

TD Merchant Solutions

Interchange Rates – Charity/Emerging Segments

<u>VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>				<u>Effective October 18, 2019</u>			
APPLICABLE VISA INTERCHANGE RATE		0.98%	\$0.00	(can be a combination of % and \$)		0.98%	\$0.00	(can be a combination of % and \$)	
<u>VISA CREDIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>	<u>Interchange Differential</u>		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>	<u>Interchange Differential</u>		
<u>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.54%		CDN CONSUMER STANDARD	1.52%	0.54%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.44%		CDN CONSUMER ELEC.	1.42%	0.44%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.32%		0.34%		CDN CONSUMER ELEC.	1.32%	0.34%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.36%		0.38%		CDN CONSUMER ELEC.	1.36%	0.38%	
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.39%		CDN CONSUMER RECURRING	1.37%	0.39%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.73%		CDN INFINITE STANDARD	1.71%	0.73%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.63%		CDN INFINITE ELEC.	1.61%	0.63%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.52%		0.54%		CDN INFINITE ELEC.	1.52%	0.54%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.54%		0.56%		CDN INFINITE ELEC.	1.54%	0.56%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.58%		CDN INFINITE RECURRING	1.56%	0.58%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.47%		CDN INFINITE PRIV STANDARD	2.45%	1.47%	
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		1.10%		CDN INFINITE PRIV ELEC.	2.08%	1.10%	
Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.97%		CDN INFINITE PRIV ELEC.	1.95%	0.97%	
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.97%		CDN INFINITE PRIV ELEC.	1.95%	0.97%	
Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.97%		CDN INFINITE PRIV ELEC.	1.95%	0.97%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.97%		CDN INFINITE PRIV RECURRING	1.95%	0.97%	
Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER ELEC CNP	1.52%		0.54%		CDN CONSUMER ELEC CNP	1.52%	0.54%	
Consumer Credit Infinite Card Not Present	CDN INFINITE ELEC CNP	1.71%		0.73%		CDN INFINITE ELEC CNP	1.71%	0.73%	
Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV ELEC CNP	2.45%		1.47%		CDN INFINITE PRIV ELEC CNP	2.45%	1.47%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		1.02%		CDN COMMERCIAL STANDARD	2.00%	1.02%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.92%		CDN COMMERCIAL ELEC.	1.90%	0.92%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.25%		1.27%		CDN INF BUS STANDARD	2.25%	1.27%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.10%		1.12%		CDN INF BUS ELEC.	2.10%	1.12%	
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		1.02%		CDN INF BUS ELEC.	2.00%	1.02%	
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		1.02%		CDN INF BUS ELEC.	2.00%	1.02%	
Credit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%		1.02%		CDN INF BUS ELEC.	2.00%	1.02%	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		1.02%		CDN INF BUS RECURRING	2.00%	1.02%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.54%		CDN PREPAID STANDARD	1.52%	0.54%	
Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.44%		CDN PREPAID ELEC.	1.42%	0.44%	
Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.32%		0.34%		CDN PREPAID ELEC.	1.32%	0.34%	
Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.36%		0.38%		CDN PREPAID ELEC.	1.36%	0.38%	

Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.39%		CDN PREPAID RECURRING	1.37%		0.39%		
Consumer Credit Prepaid Card Not Present	CDN PREPAID ELEC CNP	1.52%		0.54%		CDN PREPAID ELEC CNP	1.52%		0.54%		
Consumer Prepaid Emerging	CDN PREPAID - EMG	0.98%				CDN PREPAID - EMG	0.98%				
Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	0.98%				CDN CONSUMER CLASS - EMG	0.98%				
Consumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.17%		0.19%		CDN CONSUMER INFINITE - EMG	1.17%		0.19%		
Commercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%		0.82%		CDN COM ENHANCED DATA FUEL	1.80%		0.82%		
Commercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%		0.62%		CDN COM ENHANCED DATA LEVEL 2	1.60%		0.62%		
Commercial Credit Enhanced Data - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		0.42%		CDN COM ENHANCED DATA LEVEL 3	1.40%		0.42%		
Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	\$35.00	0.32%	\$35.00	CDN COM LARGE TICKET	1.30%	\$35.00	0.32%	\$35.00	
Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	\$35.00	0.22%	\$35.00	CDN COM LARGE TICKET	1.20%	\$35.00	0.22%	\$35.00	
Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00	0.12%	\$35.00	CDN COM LARGE TICKET	1.10%	\$35.00	0.12%	\$35.00	
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		1.02%		CDN COM PREPAID STANDARD	2.00%		1.02%		
Commercial Prepaid Electronic	CDN COM PREPAID ELEC.	1.90%		0.92%		CDN COM PREPAID ELEC.	1.90%		0.92%		
Commercial Prepaid Performance Program Tier 1	CDN COM PREPAID ELEC.	1.80%		0.82%		CDN COM PREPAID ELEC.	1.80%		0.82%		
Commercial Prepaid Performance Program Tier 2	CDN COM PREPAID ELEC.	1.85%		0.87%		CDN COM PREPAID ELEC.	1.85%		0.87%		
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.87%		CDN COM PREPAID RECURRING	1.85%		0.87%		
Commercial Prepaid Emerging	CDN COM PREPAID - EMG	1.80%		0.82%		CDN COM PREPAID - EMG	1.80%		0.82%		
<u>INTERREGIONAL/FOREIGN TRANSACTIONS</u>											
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.62%		NONCDN STANDARD	1.60%		0.62%		
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%		0.12%		NONCDN ELEC.	1.10%		0.12%		
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%		0.12%		NONCDN AIRLINE	1.10%		0.12%		
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.82%		NONCDN PREMIUM CARD	1.80%		0.82%		
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.99%		NONCDN SUPER PREMIUM	1.97%		0.99%		
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		1.02%		NONCDN COMMERCIAL STANDARD	2.00%		1.02%		
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		1.02%		NONCDN COMMERCIAL	2.00%		1.02%		
Interregional Electronic Commerce Secure	NONCDN ECOMM SECURE	1.44%		0.46%		NONCDN ECOMM SECURE	1.44%		0.46%		
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.46%		NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.46%		
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%		0.02%		NONCDN CHIP TERMINAL	1.00%		0.02%		
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%		0.22%		NONCDN CHIP ISSUER	1.20%		0.22%		
<u>VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE</u>											
APPLICABLE VISA INTERCHANGE RATE		1.15%	\$0.000	(can be a combination of % and \$)			1.15%	\$0.000	(can be a combination of % and \$)		
<u>VISA DEBIT CARD TRANSACTION TYPE</u>		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>		<u>Interchange Rate</u>	<u>Interchange Differential</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>		<u>Interchange Rate</u>	<u>Interchange Differential</u>		
<u>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Debit Standard	CDN DEBIT STANDARD	1.15%				CDN DEBIT STANDARD	1.15%				
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05		\$0.05	CDN DEBIT ELECTRONIC	0.25%	\$0.05		\$0.05	
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	
Debit Electronic Gas Internal	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	CDN CONSUMER PREMIUM HI-SPEND	1.60%	0.60%	
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	1.86%	0.86%	CDN CONSUMER PREMIUM HI-SPEND	1.86%	0.86%	
Canada Intracountry Consumer Premium High Spend Charity	CDN CONSUMER PREMIUM HI-SPEND	1.50%	0.50%	CDN CONSUMER PREMIUM HI-SPEND	1.50%	0.50%	
Canada Intracountry Consumer PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS (<\$25)		\$0.05	\$0.05	CDN CONSUMER PAYPASS (<\$25)	\$0.05	\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS HI-SPEND (<\$25)		\$0.06	\$0.06	CDN CONSUMER PAYPASS HI-SPEND (<\$25)	\$0.06	\$0.06
Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25)	CDN CON PAYPASS PREM HI-SPEND(<\$25)		\$0.07	\$0.07	CDN CON PAYPASS PREM HI-SPEND(<\$25)	\$0.07	\$0.07
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.30%	0.30%	CDN CONSUMER RECURRING	1.30%	0.30%	
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.42%	0.42%	CDN CONSUMER RECURRING HI-SPEND	1.42%	0.42%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	1.86%	0.86%	CDN CONS RECURRING PREMIUM HI-SPEND	1.86%	0.86%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.30%	0.30%	CDN CONSUMER SECURE	1.30%	0.30%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.42%	0.42%	CDN CONSUMER SECURE HI-SPEND	1.42%	0.42%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	1.86%	0.86%	CDN CON SECURE PREMIUM HI-SPEND	1.86%	0.86%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%	1.25%	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%	1.25%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%	1.65%	CDN COM PREMIUM HI-SPEND STANDARD	2.65%	1.65%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%	1.25%	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%	1.25%	
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%	1.25%	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%	1.25%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%	1.25%	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%	1.25%	
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%	1.00%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%	1.25%	CDN COM RECURRING PREMIUM HI-SPEND	2.25%	1.25%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%	1.65%	CDN COM SECURE PREMIUM HI-SPEND	2.65%	1.65%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%	1.00%	CDN CORPORATE ELEC	2.00%	1.00%	
Canada Intracountry Commercial Charity	CDN CORPORATE ELEC	1.80%	0.80%	CDN CORPORATE ELEC	1.80%	0.80%	
Canada Intracountry Consumer Emerging Segment	CDN CON EMG	1.00%		CDN CON EMG	1.00%		
Canada Intracountry Consumer High Spend Emerging Segment	CDN CON EMG HI-SPEND	1.25%	0.25%	CDN CON EMG HI-SPEND	1.25%	0.25%	
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%	0.50%	CDN CON EMG PREMIUM HS	1.50%	0.50%	
Canada Intracountry Consumer Public Sector*	CDN CONSUMER	1.00%		CDN CONSUMER	1.00%		
Canada Intracountry Consumer High Spend Public Sector*	CDN CONSUMER HI-SPEND	1.25%	0.25%	CDN CONSUMER HI-SPEND	1.25%	0.25%	
Canada Intracountry Consumer Premium High Public Sector*	CDN CONSUMER PREMIUM HI-SPEND	1.50%	0.50%	CDN CONSUMER PREMIUM HI-SPEND	1.50%	0.50%	
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%	0.44%	CDN PREPAID ELEC	1.44%	0.44%	
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%	0.55%	CDN PREPAID STANDARD	1.55%	0.55%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.30%	0.30%	CDN CONSUMER MASTERPASS	1.30%	0.30%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.42%	0.42%	CDN CON HI-SPEND MASTERPASS	1.42%	0.42%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	1.86%	0.86%	CDN CON PREM HI-SPEND MASTERPASS	1.86%	0.86%	
Canada Intracountry Prepaid Standard Flex	CDN PREPAID STANDARD FLEX	1.55%	0.55%	CDN PREPAID STANDARD FLEX	1.55%	0.55%	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.86%		CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.86%	
Canada Intracountry Prepaid Electronic Flex	CDN PREPAID ELECTRONIC FLEX	1.44%		0.44%		CDN PREPAID ELECTRONIC FLEX	1.44%		0.44%	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				Effective October 18, 2019				
INTERNATIONAL/FOREIGN TRANSACTIONS		%	\$				%	\$		
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.44%		NONCDN CONSUMER UCAF	1.44%		0.44%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%		0.10%		NONCDN CON ELC	1.10%		0.10%	
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.60%		NONCDN CON STD	1.60%		0.60%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.54%		NONCDN CON F UCA	1.54%		0.54%	
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		1.00%		NONCDN CORP STD	2.00%		1.00%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%		0.10%		NONCDN ELC CRD C	1.10%		0.10%	
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.85%		NONCDN ELC COMM	1.85%		0.85%	
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	1.20%	\$30.00	0.20%	\$30.00	NONCDN COMMERCIAL PURCHASING	1.20%	\$30.00	0.20%	\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.40%		0.40%		NONCDN COMM PURCH DATA RATE	1.40%		0.40%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.85%		NCN CON PM ELC	1.85%		0.85%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.85%		NCN CON PM F UCA	1.85%		0.85%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.85%		NCN CON PM M UCA	1.85%		0.85%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.85%		NCN CON PM STD	1.85%		0.85%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		1.00%		NCN COM PM STD	2.00%		1.00%	
CANADA INTRACOUNTRY GLOBAL FREIGHT						CDN FREIGHT				
GLOBAL FREIGHT						GLOBAL FREIGHT				
CANADA INTRACOUNTRY GLOBAL HUMANITARIAN STANDARD						CDN HUMAN STANDARD				
GLOBAL HUMANITARIAN STANDARD						GLOBAL HUMAN STANDARD				
INTERREGIONAL CONSUMER REFUND						NCN CON REF				
INTERREGIONAL COMMERCIAL REFUND						NCN COM REF				
INTERREGIONAL COMMERCIAL STANDARD REFUND						NONCDN COMMERCIAL STANDARD REF				
INTERREGIONAL MASTERCARD ELECTRONIC CARD COMMERCIAL REFUND						NONCDN ELC COMMERCIAL REF				
INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND						NONCDN COMMERCIAL PUR STANDARD REF				
INTERREGIONAL COMMERCIAL PREMIUM STANDARD REFUND						NONCDN COMMERCIAL PREM STANDARD REF				
INTERREGIONAL CONSUMER ELECTRONIC REFUND						NONCDN CONSUMER ELECTRONIC REF				
INTERREGIONAL CONSUMER STANDARD REFUND						NONCDN CONSUMER STANDARD REF				
INTERREGIONAL CONSUMER FULL UCAF REFUND						NONCDN CONSUMER UCAF REF				
INTERREGIONAL MASTERCARD ELECTRONIC CARD CONSUMER REFUND						NONCDN ELEC CONSUMER REF				
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC REFUND						NONCDN CONSUMER PREMIUM ELEC REF				
INTERREGIONAL CONSUMER PREMIUM FULL UCAF REFUND						NONCDN CONSUMER PREMIUM UCAF REF				
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF REFUND						NONCDN CONSUMER PREMIUM MER UCAF REF				
INTERREGIONAL CONSUMER PREMIUM STANDARD REFUND						NONCDN CONSUMER PREMIUM STD REF				
INTERREGIONAL CONSUMER MERCHANT UCAF REFUND						NONCDN CONSUMER MER UCAF REF				
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				Effective October 18, 2019				
Internal	APPLICABLE MASTERCARD INTERCHANGE RATE	1.15%	\$0.00	(can be a combination of % and \$)			1.15%	\$0.00	(can be a combination of % and \$)	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%
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<u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>	
		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
<u>DOMESTIC TRANSACTIONS</u>										
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	CDN DEBIT BASE	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	CDN DEBIT BASE	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	CDN DEBIT BASE	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	CDN DEBIT BASE	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	CDN DEBIT BASE	0.25%	\$0.05		\$0.05
Canada Intracountry Supermarket Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	CDN DEBIT T1	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	CDN DEBIT T1	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	CDN DEBIT T1	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	CDN DEBIT T1	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	CDN DEBIT T1	0.25%	\$0.05		\$0.05
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	CDN DEBIT T2	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	CDN DEBIT T2	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	CDN DEBIT T2	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	CDN DEBIT T2	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	CDN DEBIT T2	0.25%	\$0.05		\$0.05
Canada Intracountry Recurring Payment	CDN DEBIT RECURRING	0.60%				CDN DEBIT RECURRING	0.60%			
Canada Intracountry Charity	CDN DEBIT CHARITY	0.30%				CDN DEBIT CHARITY	0.30%			
Canada Intracountry Emerging Sectors	CDN DEBIT EMERGING	0.30%				CDN DEBIT EMERGING	0.30%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%				CDN DEBIT MASTERPASS	1.00%			
Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT STANDARD	1.15%				CDN DEBIT STANDARD	1.15%			
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%				CDN DEBIT SECURE	1.00%			
Canada Intracountry Global Humanitarian Standard						CDN DEBIT HUMAN STANDARD	1.65%			

DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE	CURRENT RATES				Effective October 18, 2019			
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APPLICABLE DISCOVER INTERCHANGE RATE	1.60%	\$0.00	(can be a combination of % and \$)		1.60%	\$0.00	(can be a combination of % and \$)	
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<u>DISCOVER CREDIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>	
		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
<u>DOMESTIC TRANSACTIONS</u>										
<u>PURCHASE</u>										
CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.37%				CDN CONSUMER CORE RECURRING	1.37%			
CPSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.32%				CDN CONSUMER CORE	1.32%			
CPSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.18%				CDN CONSUMER CORE	1.18%			
CPSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	1.45%				CDN CONSUMER CORE RETAIL	1.45%			
CPSL Consumer Core/Rewards - Hotels/Car Rentals	CDN CONSUMER CORE					CDN CONSUMER CORE				
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE					CDN CONSUMER CORE				

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%
CPSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.56%		CDN CONSUMER PREMIUM RECURRING	1.56%	
CPSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM	1.45%		CDN CONSUMER PREMIUM	1.45%	
CPSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.35%		CDN CONSUMER PREMIUM	1.35%	
CPSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	1.60%		CDN CONSUMER PREMIUM RETAIL	1.60%	
CPSL Consumer Premium - Hotels/Car Rentals	CDN CONSUMER PREMIUM			CDN CONSUMER PREMIUM		
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM			CDN CONSUMER PREMIUM		
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	1.96%	0.36%	CDN CONSUMER PREMIUM PLUS RECURRING	1.96%	0.36%
CPSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	1.96%	0.36%	CDN CONSUMER PREMIUM PLUS	1.96%	0.36%
CPSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	1.96%	0.36%	CDN CONSUMER PREMIUM PLUS	1.96%	0.36%
CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	2.05%	0.45%	CDN CONSUMER PREMIUM PLUS RETAIL	2.05%	0.45%
CPSL Consumer Premium Plus - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS			CDN CONSUMER PREMIUM PLUS		
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS			CDN CONSUMER PREMIUM PLUS		
CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.37%		CDN CONSUMER PREPAID RECURRING	1.37%	
CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.32%		CDN CONSUMER PREPAID	1.32%	
CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.18%		CDN CONSUMER PREPAID	1.18%	
CPSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	1.45%		CDN CONSUMER PREPAID RETAIL	1.45%	
CPSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREPAID			CDN CONSUMER PREPAID		
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID			CDN CONSUMER PREPAID		
CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.00%	0.40%	CDN COMMERCIAL RECURRING	2.00%	0.40%
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.00%	0.40%	CDN COMMERCIAL	2.00%	0.40%
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.00%	0.40%	CDN COMMERCIAL	2.00%	0.40%
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.00%	0.40%	CDN COMMERCIAL RETAIL	2.00%	0.40%
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL			CDN COMMERCIAL		
CPSL Commercial - Passenger Transport	CDN COMMERCIAL			CDN COMMERCIAL		
Canada BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.58%		CDN CONSUMER BSL CORE	1.58%	
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	1.85%	0.25%	CDN CONSUMER BSL PREMIUM	1.85%	0.25%
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.49%	0.89%	CDN CONSUMER BSL PREMIUM PLUS	2.49%	0.89%
Canada BSL Commercial	CDN COMMERCIAL BSL	2.00%	0.40%	CDN COMMERCIAL BSL	2.00%	0.40%
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.15%		CDN CONSUMER DEBIT RECURRING	1.15%	
CPSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.15%		CDN CONSUMER DEBIT	1.15%	
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.15%		CDN CONSUMER DEBIT	1.15%	
CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.15%		CDN CONSUMER DEBIT RETAIL	1.15%	
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT			CDN CONSUMER DEBIT		
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT			CDN CONSUMER DEBIT		
<u>REFUND/VOUCHER</u>						
CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.58%		CDN CONSUMER CORE REFUND P1	1.58%	
CPSL Consumer Refund Core/Rewards Program 2	CDN CONSUMER CORE REFUND P2			CDN CONSUMER CORE REFUND P2		
CPSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P3	1.32%		CDN CONSUMER CORE REFUND P3	1.32%	
Internal						

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.86%
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	1.85%	0.25%	CDN CONSUMER PREMIUM REFUND P1	1.85%	0.25%
CPSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2			CDN CONSUMER PREMIUM REFUND P2		
CPSL Consumer Refund Premium Program 3	CDN CONSUMER PREMIUM REFUND P3	1.45%		CDN CONSUMER PREMIUM REFUND P3	1.45%	
CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%	0.89%	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%	0.89%
CPSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM PLUS REFUND P2			CDN CONSUMER PREMIUM PLUS REFUND P2		
CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%	0.36%	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%	0.36%
CPSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	1.58%		CDN CONSUMER PREPAID REFUND P1	1.58%	
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2			CDN CONSUMER PREPAID REFUND P2		
CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.32%		CDN CONSUMER PREPAID REFUND P3	1.32%	
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.15%		CDN CONSUMER DEBIT REFUND P1	1.15%	
CPSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2			CDN CONSUMER DEBIT REFUND P2		
CPSL Consumer Refund Debit Program 3	CDN CONSUMER DEBIT REFUND P3	1.15%		CDN CONSUMER DEBIT REFUND P3	1.15%	
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.00%	0.40%	CDN COMMERCIAL REFUND P1	2.00%	0.40%
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2			CDN COMMERCIAL REFUND P2		
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.00%	0.40%	CDN COMMERCIAL REFUND P3	2.00%	0.40%

INTERNATIONAL/FOREIGN TRANSACTIONS

PURCHASE

Canadian International Electronic	NONCDN ELECTRONIC	1.20%		NONCDN ELECTRONIC	1.20%	
Canadian International BSL	NONCDN BSL	1.72%	0.12%	NONCDN BSL	1.72%	0.12%

REFUND

Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		NONCDN REFUND	1.20%	
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UNIONPAY DISCOUNT RATE ADJUSTMENT FEE

CURRENT RATES

Effective October 18, 2019

APPLICABLE UNIONPAY INTERCHANGE RATE	1.10%	\$0.00	(can be a combination of % and \$)	1.10%	\$0.00	(can be a combination of % and \$)
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UNIONPAY CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

DOMESTIC TRANSACTIONS

%

\$

%

\$

%

\$

%

\$

DOMESTIC	CDN	1.10%		CDN	1.10%	
DOMESTIC ECOMMERCE	CDN ECOMM	1.20%	0.10%	CDN ECOMM	1.20%	0.10%
DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN ECOMM ES1	1.15%	0.05%	CDN ECOMM ES1	1.15%	0.05%
DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN MOTO	1.50%	0.40%	CDN MOTO	1.50%	0.40%

INTERREGIONAL TRANSACTIONS

INTERREGIONAL	NONCDN	1.10%		NONCDN	1.10%	
INTERREGIONAL ECOMMERCE	NONCDN ECOMM	1.20%	0.10%	NONCDN ECOMM	1.20%	0.10%
INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	NONCDN ECOMM ES1	1.15%	0.05%	NONCDN ECOMM ES1	1.15%	0.05%
INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)	NONCDN MOTO	1.50%	0.40%	NONCDN MOTO	1.50%	0.40%

INTERAC DIRECT PAYMENT INTERCHANGE RATES

CURRENT RATES

Effective October 18, 2019

INTERAC FLASH INTERCHANGE TIER

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate
(Per INTERAC Debit Card
Flash Transaction)

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate
(Per INTERAC Debit Card
Flash Transaction)

% \$

% \$

INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832), VENDING MACHINES (5499), BAKERIES (5462) AND DAIRY PRODUCT STORES (5451) **Effective October 1, 2019, Charitable and Social Services Organizations (8398) will qualify for Interac Flash Tier 1

INTERAC FLASH INTERCHANGE FEE \$0.02

INTERAC FLASH INTERCHANGE FEE \$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

INTERAC FLASH INTERCHANGE FEE \$0.025

INTERAC FLASH – TIER 3: BASE RATE FOR ALL OTHER MERCHANTS

INTERAC FLASH INTERCHANGE FEE \$0.035

INTERAC FLASH INTERCHANGE FEE \$0.035

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

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