

# TD Merchant Solutions

## Interchange Rates – Everyday Needs/Spend

<u>VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES (May)</u>				<u>Effective as of October 18th 2019</u>			
APPLICABLE VISA INTERCHANGE RATE		1.36%	\$0.000				1.36%	\$0.000	
<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%		0.16%		CDN CONSUMER STANDARD	1.52%		0.16%
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.35%		CDN INFINITE STANDARD	1.71%		0.35%
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.20%		CDN INFINITE RECURRING	1.56%		0.20%
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.09%		CDN INFINITE PRIV STANDARD	2.45%		1.09%
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.59%		CDN INFINITE PRIV RECURRING	1.95%		0.59%
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.64%		CDN COMMERCIAL STANDARD	2.00%		0.64%
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.54%		CDN COMMERCIAL ELEC.	1.90%		0.54%
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.29%		CDN INF BUS STANDARD	2.65%		1.29%
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		0.89%		CDN INF BUS ELEC.	2.25%		0.89%
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.64%		CDN INF BUS RECURRING	2.00%		0.64%
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.16%		CDN PREPAID STANDARD	1.52%		0.16%
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.01%		CDN PREPAID RECURRING	1.37%		0.01%
<b>Consumer Credit Classic, Gold, Platinum Everyday Needs</b>	<b>CDN CONSUMER ELEC EVERYDAY</b>	<b>1.36%</b>				<b>CDN CONSUMER ELEC EVERYDAY</b>	<b>1.36%</b>		
<b>Consumer Credit Infinite Everyday Needs</b>	<b>CDN INFINITE ELEC EVERYDAY</b>	<b>1.54%</b>		<b>0.18%</b>		<b>CDN INFINITE ELEC EVERYDAY</b>	<b>1.54%</b>		<b>0.18%</b>
<b>Consumer Credit Infinite Privilege Everyday Needs</b>	<b>CDN INFINITE PRIV ELEC EVERYDAY</b>	<b>1.95%</b>		<b>0.59%</b>		<b>CDN INFINITE PRIV ELEC EVERYDAY</b>	<b>1.95%</b>		<b>0.59%</b>
Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER CNP	1.52%		0.16%		CDN CONSUMER CNP	1.52%		0.16%
Consumer Credit Infinite Card Not Present	CDN INFINITE CNP	1.71%		0.35%		CDN INFINITE CNP	1.71%		0.35%
Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV CNP	2.45%		1.09%		CDN INFINITE PRIV CNP	2.45%		1.09%
Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	\$35.00		\$35.00	CDN COM LARGE TICKET	1.30%	\$35.00	\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	\$35.00		\$35.00	CDN COM LARGE TICKET	1.20%	\$35.00	\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00		\$35.00	CDN COM LARGE TICKET	1.10%	\$35.00	\$35.00
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		0.64%		CDN COM PREPAID STANDARD	2.00%		0.64%
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.49%		CDN COM PREPAID RECURRING	1.85%		0.49%
<b>Consumer Credit Prepaid Everyday Needs</b>	<b>CDN PREPAID ELEC EVERYDAY</b>	<b>1.36%</b>				<b>CDN PREPAID ELEC EVERYDAY</b>	<b>1.36%</b>		
Consumer Credit Prepaid Card Not Present	CDN PREPAID-CNP	1.52%		0.16%		CDN PREPAID-CNP	1.52%		0.16%
<u>INTERREGIONAL/FOREIGN TRANSACTIONS</u>									
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.24%		NONCDN STANDARD	1.60%		0.24%
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%				NONCDN ELEC.	1.10%		
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%				NONCDN AIRLINE	1.10%		
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.44%		NONCDN PREMIUM CARD	1.80%		0.44%
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.61%		NONCDN SUPER PREMIUM	1.97%		0.61%
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.64%		NONCDN COMMERCIAL STANDARD	2.00%		0.64%
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		0.64%		NONCDN COMMERCIAL	2.00%		0.64%
Interregional Electronic Commerce Secure	NONCDN ECOMM SECURE	1.44%		0.08%		NONCDN ECOMM SECURE	1.44%		0.08%
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.08%		NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.08%
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%				NONCDN CHIP TERMINAL	1.00%		
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%				NONCDN CHIP ISSUER	1.20%		

**VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE****CURRENT RATES****Effective as of October 18th 2019**

APPLICABLE VISA INTERCHANGE RATE

1.15%

\$0.000

(can be a combination of % and \$)

1.15%

\$0.000

(can be a combination of % and \$)

**VISA DEBIT 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****%****\$****%****\$****%****\$****%****\$**

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 ACCOUNT FUNDING****CDN DEBIT ACCOUNT FUNDING****0.05% + \$0.25****DEBIT DEBT REPAYMENT****CDN DEBIT DEBT REPAYMENT****0.30%**

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				Effective as of October 18th 2019			
APPLICABLE MASTERCARD INTERCHANGE RATE		1.30%	\$0.000	(can be a combination of % and \$)		1.30%	\$0.000	(can be a combination of % and \$)	
MASTERCARD CREDIT 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	
DOMESTIC TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.65%		0.35%		CDN CONSUMER STANDARD		1.65%	0.35%
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	2.29%		0.99%		CDN CONSUMER HI-SPEND STANDARD		2.29%	0.99%
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.79%		1.49%		CDN CONS PREMIUM HI-SPEND STANDARD		2.79%	1.49%
<b>Canada Intracountry Consumer Everyday Spend</b>	<b>CDN CONSUMER</b>	<b>1.30%</b>				<b>CDN CONSUMER</b>		<b>1.30%</b>	
<b>Canada Intracountry Consumer High Spend Everyday Spend</b>	<b>CDN CONSUMER HI-SPEND</b>	<b>1.42%</b>		<b>0.12%</b>		<b>CDN CONSUMER HI-SPEND</b>		<b>1.42%</b>	<b>0.12%</b>
<b>Canada Intracountry Consumer Premium High Spend Everyday Spend</b>	<b>CDN CONSUMER PREMIUM HI-SPEND</b>	<b>1.86%</b>		<b>0.56%</b>		<b>CDN CONSUMER PREMIUM HI-SPEND</b>		<b>1.86%</b>	<b>0.56%</b>
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%				CDN CONSUMER RECURRING		1.30%	
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.42%		0.12%		CDN CONSUMER RECURRING HI-SPEND		1.42%	0.12%
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	1.86%		0.56%		CDN CONS RECURRING PREMIUM HI-SPEND		1.86%	0.56%
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.30%				CDN CONSUMER SECURE		1.30%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.42%		0.12%		CDN CONSUMER SECURE HI-SPEND		1.42%	0.12%
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	1.86%		0.56%		CDN CON SECURE PREMIUM HI-SPEND		1.86%	0.56%
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.70%		CDN COMMERCIAL PREMIUM HI-SPEND		2.00%	0.70%
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.70%		CDN COMMERCIAL PREMIUM HI-SPEND		2.00%	0.70%
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.95%		CDN COM PAYPASS PREMIUM HI-SPEND		2.25%	0.95%
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.35%		CDN COM PREMIUM HI-SPEND STANDARD		2.65%	1.35%
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.95%		CDN COMMERCIAL PREMIUM HI-SPEND ELEC		2.25%	0.95%
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.95%		CDN COM RECURRING PREMIUM HI-SPEND		2.25%	0.95%
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.35%		CDN COM SECURE PREMIUM HI-SPEND		2.65%	1.35%
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.70%		CDN CORPORATE ELEC		2.00%	0.70%
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%		0.14%	0.06%	CDN PREPAID ELEC		1.44%	0.14%
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%		0.25%	0.17%	CDN PREPAID STANDARD		1.55%	0.25%
Consumer Credit Prepaid Card Not Present	CDN PREPAID CNP	1.52%		0.22%		CDN PREPAID CNP		1.52%	0.22%
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.30%				CDN CONSUMER MASTERPASS		1.30%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.42%		0.12%	0.04%	CDN CON HI-SPEND MASTERPASS		1.42%	0.12%
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	1.86%		0.56%	0.48%	CDN CON PREM HI-SPEND MASTERPASS		1.86%	0.56%
INTERNATIONAL/FOREIGN TRANSACTIONS		%	\$					%	\$
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.14%		NONCDN CONSUMER UCAF		1.44%	0.14%
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%				<b>NONCDN CON ELC</b>		1.10%	
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.30%		<b>NONCDN CON STD</b>		1.60%	0.30%
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.24%		<b>NONCDN CON F UCA</b>		1.54%	0.24%
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.70%		<b>NONCDN CORP STD</b>		2.00%	0.70%
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%				<b>NONCDN ELC CRD C</b>		1.10%	
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.55%		<b>NONCDN ELC COMM</b>		1.85%	0.55%
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	<b>1.20%</b>	\$30.00		\$30.00	NONCDN COMMERCIAL PURCHASING		1.20%	\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	<b>1.40%</b>		0.10%		NONCDN COMM PURCH DATA RATE		1.40%	0.10%
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.55%		<b>NCN CON PM ELC</b>		1.85%	0.55%

Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%	0.55%	NCN CON PM F UCA	1.85%	0.55%
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%	0.55%	NCN CON PM M UCA	1.85%	0.55%
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%	0.55%	NCN CON PM STD	1.85%	0.55%
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%	0.70%	NCN COM PM STD	2.00%	0.70%
<b>CANADA INTRACOUNTRY GLOBAL FREIGHT</b>				<b>CDN FREIGHT</b>	<b>1.80%</b>	
<b>GLOBAL FREIGHT</b>				<b>GLOBAL FREIGHT</b>	<b>1.80%</b>	
<b>CANADA INTRACOUNTRY GLOBAL HUMANITARIAN STANDARD</b>				<b>CDN HUMAN STANDARD</b>	<b>1.65%</b>	
<b>GLOBAL HUMANITARIAN STANDARD</b>				<b>GLOBAL HUMAN STANDARD</b>	<b>1.65%</b>	
<b>INTERREGIONAL CONSUMER REFUND</b>				<b>NCN CON REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL COMMERCIAL REFUND</b>				<b>NCN COM REF</b>	<b>1.80%</b>	
<b>INTERREGIONAL COMMERCIAL STANDARD REFUND</b>				<b>NONCDN COMMERCIAL STANDARD REF</b>	<b>1.80%</b>	
<b>INTERREGIONAL MASTERCARD ELECTRONIC CARD COMMERCIAL REFUND</b>				<b>NONCDN ELC COMMERCIAL REF</b>	<b>1.80%</b>	
<b>INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND</b>				<b>NONCDN COMMERCIAL PUR STANDARD REF</b>	<b>1.80%</b>	
<b>INTERREGIONAL COMMERCIAL PREMIUM STANDARD REFUND</b>				<b>NONCDN COMMERCIAL PREM STANDARD REF</b>	<b>1.80%</b>	
<b>INTERREGIONAL CONSUMER ELECTRONIC REFUND</b>				<b>NONCDN CONSUMER ELECTRONIC REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER STANDARD REFUND</b>				<b>NONCDN CONSUMER STANDARD REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER FULL UCAF REFUND</b>				<b>NONCDN CONSUMER UCAF REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL MASTERCARD ELECTRONIC CARD CONSUMER REFUND</b>				<b>NONCDN ELEC CONSUMER REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER PREMIUM ELECTRONIC REFUND</b>				<b>NONCDN CONSUMER PREMIUM ELEC REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER PREMIUM FULL UCAF REFUND</b>				<b>NONCDN CONSUMER PREMIUM UCAF REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF REFUND</b>				<b>NONCDN CONSUMER PREMIUM MER UCAF REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER PREMIUM STANDARD REFUND</b>				<b>NONCDN CONSUMER PREMIUM STD REF</b>	<b>1.00%</b>	
<b>INTERREGIONAL CONSUMER MERCHANT UCAF REFUND</b>				<b>NONCDN CONSUMER MER UCAF REF</b>	<b>1.00%</b>	

DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				Effective as of October 18th 2019			
APPLICABLE MASTERCARD INTERCHANGE RATE		1.15%	\$0.000	(can be a combination of % and \$)		1.15%	\$0.000	(can be a combination of % and \$)	
<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>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
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 Recurring Payment	CDN DEBIT RECURRING	0.60%				CDN DEBIT RECURRING	0.60%		
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 Contactless Tier 1	CDN DEBIT CLS TIER 1				\$0.02	CDN DEBIT CLS TIER 1			\$0.02
Canada Intracountry Contactless Tier 2	CDN DEBIT CLS TIER 2				\$0.025	CDN DEBIT CLS TIER 2			\$0.025
Canada Intracountry Contactless Tier 3	CDN DEBIT CLS TIER 3				\$0.035	CDN DEBIT CLS TIER 3			\$0.035
<b>Canada Intracountry Global Humanitarian Standard</b>						<b>CDN DEBIT HUMAN STANDARD</b>		<b>1.65%</b>	
DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				Effective as of October 18th 2019			
APPLICABLE DISCOVER INTERCHANGE RATE		1.60%	\$0.000	(can be a combination of % and \$)		1.60%	\$0.000	(can be a combination of % and \$)	
<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>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</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			
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%	
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%
<u>INTERNATIONAL/FOREIGN TRANSACTIONS</u>						
<u>PURCHASE</u>						
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%
<u>REFUND</u>						
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		NONCDN REFUND	1.20%	

**UNIONPAY DISCOUNT RATE ADJUSTMENT FEE**

**CURRENT RATES**

Effective as of October 18th 2019

APPLICABLE UNIONPAY INTERCHANGE RATE

1.10% \$0.000 (can be a combination of % and \$)

1.10% \$0.000 (can be a combination of % and \$)

**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%	
<u>INTERREGIONAL TRANSACTIONS</u>										
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 as of October 18th 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)	
		<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), 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

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