
Commercial Credit Enhanced Data - Fuel CDN COM ENHANCED DATA FUEL 1.80% 0.82% 1.80% 0.82% Commercial Credit Enhanced Data - Level 2 CDN COM ENHANCED DATA LEVEL 2 1.60% 0.62% 1.60% 0.62% Commercial Credit Enhanced Date - Level 3 CDN COM ENHANCED DATA LEVEL 3 1.40% 0.42% 1.40% 0.42% Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 CDN COM LARGE TICKET 1.30% \$35.00 0.32% \$35.00 1.30% \$35.00 0.32% \$35.00	Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	0.98%				0.98%			
Commercial Credit Enhanced Data - Level 2 CDN COM ENHANCED DATA LEVEL 2 1.60% 0.62% 1.60% 0.62% 1.60% 0.62% 0.42% 1.40% 0.42% 0.42% 0.42% 0.42%	Consumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.17%		0.19%		1.17%		0.19%	
Commercial Credit Enhanced Date - Level 3 CDN COM ENHANCED DATA LEVEL 3 1.40% 0.42% 1.40% 0.42%	Commercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%		0.82%		1.80%		0.82%	
Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000	Commercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%		0.62%		1.60%		0.62%	
	Commercial Credit Enhanced Date - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		0.42%		1.40%		0.42%	
		CDN COM LARGE TICKET	1.30%	\$35.00	0.32%	\$35.00	1.30%	\$35.00	0.32%	\$35.00

Internal

Commercial Credit Large Ticket (STP) - Transaction Amount \$15.000 - \$50.000	CDN COM LARGE TICKET	1.20%	\$35.00	0.22%	\$35.00	1.20%	\$35.00	0.22%	\$35.00
\$15,000 - \$50,000 Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00	0.12%	\$35.00	1.10%	\$35.00	0.12%	\$35.00
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		1.02%		2.00%		1.02%	
Commercial Prepaid Electronic	CDN COM PREPAID ELEC.	1.90%		0.92%		1.90%		0.92%	
Commercial Prepaid Performance Program Tier 1	CDN COM PREPAID ELEC.	1.80%		0.82%		1.80%		0.82%	
Commercial Prepaid Performance Program Tier 2	CDN COM PREPAID ELEC.	1.85%		0.87%		1.85%		0.87%	
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.87%		1.85%		0.87%	
Commercial Prepaid Emerging	CDN COM PREPAID - EMG	1.80%		0.82%		1.80%		0.82%	
INTERREGIONAL/FOREIGN TRANSACTIONS									
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.62%		1.60%		0.62%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%		0.12%		1.10%		0.12%	
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%		0.12%		1.10%		0.12%	
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.82%		1.80%		0.82%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.99%		1.97%		0.99%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		1.02%		2.00%		1.02%	
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		1.02%		2.00%		1.02%	
Interregional Electronic Commence Secure	NONCDN ECOMM SECURE	1.44%		0.46%		1.44%		0.46%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.46%		1.44%		0.46%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%		0.02%		1.00%		0.02%	
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%		0.22%		1.20%		0.22%	
VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE			CURRE	NT RATES		RATE	S EFFECT	IVE JANUAR	Y 1, 2019
APPLICABLE VISA INTERCHANGE RAT	E	1.15%	\$0.000	(can be a co		1.15%	\$0.000		mbination of % d \$)
VISA DEBIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Intercha	nge Rate	<u>Interchange</u>	Differential	Interchan	ge Rate	Interchange	e Differential
4									
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
DOMESTIC TRANSACTIONS Debit Standard	CDN DEBIT STANDARD	<u>%</u> 1.15%	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u> 1.15%	<u>\$</u>	<u>%</u>	<u>\$</u>
	CDN DEBIT STANDARD CDN DEBIT ELECTRONIC		<u>\$</u> \$0.05	<u>%</u>	<u>\$</u> \$0.05		<u>\$</u> \$0.05	<u>%</u>	<u>\$</u> \$0.05
Debit Standard		1.15%		<u>%</u>		1.15%		<u>%</u>	
Debit Standard Debit Electronic	CDN DEBIT ELECTRONIC	1.15% 0.25%	\$0.05	<u>%</u>	\$0.05	1.15% 0.25%	\$0.05	<u>%</u>	\$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	1.15% 0.25% 0.15%	\$0.05 \$0.05	<u>%</u>	\$0.05 \$0.05	1.15% 0.25% 0.15%	\$0.05 \$0.05	<u>%</u>	\$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	1.15% 0.25% 0.15% 0.15%	\$0.05 \$0.05 \$0.05	<u>%</u>	\$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15%	\$0.05 \$0.05 \$0.05	<u>%</u>	\$0.05 \$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	1.15% 0.25% 0.15% 0.15% 0.15%	\$0.05 \$0.05 \$0.05	<u>%</u>	\$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15%	\$0.05 \$0.05 \$0.05	<u>%</u>	\$0.05 \$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment	CDN DEBIT ELECTRONIC CDN DEBIT EMERGING	1.15% 0.25% 0.15% 0.15% 0.15% 0.60%	\$0.05 \$0.05 \$0.05 \$0.05	ENT RATES	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05	IVE JANUAR	\$0.05 \$0.05 \$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING	1.15% 0.25% 0.15% 0.15% 0.15% 0.60%	\$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05	IVE JANUAR (can be a cor	\$0.05 \$0.05 \$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING	1.15% 0.25% 0.15% 0.15% 0.15% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05	ENT RATES (can be a co	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.00% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05	IVE JANUAR (can be a cor	\$0.05 \$0.05 \$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING	1.15% 0.25% 0.15% 0.15% 0.15% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05	ENT RATES (can be a co	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.00% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05	IVE JANUAR (can be a cor and	\$0.05 \$0.05 \$0.05 \$0.05
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT	1.15% 0.25% 0.15% 0.15% 0.15% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05	ENT RATES (can be a co % an	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE: 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05	IVE JANUAR (can be a cor and	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	ENT RATES (can be a co % an	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE: 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and Interchange	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	ENT RATES (can be a coi % an Interchange	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE: 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and Interchange <u>%</u>	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% Interchal 4 1.58%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	Interchange 0.58%	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE 1.00% Interchan % 1.58%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a corrand Interchange	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% Interchan 2.29%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	(can be a co % an Interchange	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE: 1.00% Interchan % 1.58% 2.19%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and Interchange) 9/0.58% 1.19%	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% Interchai 2.29% 2.79%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	Interchange 0.58% 1.29% 1.79%	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE: 1.00% Interchan % 1.58% 2.19% 2.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a corrant Interchange 0.58% 1.19% 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% 1.00% 1.58% 2.29% 2.79% 1.44%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	Interchange 0.58% 1.29% 1.79% 0.44%	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE 1.00% Interchan % 1.58% 2.19% 2.49% 1.30%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and Interchange % 0.58% 1.19% 1.49% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% Interchar 2.29% 2.79% 1.44% 1.71%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	ENT RATES (can be a color when	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE: 1.00% Interchan % 1.58% 2.19% 2.49% 1.30% 1.42%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% 1.00% 1.58% 2.29% 2.79% 1.44% 1.71% 2.06%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	Interchange (can be a con % and Interchange 0.58% 1.29% 1.79% 0.44% 0.71% 1.06%	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE 1.00% 1.58% 2.19% 2.49% 1.30% 1.42% 1.86%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a corrand Interchange % 0.58% 1.19% 1.49% 0.30% 0.42% 0.86%	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1)	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% 1.00% Interchan <u>%</u> 2.29% 2.79% 1.44% 1.71% 2.06% 1.26%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	ENT RATES (can be a coi % and Interchange)	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE 1.00% Interchan ½ 1.58% 2.19% 2.49% 1.30% 1.42% 1.86% 1.26%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and 1.19% 1.19% 1.49% 0.30% 0.42% 0.86% 0.26%	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)
Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Gas Debit Recurring Payment Debit Emerging Segment MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2)	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING CDN DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER CDN CONSUMER CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 1.00% 1.00% Interchal ½ 2.29% 2.79% 1.44% 1.71% 2.06% 1.26% 1.36%	\$0.05 \$0.05 \$0.05 \$0.05 CURRE \$0.000	ENT RATES (can be a con % and Interchange) (can be a con % and 1.29% 1.29% 1.79% 0.44% 0.71% 1.06% 0.26% 0.36%	\$0.05 \$0.05 \$0.05 \$0.05	1.15% 0.25% 0.15% 0.15% 0.15% 0.60% 0.30% RATE 1.00% Interchan ½ 1.58% 2.19% 2.49% 1.30% 1.42% 1.86% 1.26% 1.30%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.00	IVE JANUAR (can be a cor and Interchange % 0.58% 1.19% 1.49% 0.30% 0.42% 0.86% 0.26% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05 *Y 1, 2019 mbination of % d \$)

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%	1.06%	1.86%	0.86%	
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.22%	0.22%	1.22%	0.22%	
Canada Intracountry Consumer Petroleum (High Volume)	CDN CONSUMER	1.17%	0.17%	1.17%	0.17%	
Canada Intracountry Consumer Petroleum	CDN CONSUMER	1.17%	0.17%	1.17%	0.17%	
Canada Intracountry Consumer Everyday Spend	CDN CONSUMER	1.38%	0.38%	1.30%	0.30%	
Canada Intracountry Consumer Charity	CDN CONSUMER	1.00%		1.00%		
Canada Intracountry Consumer High Spend (Tier 1)	CDN CONSUMER HI-SPEND	1.38%	0.38%	1.38%	0.38%	
Canada Intracountry Consumer High Spend Rate A (Tier 2)	CDN CONSUMER HI-SPEND	1.48%	0.48%	1.42%	0.42%	
Canada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.51%	0.51%	1.42%	0.42%	
Canada Intracountry Consumer High Spend Supermarket (Tier 1)	CDN CONSUMER HI-SPEND	1.34%	0.34%	1.34%	0.34%	
Canada Intracountry Consumer High Spend Supermarket (High	CDN CONSUMER HI-SPEND	1.44%	0.44%	1.44%	0.44%	
Volume) Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	1.34%	0.34%	1.34%	0.34%	
Canada Intracountry Consumer High Spend Petroleum (High	CDN CONSUMER HI-SPEND	1.30%	0.30%	1.30%	0.30%	
Volume) Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	1.30%	0.30%	1.30%	0.30%	
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.51%	0.51%	1.42%	0.42%	
Canada Intracountry Consumer High Spend Charity	CDN CONSUMER HI-SPEND	1.25%	0.25%	1.25%	0.25%	
Canada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.90%	0.90%	1.82%	0.82%	
Canada Intracountry Consumer Premium High Spend Rate A (Tier	CDN CONSUMER PREMIUM HI-SPEND	1.90%	0.90%	1.86%	0.86%	
Canada Intracountry Consumer Premium High Spend Rate B (Tier	CDN CONSUMER PREMIUM HI-SPEND	1.90%	0.90%	1.86%	0.86%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	1.60%	0.60%	
(Tier 1) Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	1.60%	0.60%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	1.60%	0.60%	
Canada Intracountry Consumer Premium High Spend Everyday	CDN CONSUMER PREMIUM HI-SPEND	1.90%	0.90%	1.86%	0.86%	
Spend Canada Intracountry Consumer Premium High Spend Charity	CDN CONSUMER PREMIUM HI-SPEND	1.50%	0.50%	1.50%	0.50%	
		1.30 /6	0.30 /6	1.50 /0	0.30 /6	
	CDN CONSTIMED DAVDASS (<\$25)	\$0.05	0.02	ns •n n	15	\$0.05
Canada Intracountry Consumer PayPass (Transactions under \$25) Canada Intracountry Consumer High Spend PayPass (Transactions	CDN CONSUMER PAYPASS (<\$25) CDN CONSUMER PAYPASS HI-SPEND	\$0.05	\$0.0			\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-	\$0.06	\$0.0	06 \$0.0	06	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25)	\$0.06 \$0.07	\$0.0 \$0.0	06 \$0.0 07 \$0.0	06	
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-	\$0.06 \$0.07 1.36%	\$0.0 \$0.0 0.36%	06 \$0.0 07 \$0.0 1.30%	06 07 0.30%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-	\$0.06 \$0.07 1.36% 1.48%	\$0.0 \$0.0 0.36% 0.48%	06 \$0.0 07 \$0.0 1.30% 1.42%	0.30% 0.42%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90%	\$0.0 \$0.0 0.36% 0.48% 0.90%	06 \$0.0 07 \$0.0 1.30% 1.42% 1.86%	0.30% 0.42% 0.86%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE	\$0.06 \$0.07 1.36% 1.48% 1.90%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44%	06 \$0.0 07 \$0.0 1.30% 1.42% 1.86% 1.30%	0.30% 0.30% 0.42% 0.86% 0.30%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42%	0.30% 0.42% 0.30% 0.42%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06%	06 \$0.0 1.30% 1.42% 1.86% 1.42% 1.86%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00%	0.30% 0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend – Business Rate A	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.65%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.65%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00% 2.25% 2.65%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.65%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMPAYPASS PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND STANDARD	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.65% 2.25%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.65% 1.25%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00% 2.25% 2.65% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.65%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.65% 2.25%	\$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.25% 1.25%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 2.00% 2.25% 2.25% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.25%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Stelectronic Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC CDN COMMERCIAL PREMIUM HI-SPEND ELEC	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.00% 2.25% 2.25% 2.25%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.00% 1.25% 1.25% 1.25% 1.25%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 2.00% 2.00% 2.25% 2.25% 2.25% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.00% 1.25% 1.25% 1.25%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC CDN COMMERCIAL PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.0 \$0.0 \$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25%	0.30% 0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.25% 1.25% 1.25%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI-SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI-SPEND CDN CONS RECURRING PREMIUM HI-SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COMMERCIAL PREMIUM HI-SPEND CDN COM PAYPASS PREMIUM HI-SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND ELEC CDN COMMERCIAL PREMIUM HI-SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.65% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI- SPEND CDN CONS RECURRING PREMIUM HI- SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM PAYPASS PREMIUM HI- SPEND CDN COM PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.6 \$0.6 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	0.30% 0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI- SPEND CDN CONS RECURRING PREMIUM HI- SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM PAYPASS PREMIUM HI- SPEND CDN COM PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM RECURRING PREMIUM HI- SPEND CDN COM SECURE PREMIUM HI- SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00% 1.00%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI- SPEND CDN CONS RECURRING PREMIUM HI- SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI- SPEND CDN COM SECURE PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM PAYPASS PREMIUM HI- SPEND CDN COM PREMIUM HI- SPEND CDN COM PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM RECURRING PREMIUM HI- SPEND CDN COM SECURE PREMIUM HI-	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.00% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI- SPEND CDN CONS RECURRING PREMIUM HI- SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM PAYPASS PREMIUM HI- SPEND CDN COM PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM RECURRING PREMIUM HI- SPEND CDN COM SECURE PREMIUM HI- SPEND	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 0.36% 0.48% 0.90% 0.44% 0.71% 1.06% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00% 1.00%	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Commercial Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Petroleum Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI- SPEND CDN CONS RECURRING PREMIUM HI- SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM PAYPASS PREMIUM HI- SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI- SPEND ELEC CDN COMMERCIAL PREMIUM HI- SPEND CDN COM RECURRING PREMIUM HI- SPEND CDN COM SECURE PREMIUM HI- SPEND CDN CORPORATE ELEC CDN COR EMG	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.00% 2.25%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.00% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00%	\$0.06
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) Canada Intracountry Consumer Recurring Payments Canada Intracountry Consumer High Spend Recurring Payments Canada Intracountry Consumer Premium High Spend Recurring Payments Canada Intracountry Consumer SecureCode-Enabled Canada Intracountry Consumer High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend SecureCode-Enabled Canada Intracountry Consumer Premium High Spend – Business Rate A Canada Intracountry Commercial Premium High Spend – Business Rate B Canada Intracountry Commercial Premium High Spend – Business Paypass Canada Intracountry Commercial Premium High Spend – Business Standard Canada Intracountry Commercial Premium High Spend – Business Electronic Canada Intracountry Commercial Premium High Spend – Business Erectronic Canada Intracountry Commercial Premium High Spend – Business Grocery Canada Intracountry Commercial Premium High Spend – Business Petroleum Canada Intracountry Commercial Premium High Spend – Business Petroleum Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business Recurring Payments Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN CONSUMER PAYPASS HI-SPEND (<\$25) CDN CON PAYPASS PREM HI- SPEND(<\$25) CDN CONSUMER RECURRING CDN CONSUMER RECURRING HI- SPEND CDN CONS RECURRING PREMIUM HI- SPEND CDN CONSUMER SECURE CDN CONSUMER SECURE HI-SPEND CDN CON SECURE PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COMMERCIAL PREMIUM HI- SPEND CDN COM PAYPASS PREMIUM HI- SPEND CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI- SPEND ELEC CDN COMMERCIAL PREMIUM HI- SPEND CDN COM RECURRING PREMIUM HI- SPEND CDN COM SECURE PREMIUM HI- SPEND CDN CORPORATE ELEC CDN COR EMG	\$0.06 \$0.07 1.36% 1.48% 1.90% 1.44% 1.71% 2.06% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.00%	\$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0	06 \$0.0 1.30% 1.42% 1.86% 1.30% 1.42% 1.86% 2.00% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.25% 2.00% 2.25% 2.00% 2.00%	0.30% 0.42% 0.86% 0.30% 0.42% 0.86% 1.00% 1.00% 1.25% 1.25% 1.25% 1.25% 1.00% 1.00% 1.00%	\$0.06

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%		1.06%		1.86%		0.86%	
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		0.50%		1.50%		0.50%	
Canada Intracountry Consumer Public Sector*	CDN CONSUMER	1.00%				1.00%			
Canada Intracountry Consumer High Spend Public Sector*	CDN CONSUMER HI-SPEND	1.25%		0.25%		1.25%		0.25%	
Canada Intracountry Consumer Premium High Public Sector*	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.50%		1.50%		0.50%	
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%		0.44%		1.44%		0.44%	
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%		0.55%		1.55%		0.55%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.44%		0.44%		1.30%		0.30%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.71%		0.71%		1.42%		0.42%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPAS	2.06%		1.06%		1.86%		0.86%	
Canada Intracountry Prepaid Standard Flex	CDN PREPAID STANDARD FLEX	1.55%		0.55%		1.55%		0.55%	
Canada Intracountry Prepaid Electronic Flex	CDN PREPAID ELECTRONIC FLEX	1.44%		0.44%		1.44%		0.44%	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE			CURRE	ENT RATES		RATES	S EFFECT	IVE JANUAF	RY 1, 2019
INTERNATIONAL/FOREIGN TRANSACTIONS		<u>%</u>	<u>\$</u>			<u>%</u>	<u>\$</u>		
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.44%		1.44%		0.44%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%		0.10%		1.10%		0.10%	
Interregional Consumer Standard	NONCON CONSUMER STANDARD	1.60%		0.60%		1.60%		0.60%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.54%		1.54%		0.54%	
Interregional Commercial Standard	NONCON CORPORATE STANDARD	2.00%		1.00%		2.00%		1.00%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%		0.10%		1.10%		0.10%	
Interregional MasterCard Electronic Card Commercial	NONCON ELECTRONIC CARD COMMERCIAL	1.85%		0.85%		1.85%		0.85%	
Interregional Commercial Purchasing Large Ticket	NONCON COMMERCIAL PURCHASING	0.90%	\$30.00		\$30.00	0.90%	\$30.00		\$30.00
Interregional Commercial Purchasing Data Rate II	NONCON COMM PURCH DATA RATE	1.70%		0.70%		1.70%		0.70%	
Interregional Consumer Premium Electronic	NONCON CON PREMIUM ELEC	1.85%		0.85%		1.85%		0.85%	
Interregional Consumer Premium Full UCAF	NONCON CON PREMIUM FULL UCAF	1.85%		0.85%		1.85%		0.85%	
Interregional Consumer Premium Merchant UCAF	NONCON CON PREMIUM MAR UCAF	1.85%		0.85%		1.85%		0.85%	
Interregional Consumer Premium Standard	NONCON CON PREMIUM STAND	1.85%		0.85%		1.85%		0.85%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		1.00%		2.00%		1.00%	
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE			CURRE	ENT RATES		RATE	S EFFECT	IVE JANUAF	
APPLICABLE MASTERCARD INTERCHANGE RATE		1.15%	\$0.00	(can be a con % and		1.15%	\$0.00		mbination of % ad \$)
	AS IDENTIFIED ON THE TD MERCHANT								
DEBIT MASTERCARD CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT	Interchar	ige Rate	<u>Interchange</u>	<u>Differential</u>	Interchan	ge Rate	Interchang	<u>e Differential</u>
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	0.15%	\$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	CDN DEBIT T1	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$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	CDN DEBIT T2	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%		1.06%		1.86%		0.86%	
Canada Intracountry Recurring Payment	CDN DEBIT RECURRING	0.60%				0.60%			
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 Standard & Non-SecureCode-Enabled E-Com	m CDN DEBIT STANDARD	1.15%				1.15%			
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%				1.00%			
DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE			CURR	ENT RATES		RATES	S EFFEC	TIVE JANUAR	/ 1, 201 <u>9</u>
APPLICABLE DISCOVER INTERCHANGE RAT	E	1.60%	\$0.00	(can be a com % and		1.60%	\$0.00	(can be a com	
				70 4114	Ψ)				• • •
DISCOVER CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Intercha	nge Rate	Interchange [<u> Differential</u>	Interchan	ge Rate	Interchange	Differential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
PURCHASE									
CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.37%				1.37%			
CPSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.32%				1.32%			
CPSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.18%				1.18%			
CPSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	1.45%				1.45%			
CPSL Consumer Core/Rewards - Hotels/Car Rentals	CDN CONSUMER CORE								
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE								
CPSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.56%				1.56%			
CPSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM	1.45%				1.45%			
CPSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.35%				1.35%			
CPSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	1.60%				1.60%			
CPSL Consumer Premium - Hotels/Car Rentals	CDN CONSUMER PREMIUM								
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM								
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	2.05%		0.45%		2.05%		0.45%	
CPSL Consumer Premium Plus - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS								
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS								
CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.37%				1.37%			
CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.32%				1.32%			
CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.18%				1.18%			
CPSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	1.45%				1.45%			
CPSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREPAID								
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID								
CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL								
CPSL Commercial - Passenger Transport	CDN COMMERCIAL								
Canada BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.58%				1.58%			
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	1.85%		0.25%		1.85%		0.25%	
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.49%		0.89%		2.49%		0.89%	
Canada BSL Commercial	CDN COMMERCIAL BSL	2.00%		0.40%		2.00%		0.40%	
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.15%				1.15%			
Internal	SSN GONGGWIEN DEBIT RECORNING	1.1070				1.1370			

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND	2.06%		1.06%		1.86%		0.86%	
CPSL Consumer Debit - Supermarket	ELEC CDN CONSUMER DEBIT	1.15%				1.15%			
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.15%				1.15%			
CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.15%				1.15%			
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT								
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT								
REFUND/VOUCHER									
CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.58%				1.58%			
CPSL Consumer Refund Core/Rewards Program 2	CDN CONSUMER CORE REFUND P2								
CPSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P3	1.32%				1.32%			
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND	1.85%		0.25%		1.85%		0.25%	
CPSL Consumer Refund Premium Program 2	P1 CDN CONSUMER PREMIUM REFUND	1.0070		0.2070		1.0070		0.2070	
CPSL Consumer Refund Premium Program 3	P2 CDN CONSUMER PREMIUM REFUND	1.45%				1.45%			
CPSL Consumer Refund Premium Plus Program 1	P3 CDN CONSUMER PREMIUM PLUS	2.49%		0.89%		2.49%		0.89%	
CPSL Consumer Refund Premium Plus Program 2	REFUND P1 CDN CONSUMER PREMIUM PLUS	2.4970		0.0970		2.4370		0.0970	
CPSL Consumer Refund Premium Plus Program 3	REFUND P2 CDN CONSUMER PREMIUM PLUS	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Refund Prepaid Program 1	REFUND P3 CDN CONSUMER PREPAID REFUND P1	1.58%		0.3070		1.58%		0.3070	
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2	1.00%				1.0070			
CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.32%				1.32%			
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.15%				1.15%			
CPSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2	1.1370				1.1370			
·		4.450/				1.15%			
CPSL Consumer Refund Debit Program 3	CDN COMMERCIAL REFUND P3	1.15%		0.400/				0.400/	
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2								
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.00%		0.40%		2.00%		0.40%	
INTERNATIONAL/FOREIGN TRANSACTIONS									
<u>PURCHASE</u>									
Canadian International Electronic	NONCDN ELECTRONIC	1.20%				1.20%			
Canadian International BSL	NONCDN BSL	1.72%		0.12%		1.72%		0.12%	
REFUND									
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%				1.20%			
UNIONPAY DISCOUNT RATE ADJUSTMENT FEE			CURRI	ENT RATES		RATES	S EFFECT	IVE JANUARY	
APPLICABLE UNIONPAY INTERCHANGE RATI	≣	1.10%	\$0.00	(can be a com % and		1.10%	\$0.00	(can be a comb	
UNIONPAY CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchar	ige Rate	Interchange D	<u> Differential</u>	Interchan	ge Rate	Interchange I	<u>Differential</u>
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			CURRI	ENT RATES		RATES	EFFECT	IVE JANUARY	1, 201 <u>9</u>

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%	1.06%	1.86%	0.86%
INTERAC FLASH INTERCHANGE TIER	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate (Per INTERAC Debit Card Flash Transaction)		Interchange Rate (Per INTERAC Debit Card Flash Transaction)	
		<u>%</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 VENDING MACHINES (5499) **Effective April 1, 2019, Bakeries (5462) and Dairy Product stores (5451) will qualify for Interac Flash Tier 1	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	\$0.035		\$0.035	

^{*} For Visa Public Sector rates refer to the General Business/Standard Category rate schedule

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