**TD Merchant Solutions** Interchange Rates - Gas/Petroleum Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE VISA INTERCHANGE RATE		1.18%	\$0.00	(can be a combination of % and \$)		1.18% \$0.00		(can be a combination of % and \$)	
VISA CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchan	ge Rate	Interchange		Interchan	ge Rate	Interchange D	*
DOMESTIC TRANSACTIONS	SOLUTIONS MONTHET STATEMENT	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.34%		1.52%		0.34%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.24%		1.42%		0.24%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.32%		0.14%		1.32%		0.14%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.36%		0.18%		1.36%		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%		0.15%		1.33%		0.15%	
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.19%		1.37%		0.19%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.53%		1.71%		0.53%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.43%		1.61%		0.43%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.52%		0.34%		1.52%		0.34%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.54%		0.36%		1.54%		0.36%	
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.37%				1.37%			
Consumer Credit Infinite Industry Program - Grocery and Food Retail	CDN INFINITE ELEC.	1.52%		0.34%		1.52%		0.34%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.38%		1.56%		0.38%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.27%		2.45%		1.27%	
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		0.90%		2.08%		0.90%	
Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.77%		1.95%		0.77%	
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.77%		1.95%		0.77%	
Consumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV ELEC.	1.95%				1.95%			
Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail	CDN INFINITE PRIV ELEC.	1.95%		0.77%		1.95%		0.77%	
Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.77%		1.95%		0.77%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.77%		1.95%		0.77%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.82%		2.00%		0.82%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.72%		1.90%		0.72%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.47%		2.65%		1.47%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		1.07%		2.25%		1.07%	
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		0.82%		2.00%		0.82%	
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		0.82%		2.00%		0.82%	
Credit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%				2.00%			
Credit Infinite Business Industry Program - Grocery and Food Retail	CDN INF BUS ELEC.	2.00%		0.82%		2.00%		0.82%	
Credit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%		0.82%		2.00%		0.82%	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.82%		2.00%		0.82%	
Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER ELEC CNP	1.52%		0.34%		1.52%		0.34%	
Consumer Credit Infinite Card Not Present	CDN INFINITE ELEC CNP	1.71%		0.53%		1.71%		0.53%	
Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV ELEC CNP	2.45%		1.27%		2.45%		1.27%	
Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	0.98%				0.98%			
Consumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.17%				1.17%			
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.34%		1.52%		0.34%	
Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.24%		1.42%		0.24%	
Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.32%		0.14%		1.32%		0.14%	
Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.36%		0.18%		1.36%		0.18%	
Consumer Prepaid Industry Program - Gas	CDN PREPAID ELEC.	1.18%				1.18%			
Consumer Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID ELEC.	1.33%		0.15%		1.33%		0.15%	
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.19%		1.37%		0.19%	
Consumer Prepaid Emerging	CDN PREPAID - EMG	0.98%				0.98%			
Consumer Credit Prepaid Card Not Present	CDN PREPAID ELEC CNP	1.52%		0.34%		1.52%		0.34%	
Commercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%		0.62%		1.80%		0.62%	
Commercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%		0.42%		1.60%		0.42%	
Commercial Credit Enhanced Date - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		0.22%		1.40%		0.22%	
Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	\$35.00	0.12%	\$35.00	1.30%	\$35.00	0.12%	\$35.00
Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	\$35.00	0.02%	\$35.00	1.20%	\$35.00	0.02%	\$35.00
Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00		\$35.00	1.10%	\$35.00		\$35.00

2.00%

1.90%

1.80%

1.85%

1.80%

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1.85%

1.80%

1.60%

1.10%

1.10%

1.80%

1.97%

2.00%

2.00%

1 44%

0.82%

0.72%

0.62%

0.67%

0.62%

0.67%

0.67%

0.42%

0.62%

0.79%

0.82%

0.82%

0.26%

2.00%

1.90%

1.80%

1.85%

1.80%

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1.80%

1.60%

1.10%

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2.00%

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1 44%

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0.62%

0.67%

0.67%

0.62%

0.42%

0.62%

0.79%

0.82%

0.82%

0.26%

CDN COM PREPAID STANDARD

CDN COM PREPAID ELEC.

CDN COM PREPAID - EMG

NONCON PREMIUM CARD

NONCON SUPER PREMIUM

NONCON COMMERCIAL

NONCON ECOMM SECURE

NONCON COMMERCIAL STANDARD

NONCON STANDARD

NONCON ELEC.

NONCON AIRLINE

CDN COM PREPAID RECURRING

Commercial Prepaid Standard

Commercial Prepaid Electronic

Commercial Prepaid Performance Program Tier 1

Commercial Prepaid Performance Program Tier 2

Commercial Prepaid Industry Program - Gas

Commercial Prepaid Recurring Payment

Commercial Prepaid Emerging

Interregional Classic, Gold Standard

Interregional Classic, Gold Electronic

Interregional Classic, Gold Airline

Interregional Commercial Standard

Interregional Commercial Electronic

Interregional Electronic Commence Secure

Interregional Premium Card

Interregional Super Premium

Commercial Prepaid Industry Program - Grocery and Food Retail

INTERREGIONAL/FOREIGN TRANSACTIONS

Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.26%	1.44%		0.26%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%			1.00%			
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%		0.02%	1.20%		0.02%	
VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT R	ATES		RATES EFECTIV	E JANUARY 1,	<u> 2019</u>	
APPLICABLE VISA INTERCHANGE RAT	Е	1.15%	\$0.00	(can be a combination of % and \$)	1.15%	\$0.00	(can be a con of % and	
VISA DEBIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchan	ge Rate	Interchange Differential	Interchan	ige Rate	Interchange D	ifferential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Debit Standard	CDN DEBIT STANDARD	1.15%			1.15%			
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05	\$0.05	0.25%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 1  Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	0.15% 0.15%	\$0.05 \$0.05	\$0.05 \$0.05	0.15% 0.15%	\$0.05 \$0.05		\$0.05 \$0.05
Debit Electronic Gas	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05	0.15%	\$0.05		\$0.05
Debit Electronic Grocery and Food Retail	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05	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		CURRENT R.	ATES		RATES EFECTIV	E JANUARY 1,		
APPLICABLE MASTERCARD INTERCHANGE RATE		1.17%	\$0.000	(can be a combination of % and \$)	1.17%	\$0.000	(can be a con of % and	
	AS IDENTIFIED ON THE TD MERCHANT							
MASTERCARD CREDIT CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT	Interchan	<del>-</del>	Interchange Differential	Interchan	ige Rate	Interchange D	ifferential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.58%		0.41%	1.58%		0.41%	
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	2.29%		1.12%	2.19%		1.02%	
Canada Intracountry Consumer Premium High Spend Standard  Canada Intracountry Consumer Electronic	CDN CONS PREMIUM HI-SPEND STANDARD  CDN CONSUMER ELEC	2.79% 1.44%		1.62% 0.27%	2.49% 1.30%		1.32% 0.13%	
Canada Intracountry Consumer Electronic  Canada Intracountry Consumer High Spend Electronic	CDN CONSUMER ELEC  CDN CONSUMER HI-SPEND ELEC	1.44%		0.27%	1.30%		0.13%	
Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%		0.89%	1.86%		0.69%	
Canada Intracountry Consumer (Tier 1)	CDN CONSUMER	1.26%		0.09%	1.26%		0.09%	
Canada Intracountry Consumer (Tier 2)	CDN CONSUMER	1.36%		0.19%	1.30%		0.13%	
Canada Intracountry Consumer (Tier 3)	CDN CONSUMER	1.38%		0.21%	1.30%		0.13%	
Canada Intracountry Consumer Supermarket (Tier 1)	CDN CONSUMER	1.22%		0.05%	1.22%		0.05%	
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.22%		0.05%	1.22%		0.05%	
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	1.38%		0.21%	1.30%		0.13%	
Canada Intracountry Consumer Charity	CDN CONSUMER	1.00%			1.00%			
Canada Intracountry Consumer High Spend (Tier 1)	CDN CONSUMER HI-SPEND	1.38%		0.21%	1.38%		0.21%	
Canada Intracountry Consumer High Spend Rate A (Tier 2)	CDN CONSUMER HI-SPEND	1.48%		0.31%	1.42%		0.25%	
Canada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.51%		0.34%	1.42%		0.25%	
Canada Intracountry Consumer High Spend Supermarket (Tier 1)	CDN CONSUMER HI-SPEND	1.34%		0.17%	1.34%		0.17% 0.27%	
Canada Intracountry Consumer High Spend Supermarket (High Volume)  Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND  CDN CONSUMER HI-SPEND	1.44%		0.27% 0.17%	1.44%		0.27%	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%		0.13%	1.30%		0.13%	
Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	1.30%		0.13%	1.30%		0.13%	
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.51%		0.34%	1.42%		0.25%	
Canada Intracountry Consumer High Spend Charity	CDN CONSUMER HI-SPEND	1.25%		0.08%	1.25%		0.08%	
Canada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.90%		0.73%	1.82%		0.65%	
Canada Intracountry Consumer Premium High Spend Rate A (Tier 2)	CDN CONSUMER PREMIUM HI-SPEND	1.90%		0.73%	1.86%		0.69%	
Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)	CDN CONSUMER PREMIUM HI-SPEND	1.90%		0.73%	1.86%		0.69%	
Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.43%	1.60%		0.43%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.43%	1.60%		0.43%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.43%	1.60%		0.43%	
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	1.90%		0.73%	1.86%		0.69%	
Canada Intracountry Consumer Premium High Spend Charity  Canada Intracountry Consumer PayPass (Transactions under \$25)	CDN CONSUMER PREMIUM HI-SPEND  CDN CONSUMER PAYPASS (<\$25)	1.50%	\$0.05	0.33% \$0.05	1.50%	\$0.05	0.33%	\$0.05
Canada Intracountry Consumer PayPass (Transactions under \$25)  Canada Intracountry Consumer High Spend PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS (<\$25)  CDN CONSUMER PAYPASS HI-SPEND (<\$25)		\$0.06	\$0.05		\$0.05		\$0.06
Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25)	CDN CON PAYPASS PREM HI-SPEND(<\$25)		\$0.00	\$0.07		\$0.07		\$0.07
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.36%		0.19%	1.30%		0.13%	
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.48%		0.31%	1.42%		0.25%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI- SPEND	1.90%		0.73%	1.86%		0.69%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.44%		0.27%	1.30%		0.13%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.71%		0.54%	1.42%		0.25%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.06%		0.89%	1.86%		0.69%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.83%	2.00%		0.83%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.83%	2.00%		0.83%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		1.08%	2.25%		1.08%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD CDN COMMERCIAL PREMIUM HI-SPEND	2.65%		1.48%	2.65%		1.48%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	ELEC	2.25%		1.08%	2.25%		1.08%	
Canada Intracountry Commercial Premium High Spend – Business Grocery  Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND  CDN COMMERCIAL PREMIUM HI-SPEND	2.25% 2.25%		1.08%	2.25% 2.25%		1.08%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum  Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.83%	2.25%		0.83%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.83%	2.00%		0.83%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		1.08%	2.25%		1.08%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.48%	2.65%		1.48%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.83%	2.00%		0.83%	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%		0.89%		1.86%		0.69%	ì
Canada Intracountry Commercial Charity	CDN CORPORATE ELEC	1.80%		0.63%		1.80%		0.63%	
Canada Intracountry Consumer Emerging Segment	CDN CON EMG	1.00%				1.00%			
Canada Intracountry Consumer High Spend Emerging Segment	CDN CON EMG HI-SPEND	1.25%		0.08%		1.25%		0.08%	
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		0.33%		1.50%		0.33%	
Canada Intracountry Consumer Public Sector	CDN CONSUMER	1.00%				1.00%			
Canada Intracountry Consumer High Spend Public Sector	CDN CONSUMER HI-SPEND	1.25%		0.08%		1.25%		0.08%	
Canada Intracountry Consumer Premium High Public Sector	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.33%		1.50%		0.33%	
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC  CDN PREPAID STANDARD	1.44%		0.27%		1.44%		0.27%	
Canada Intracountry Prepaid Standard  Canada Intracountry Prepaid Standard Flex	CDN PREPAID STANDARD  CDN PREPAID STANDARD FLEX	1.55% 1.55%		0.38%		1.55% 1.55%		0.38%	
Canada Intracountry Prepaid Electronic Flex	CDN PREPAID ELECTRONIC FLEX	1.44%		0.27%		1.44%		0.27%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.44%		0.27%		1.30%		0.13%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.71%		0.54%		1.42%		0.25%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.06%		0.89%		1.86%		0.69%	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT R	RATES			RATES EFECTIV	/E JANUARY 1,	<u> 2019</u>	
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchar	nge Rate	Interchange Di	ifferential	Interchar	nge Rate	Interchange	e Differential
INTERNATIONAL/FOREIGN TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.27%		1.44%		0.27%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%				1.10%			
Interregional Consumer Standard	NONCON CONSUMER STANDARD	1.60%		0.43%		1.60%		0.43% 0.37%	
Interregional Consumer Full UCAF Interregional Commercial Standard	NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD	1.54% 2.00%		0.37%		1.54% 2.00%		0.83%	
Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer	NONCON ELECTRONIC CARD CONSUMER	1.10%		0.00/0		1.10%		0.0070	
Interregional MasterCard Electronic Card Commercial	NONCON ELECTRONIC CARD COMMERCIAL	1.85%		0.68%		1.85%		0.68%	
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%		0.53%		1.70%		0.53%	
Interregional Consumer Premium Electronic	NONCON CON PREMIUM ELEC	1.85%		0.68%		1.85%		0.68%	
Interregional Consumer Premium Full UCAF	NONCON CON PREMIUM FULL UCAF	1.85%		0.68%		1.85%		0.68%	
Interregional Consumer Premium Merchant UCAF	NONCON CON PREMIUM MAR UCAF	1.85%		0.68%		1.85%		0.68%	
Interregional Consumer Premium Standard	NONCON CON PREMIUM STAND	1.85%		0.68%		1.85%		0.68%	
Interregional Commercial Premium Standard	NONCON COM PREMIUM STAND	2.00%		0.83%		2.00%		0.83%	
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE		CURRENT R		(can be a com	nbination	RATES EFECTIVE			combination
APPLICABLE MASTERCARD INTERCHANGE RA	TE	1.15%	\$0.000	of % and		1.15%	\$0.000		and \$)
DEBIT MASTERCARD CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT	Interchar	nge Rate	Interchange Di	ifferential	Interchar	nge Rate	Interchange	e Differential
DOMESTIC TRANSACTIONS	SOLUTIONS MONTHLY STATEMENT	<u>%</u>	<u>\$</u>	%	<u>\$</u>	<u>/////////////////////////////////////</u>	<u>\$</u>	%	\$
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05	<u>70</u>	\$0.05	0.15%	\$0.05	<u>-70</u>	\$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 Petroleum Base Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE CDN DEBIT BASE				<b>\$0.05</b> \$0.05		<b>\$0.05</b> \$0.05		<b>\$0.05</b> \$0.05
		0.15%	\$0.05			0.15%			
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	<b>0.15%</b> 0.25%	<b>\$0.05</b> \$0.05		\$0.05	<b>0.15%</b> 0.25%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T1	0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T1 CDN DEBIT T1	0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T1 CDN DEBIT T1 CDN DEBIT T1	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1	CDN DEBIT BASE CDN DEBIT T1	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT BASE CDN DEBIT T1	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	=	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2	CDN DEBIT BASE CDN DEBIT T1	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T2 CDN DEBIT T2	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T2 CDN DEBIT T2	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.15%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1  Canada Intracountry Specialty Clothing Stores Tier 1  Canada Intracountry Other Electronic Tier 1  Canada Intracountry Supermarket Tier 2  Canada Intracountry Big Box Stores Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Other Electronic Tier 2	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1  Canada Intracountry Specialty Clothing Stores Tier 1  Canada Intracountry Other Electronic Tier 1  Canada Intracountry Supermarket Tier 2  Canada Intracountry Big Box Stores Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Recurring Payment	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Other Electronic Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry MasterPass	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T4 CDN DEBIT T4 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT CHARITY	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 0.30%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry MasterPass Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T3 CDN DEBIT T4 CDN DEBIT T5 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT MASTERPASS CDN DEBIT STANDARD	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 0.30% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	_	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry MasterPass Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T4 CDN DEBIT T4 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT CHARITY	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 1.00% 1.15% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	2019	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1  Canada Intracountry Specialty Clothing Stores Tier 1  Canada Intracountry Other Electronic Tier 1  Canada Intracountry Supermarket Tier 2  Canada Intracountry Supermarket Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Recurring Payment  Canada Intracountry Charity  Canada Intracountry Emerging Sectors  Canada Intracountry MasterPass  Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm  Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T3 CDN DEBIT T4 CDN DEBIT T5 CDN DEBIT T5 CDN DEBIT T5 CDN DEBIT T5 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a com	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry MasterPass Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT BASE CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT T3 CDN DEBIT T4 CDN DEBIT T5 CDN DEBIT T5 CDN DEBIT T5 CDN DEBIT T5 CDN DEBIT CHARITY CDN DEBIT CHARITY CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a com of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 1.00% 1.15% 1.00%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1  Canada Intracountry Specialty Clothing Stores Tier 1  Canada Intracountry Other Electronic Tier 1  Canada Intracountry Supermarket Tier 2  Canada Intracountry Supermarket Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Recurring Payment  Canada Intracountry Charity  Canada Intracountry Emerging Sectors  Canada Intracountry MasterPass  Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm  Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT TC T	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05		\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a of %	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1  Canada Intracountry Other Electronic Tier 1  Canada Intracountry Supermarket Tier 2  Canada Intracountry Supermarket Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Recurring Payment  Canada Intracountry Recurring Payment  Canada Intracountry Emerging Sectors  Canada Intracountry MasterPass  Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm  Canada Intracountry Standard SecureCode-Enabled  DISCOVER CREDIT DISCOUNTRATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.15% 0.25% 0.35% 0.25% 0.45% 0.45% 0.25% 0.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.25% 0.25% 0.60% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a of %	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1  Canada Intracountry Specialty Clothing Stores Tier 1  Canada Intracountry Other Electronic Tier 1  Canada Intracountry Supermarket Tier 2  Canada Intracountry Supermarket Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Petroleum Tier 2  Canada Intracountry Specialty Clothing Stores Tier 2  Canada Intracountry Other Electronic Tier 2  Canada Intracountry Recurring Payment  Canada Intracountry Recurring Payment  Canada Intracountry Emerging Sectors  Canada Intracountry MasterPass  Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm  Canada Intracountry Standard SecureCode-Enabled  DISCOVER CREDIT DISCOUNTRATE ADJUSTMENT FEE.  APPLICABLE DISCOVER INTERCHANGE RA	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT TC T	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry MasterPass Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard SecureCode-Enabled  DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT TC T	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1  Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2  Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & SecureCode-Enabled  DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION S  PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURRING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 1.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60%  Interchar ½ 1.37% 1.32%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Other Electronic Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard SecureCode-Enabled  DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION S  PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket  CPSL Consumer Core/Rewards - Petroleum	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURRING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE CDN CONSUMER CORE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 1.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60% 1.37% 1.37% 1.32% 1.18%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Other Electronic Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard SecureCode-Enabled  DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE  CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Retail	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURRING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 1.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60%  Interchar ½ 1.37% 1.32%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & Non-SecureCode-Enabled  DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Netali  CPSL Consumer Core/Rewards - Hotels/Car Rentalis	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURRING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 1.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.30% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60% 1.37% 1.37% 1.32% 1.18%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Other Electronic Tier 2 Canada Intracountry Charity Canada Intracountry Recurring Payment Canada Intracountry Emerging Sectors Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & Non-SecureCode-Enabled  DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE  CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Retail  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Hotels/Car Rentals  CPSL Consumer Core/Rewards - Passenger Transport	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURRING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60% 1.32% 1.32% 1.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Other Electronic Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & Non-SecureCode-Enabled  DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE  CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Premium - Recurring	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60% 1.32% 1.32% 1.45% 1.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Other Electronic Tier 2 Canada Intracountry Charity Canada Intracountry Recurring Payment Canada Intracountry Emerging Sectors Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & Non-SecureCode-Enabled  DISCOVER GREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE  CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Retail  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Premium - Recurring  CPSL Consumer Premium - Recurring  CPSL Consumer Premium - Supermarket	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.15%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60% 1.32% 1.45% 1.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Charity Canada Intracountry Recurring Payment Canada Intracountry Charity Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & Non-SecureCode-Enabled  DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE  CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Retail  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Premium - Recurring  CPSL Consumer Premium - Petroleum  CPSL Consumer Premium - Supermarket  CPSL Consumer Premium - Supermarket	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURRING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.37% 1.32% 1.45% 1.45% 1.56% 1.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
Canada Intracountry Specialty Clothing Stores Base Canada Intracountry Other Electronic Base Canada Intracountry Supermarket Tier 1 Canada Intracountry Big Box Stores Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Petroleum Tier 1 Canada Intracountry Specialty Clothing Stores Tier 1 Canada Intracountry Supermarket Tier 2 Canada Intracountry Supermarket Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Big Box Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Specialty Clothing Stores Tier 2 Canada Intracountry Petroleum Tier 2 Canada Intracountry Cherity Clothing Stores Tier 2 Canada Intracountry Recurring Payment Canada Intracountry Emerging Sectors Canada Intracountry Emerging Sectors Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm Canada Intracountry Standard & Non-SecureCode-Enabled  DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FIEE  APPLICABLE DISCOVER INTERCHANGE RA  DISCOVER CREDIT CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  PURCHASE  CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Petroleum  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Core/Rewards - Passenger Transport  CPSL Consumer Premium - Recurring  CPSL Consumer Premium - Supermarket	CDN DEBIT BASE CDN DEBIT T1 CDN DEBIT T2 CDN DEBIT SECURING CDN DEBIT STANDARD CDN DEBIT STANDARD CDN DEBIT SECURE  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.25% 0.15% 0.15%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	of % and	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	0.15% 0.25% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.15% 0.25% 0.30% 0.30% 1.00% 1.15% 1.00% RATES EFECTIV 1.60% 1.32% 1.45% 1.45%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a c of % Interchange	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%	0.89%	1.86%	0.69%
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%
		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%	
CPSL Consumer Debit - Supermarket	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				
<u>REFUND/VOUCHER</u>					
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%	
-					
CPSI Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	1.85%	0.25%	1.85%	0.25%
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P2	1.85%	0.25%	1.85%	0.25%
CPSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2		0.25%		0.25%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3		1.45%		1.45%	
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1		0.25%		0.25%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2	1.45% 2.49%	0.89%	1.45% 2.49%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3	1.45% 2.49% 1.96%		1.45% 2.49% 1.96%	
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1	1.45% 2.49%	0.89%	1.45% 2.49%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3	1.45% 2.49% 1.96%	0.89%	1.45% 2.49% 1.96%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1	1.45% 2.49% 1.96%	0.89%	1.45% 2.49% 1.96%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2	1.45% 2.49% 1.96% 1.58%	0.89%	1.45% 2.49% 1.96% 1.58%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3	1.45% 2.49% 1.96% 1.58%	0.89%	1.45% 2.49% 1.96% 1.58%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3	1.45% 2.49% 1.96% 1.58%	0.89%	1.45% 2.49% 1.96% 1.58%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P1	1.45% 2.49% 1.96% 1.58% 1.32% 1.15%	0.89%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3	1.45% 2.49% 1.96% 1.58% 1.32% 1.15%	0.89%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3	1.45% 2.49% 1.96% 1.58% 1.32% 1.15%	0.89%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15%	0.89%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P1	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P1	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P1	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P2	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3  INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P3	1.45% 2.49%  1.96% 1.58%  1.32% 1.15% 2.00%  2.00%	0.89% 0.36% 0.40%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00%	0.89% 0.36% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3  INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P3	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%	0.89% 0.36% 0.40%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00% 1.20% 1.20% 1.72%	0.89% 0.36% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3  INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P3	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20%  1.20%	0.89% 0.36% 0.40% 0.40%	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  1.20% 1.20% 1.20%	0.89% 0.36% 0.40% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3  INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International Adjustment Voucher Program  UNIONPAY DISCOUNT: RATE ADJUSTMENT FEE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P3 NONCDN ELECTRONIC NONCDN BSL	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72%  1.20%  CURRENT RATES	0.89% 0.36% 0.40% 0.40% 0.12% (can be a combination	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72% 1.20%  1.20%  RATES EFECTIVE JANUARY 1.2	0.89% 0.36% 0.40% 0.40% 0.12%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3  INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P3 NONCDN ELECTRONIC NONCDN BSL	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20%  1.20%	0.89% 0.36% 0.40% 0.40%	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  1.20% 1.20% 1.20%	0.89% 0.36% 0.40% 0.40%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE.  APPLICABLE UNIONPAY INTERCHANGE RATE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 NONCOM ELECTRONIC NONCON BSL NONCON REFUND	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20%  1.72%  1.20%  CURRENT RATES  1.10% \$0.000	0.89% 0.36% 0.40% 0.40% 0.12% (can be a combination of % and \$)	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20%  1.20%  1.72%  1.20%  RATES EFECTIVE JANUARY 1.22  1.10% \$0.000	0.89% 0.36% 0.40% 0.40% 0.12% (can be a combination of % and \$)
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE.  APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P2 CDN COMMERCIAL REFUND P3 NONCDN ELECTRONIC NONCDN BSL	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72% 1.20%  CURRENT RATES 1.10%  \$0.000	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential	1.45% 2.49% 1.96% 1.58% 1.15% 1.15% 2.00% 2.00% 1.20% 1.72% 1.20% RATES EFECTIVE JANUARY 1, 2, 2, 2, 2, 2, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3,	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE.  APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTION TYPE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3  NONCDN ELECTRONIC NONCDN BSL  NONCDN REFUND	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72% 1.20%  CURRENT RATES 1.10% \$0.000  Interchange Rate % \$	0.89% 0.36% 0.40% 0.40% 0.12% (can be a combination of % and \$)	1.45% 2.49% 1.96% 1.58% 1.15% 1.15% 2.00% 2.00% 1.20% 1.72% 1.20% 1.72% 1.10% \$0.000  Interchange Rate % \$	0.89% 0.36% 0.40% 0.40% 0.12% (can be a combination of % and \$)
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE.  APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P3 NONCDN ELECTRONIC NONCDN BSL NONCDN REFUND	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72% 1.20%  CURRENT RATES 1.10%  \$0.000	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential	1.45% 2.49% 1.96% 1.58% 1.15% 1.15% 2.00% 2.00% 1.20% 1.72% 1.20% RATES EFECTIVE JANUARY 1, 2, 2, 2, 2, 2, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3,	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  % §
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTION TYPE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3  NONCDN ELECTRONIC NONCDN BSL  NONCDN REFUND	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72% 1.20%  CURRENT RATES 1.10% \$0.000  Interchange Rate % \$	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential	1.45% 2.49% 1.96% 1.58% 1.15% 1.15% 2.00% 2.00% 1.20% 1.72% 1.20% 1.72% 1.10% \$0.000  Interchange Rate % \$	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P3 NONCDN ELECTRONIC NONCDN BSL NONCDN REFUND	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20% 1.72% 1.20%  CURRENT RATES 1.10%  \$ \$ \$ 0.000  Interchange Rate \$ \$ \$ \$ \$ 1.10%	0.89%  0.36%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  % §	1.45% 2.49% 1.96% 1.58% 1.15% 1.15% 2.00% 2.00% 1.20% 1.20% 1.20% 1.72% 1.10% \$0.000  Interchange Rate % § 1.10%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  % §
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS DOMESTIC ECOMMERCE	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P3 NONCDN ELECTRONIC NONCDN BSL NONCDN REFUND  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CDN ECOMM	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  2.00%  2.00%  1.20%  1.20%  CURRENT RATES  1.10%  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ 1.10%  1.20%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  % §  0.10%	1.45% 2.49%  1.96% 1.58%  1.32% 1.15% 2.00%  2.00%  1.20%  1.20%  1.72%  1.10% \$0.000  Interchange Rate  ½ \$ 1.10% 1.20%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ \$  0.10%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE UNIONPAY INTERCHANGE RATE UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS  DOMESTIC DOMESTIC ECOMMERCE DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3  NONCDN ELECTRONIC NONCDN BSL  NONCDN REFUND  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CDN ECOMM CDN ECOMM CDN ECOMM CDN ECOMM ES1	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  1.15%  2.00%  2.00%  1.20% 1.72%  1.20%  CURRENT RATES 1.10% \$0.000  Interchange Rate % \$ 1.10% 1.20% 1.20% 1.20% 1.5%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ §  0.10%  0.05%	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  1.15% 2.00%  2.00%  1.20% 1.72%  1.20%  RATES EFECTIVE JANUARY 1, 2: 1.10% \$0.000  Interchange Rate ½ § 1.10% 1.20% 1.20% 1.15%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ \$  0.10%  0.05%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International BSL REFUND Canadian International Adjustment Voucher Program  UNIONPAY DISCOUNT RATE ADJUSTMENT FEE  APPLICABLE UNIONPAY INTERCHANGE RATE  UNIONPAY CARD TRANSACTION TYPE  DOMESTIC TRANSACTIONS  DOMESTIC ECOMMERCE DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.) DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3  NONCDN ELECTRONIC NONCDN BSL  NONCDN REFUND  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CDN ECOMM CDN ECOMM CDN ECOMM CDN ECOMM ES1	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  1.15%  2.00%  2.00%  1.20% 1.72%  1.20%  CURRENT RATES 1.10% \$0.000  Interchange Rate % \$ 1.10% 1.20% 1.20% 1.20% 1.5%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ §  0.10%  0.05%	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  1.15% 2.00%  2.00%  1.20% 1.72%  1.20%  RATES EFECTIVE JANUARY 1, 2: 1.10% \$0.000  Interchange Rate ½ § 1.10% 1.20% 1.20% 1.15%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ \$  0.10%  0.05%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 1 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International Electronic Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE APPLICABLE UNIONPAY INTERCHANGE RATE  UNIONPAY CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS  DOMESTIC DOMESTIC ECOMMERCE DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.) DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO) INTERREGIONAL TRANSACTIONS	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3  NONCDN ELECTRONIC NONCDN BSL  NONCDN REFUND  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CDN ECOMM CDN MOTO	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  1.15%  2.00%  2.00%  1.20% 1.72%  1.20%  CURRENT RATES 1.10%  \$\$\frac{1}{2}\$	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ §  0.10%  0.05%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00% 2.00% 2.00% 1.20% 1.20% 1.72% 1.10% \$0.000  Interchange Rate % \$\frac{\sigma}{2}\$ 1.10% 1.20% 1.50%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ \$  0.10%  0.05%
CPSL Consumer Refund Premium Program 2 CPSL Consumer Refund Premium Program 3 CPSL Consumer Refund Premium Plus Program 1 CPSL Consumer Refund Premium Plus Program 2 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Premium Plus Program 3 CPSL Consumer Refund Prepaid Program 1 CPSL Consumer Refund Prepaid Program 2 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 3 CPSL Consumer Refund Debit Program 2 CPSL Consumer Refund Debit Program 3 CPSL Commercial Refund Program 1 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 2 CPSL Commercial Refund Program 3 INTERNATIONAL/FOREIGN TRANSACTIONS PURCHASE Canadian International Electronic Canadian International Electronic Canadian International Adjustment Voucher Program UNIONPAY DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE UNIONPAY INTERCHANGE RATE  UNIONPAY CARD TRANSACTION TYPE  DOMESTIC DOMESTIC DOMESTIC ECOMMERCE DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.) DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO) INTERREGIONAL TRANSACTIONS	CDN CONSUMER PREMIUM REFUND P2 CDN CONSUMER PREMIUM REFUND P3 CDN CONSUMER PREMIUM PLUS REFUND P1 CDN CONSUMER PREMIUM PLUS REFUND P2 CDN CONSUMER PREMIUM PLUS REFUND P3 CDN CONSUMER PREPAID REFUND P1 CDN CONSUMER PREPAID REFUND P2 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER PREPAID REFUND P3 CDN CONSUMER DEBIT REFUND P1 CDN CONSUMER DEBIT REFUND P2 CDN CONSUMER DEBIT REFUND P3 CDN COMMERCIAL REFUND P1 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3 CDN COMMERCIAL REFUND P3  NONCDN ELECTRONIC NONCDN BSL  NONCDN REFUND  TE  AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT  CDN CDN ECOMM CDN ECOMM CDN ECOMM CDN ECOMM CDN ECOMM CDN CONMOTO  NONCDN	1.45% 2.49%  1.96% 1.58%  1.32% 1.15%  1.15%  2.00%  2.00%  1.20% 1.72%  1.20%  CURRENT RATES 1.10%  \$\$\frac{1}{5}\$	0.89%  0.36%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ §  0.10%  0.05%  0.40%	1.45% 2.49% 1.96% 1.58% 1.32% 1.15% 2.00% 2.00% 2.00% 1.20% 1.20% 1.72% 1.10% \$0.000  Interchange Rate % \$ 1.10% 1.20% 1.50% 1.50% 1.50%	0.89%  0.36%  0.40%  0.40%  0.12%  (can be a combination of % and \$)  Interchange Differential  ½ \$  0.10%  0.05%  0.40%

1.50%

0.40%

1.50%

0.40%

NONCDN MOTO

INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%		0.89%	1.86%		0.69%
INTERAC DIRECT PAYMENT INTERCHANGE RATES		CURRENT RAT	'ES		RATES EFECTIVE	JANUARY 1, 2019	
INTERAC FLASH INTERCHANGE TIER	AS IDENTIFIED ON THE TO 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>	<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	

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