

TD Merchant Solutions

Interchange Rates - Gas/Petroleum Category

| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | | CURRENT RATES | | | | Effective October 18, 2019 | | | |
|--|--|------------------|--------|------------------------------------|----|--|--------|------------------------------------|-------|
| 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 TD MERCHANT SOLUTIONS MONTHLY STATEMENT | Interchange Rate | | Interchange Differential | | AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT | | Interchange Rate | |
| DOMESTIC TRANSACTIONS | | % | \$ | % | \$ | % | \$ | % | \$ |
| Consumer Credit Classic, Gold, Platinum Standard | CDN CONSUMER STANDARD | 1.52% | | 0.34% | | CDN CONSUMER STANDARD | | 1.52% | 0.34% |
| Consumer Credit Classic, Gold, Platinum Electronic | CDN CONSUMER ELEC. | 1.42% | | 0.24% | | CDN CONSUMER ELEC. | | 1.42% | 0.24% |
| Consumer Credit Classic, Gold, Platinum Performance Program Tier 1 | CDN CONSUMER ELEC. | 1.32% | | 0.14% | | CDN CONSUMER ELEC. | | 1.32% | 0.14% |
| Consumer Credit Classic, Gold, Platinum Performance Program Tier 2 | CDN CONSUMER ELEC. | 1.36% | | 0.18% | | CDN CONSUMER ELEC. | | 1.36% | 0.18% |
| Consumer Credit Classic, Gold, Platinum Industry Program - Gas | CDN CONSUMER ELEC. | 1.18% | | | | CDN CONSUMER ELEC. | | 1.18% | |
| Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail | CDN CONSUMER ELEC. | 1.33% | | 0.15% | | CDN CONSUMER ELEC. | | 1.33% | 0.15% |
| Consumer Credit Classic, Gold, Platinum Recurring Payment | CDN CONSUMER RECURRING | 1.37% | | 0.19% | | CDN CONSUMER RECURRING | | 1.37% | 0.19% |
| Consumer Credit Infinite Standard | CDN INFINITE STANDARD | 1.71% | | 0.53% | | CDN INFINITE STANDARD | | 1.71% | 0.53% |
| Consumer Credit Infinite Electronic | CDN INFINITE ELEC. | 1.61% | | 0.43% | | CDN INFINITE ELEC. | | 1.61% | 0.43% |
| Consumer Credit Infinite Performance Program Tier 1 | CDN INFINITE ELEC. | 1.52% | | 0.34% | | CDN INFINITE ELEC. | | 1.52% | 0.34% |
| Consumer Credit Infinite Performance Program Tier 2 | CDN INFINITE ELEC. | 1.54% | | 0.36% | | CDN INFINITE ELEC. | | 1.54% | 0.36% |
| Consumer Credit Infinite Industry Program - Gas | CDN INFINITE ELEC. | 1.37% | | | | CDN INFINITE ELEC. | | 1.37% | |
| Consumer Credit Infinite Industry Program - Grocery and Food Retail | CDN INFINITE ELEC. | 1.52% | | 0.34% | | CDN INFINITE ELEC. | | 1.52% | 0.34% |
| Consumer Credit Infinite Recurring Payment | CDN INFINITE RECURRING | 1.56% | | 0.38% | | CDN INFINITE RECURRING | | 1.56% | 0.38% |
| Consumer Credit Infinite Privilege Standard | CDN INFINITE PRIV STANDARD | 2.45% | | 1.27% | | CDN INFINITE PRIV STANDARD | | 2.45% | 1.27% |
| Consumer Credit Infinite Privilege Electronic | CDN INFINITE PRIV ELEC. | 2.08% | | 0.90% | | CDN INFINITE PRIV ELEC. | | 2.08% | 0.90% |
| Consumer Credit Infinite Privilege Performance Program Tier 1 | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | CDN INFINITE PRIV ELEC. | | 1.95% | 0.77% |
| Consumer Credit Infinite Privilege Performance Program Tier 2 | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | CDN INFINITE PRIV ELEC. | | 1.95% | 0.77% |
| Consumer Credit Infinite Privilege Industry Program - Gas | CDN INFINITE PRIV ELEC. | 1.95% | | | | CDN INFINITE PRIV ELEC. | | 1.95% | |
| Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | CDN INFINITE PRIV ELEC. | | 1.95% | 0.77% |
| Consumer Credit Infinite Privilege Emerging Segments | CDN INFINITE PRIV ELEC. | 1.95% | | 0.77% | | CDN INFINITE PRIV ELEC. | | 1.95% | 0.77% |
| Consumer Credit Infinite Privilege Recurring Payment | CDN INFINITE PRIV RECURRING | 1.95% | | 0.77% | | CDN INFINITE PRIV RECURRING | | 1.95% | 0.77% |
| Commercial Credit Corporate Standard | CDN COMMERCIAL STANDARD | 2.00% | | 0.82% | | CDN COMMERCIAL STANDARD | | 2.00% | 0.82% |
| Commercial Credit Corporate Electronic | CDN COMMERCIAL ELEC. | 1.90% | | 0.72% | | CDN COMMERCIAL ELEC. | | 1.90% | 0.72% |
| Credit Infinite Business Standard | CDN INF BUS STANDARD | 2.65% | | 1.47% | | CDN INF BUS STANDARD | | 2.65% | 1.47% |
| Credit Infinite Business Electronic | CDN INF BUS ELEC. | 2.25% | | 1.07% | | CDN INF BUS ELEC. | | 2.25% | 1.07% |
| Credit Infinite Business Performance Program Tier 1 | CDN INF BUS ELEC. | 2.00% | | 0.82% | | CDN INF BUS ELEC. | | 2.00% | 0.82% |
| Credit Infinite Business Performance Program Tier 2 | CDN INF BUS ELEC. | 2.00% | | 0.82% | | CDN INF BUS ELEC. | | 2.00% | 0.82% |
| Credit Infinite Business Industry Program - Gas | CDN INF BUS ELEC. | 2.00% | | | | CDN INF BUS ELEC. | | 2.00% | |
| Credit Infinite Business Industry Program - Grocery and Food Retail | CDN INF BUS ELEC. | 2.00% | | 0.82% | | CDN INF BUS ELEC. | | 2.00% | 0.82% |
| Credit Infinite Business Emerging Segments | CDN INF BUS ELEC. | 2.00% | | 0.82% | | CDN INF BUS ELEC. | | 2.00% | 0.82% |
| Credit Infinite Business Recurring Payment | CDN INF BUS RECURRING | 2.00% | | 0.82% | | CDN INF BUS RECURRING | | 2.00% | 0.82% |
| Consumer Credit Classic, Gold, Platinum Card Not Present | CDN CONSUMER ELEC CNP | 1.52% | | 0.34% | | CDN CONSUMER ELEC CNP | | 1.52% | 0.34% |
| Consumer Credit Infinite Card Not Present | CDN INFINITE ELEC CNP | 1.71% | | 0.53% | | CDN INFINITE ELEC CNP | | 1.71% | 0.53% |
| Consumer Credit Infinite Privilege Card Not Present | CDN INFINITE PRIV ELEC CNP | 2.45% | | 1.27% | | CDN INFINITE PRIV ELEC CNP | | 2.45% | 1.27% |
| 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% | | | | CDN CONSUMER INFINITE - EMG | | 1.17% | |
| Consumer Prepaid Standard | CDN PREPAID STANDARD | 1.52% | | 0.34% | | CDN PREPAID STANDARD | | 1.52% | 0.34% |
| Consumer Prepaid Electronic | CDN PREPAID ELEC. | 1.42% | | 0.24% | | CDN PREPAID ELEC. | | 1.42% | 0.24% |
| Consumer Prepaid Performance Program Tier 1 | CDN PREPAID ELEC. | 1.32% | | 0.14% | | CDN PREPAID ELEC. | | 1.32% | 0.14% |
| Consumer Prepaid Performance Program Tier 2 | CDN PREPAID ELEC. | 1.36% | | 0.18% | | CDN PREPAID ELEC. | | 1.36% | 0.18% |
| Consumer Prepaid Industry Program - Gas | CDN PREPAID ELEC. | 1.18% | | | | CDN PREPAID ELEC. | | 1.18% | |
| Consumer Prepaid Industry Program - Grocery and Food Retail | CDN PREPAID ELEC. | 1.33% | | 0.15% | | CDN PREPAID ELEC. | | 1.33% | 0.15% |
| Consumer Prepaid Recurring Payment | CDN PREPAID RECURRING | 1.37% | | 0.19% | | CDN PREPAID RECURRING | | 1.37% | 0.19% |
| Consumer Prepaid Emerging | CDN PREPAID - EMG | 0.98% | | | | CDN PREPAID - EMG | | 0.98% | |
| Consumer Credit Prepaid Card Not Present | CDN PREPAID ELEC CNP | 1.52% | | 0.34% | | CDN PREPAID ELEC CNP | | 1.52% | 0.34% |

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|---|-------------------------------|--------------|---------|--------------|---------|-------------------------------|--------------|---------|--------------|---------|
| Commercial Credit Enhanced Data - Fuel | CDN COM ENHANCED DATA FUEL | 1.80% | | 0.62% | | CDN COM ENHANCED DATA FUEL | 1.80% | | 0.62% | |
| Commercial Credit Enhanced Data - Level 2 | CDN COM ENHANCED DATA LEVEL 2 | 1.60% | | 0.42% | | CDN COM ENHANCED DATA LEVEL 2 | 1.60% | | 0.42% | |
| Commercial Credit Enhanced Data - Level 3 | CDN COM ENHANCED DATA LEVEL 3 | 1.40% | | 0.22% | | CDN COM ENHANCED DATA LEVEL 3 | 1.40% | | 0.22% | |
| Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000 | CDN COM LARGE TICKET | 1.30% | \$35.00 | 0.12% | \$35.00 | CDN COM LARGE TICKET | 1.30% | \$35.00 | 0.12% | \$35.00 |
| Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000 | CDN COM LARGE TICKET | 1.20% | \$35.00 | 0.02% | \$35.00 | CDN COM LARGE TICKET | 1.20% | \$35.00 | 0.02% | \$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% | | 0.82% | | CDN COM PREPAID STANDARD | 2.00% | | 0.82% | |
| Commercial Prepaid Electronic | CDN COM PREPAID ELEC. | 1.90% | | 0.72% | | CDN COM PREPAID ELEC. | 1.90% | | 0.72% | |
| Commercial Prepaid Performance Program Tier 1 | CDN COM PREPAID ELEC. | 1.80% | | 0.62% | | CDN COM PREPAID ELEC. | 1.80% | | 0.62% | |
| Commercial Prepaid Performance Program Tier 2 | CDN COM PREPAID ELEC. | 1.85% | | 0.67% | | CDN COM PREPAID ELEC. | 1.85% | | 0.67% | |
| Commercial Prepaid Industry Program - Gas | CDN COM PREPAID ELEC. | 1.80% | | 0.62% | | CDN COM PREPAID ELEC. | 1.80% | | 0.62% | |
| Commercial Prepaid Industry Program - Grocery and Food Retail | CDN COM PREPAID ELEC. | 1.85% | | 0.67% | | CDN COM PREPAID ELEC. | 1.85% | | 0.67% | |
| Commercial Prepaid Recurring Payment | CDN COM PREPAID RECURRING | 1.85% | | 0.67% | | CDN COM PREPAID RECURRING | 1.85% | | 0.67% | |
| Commercial Prepaid Emerging | CDN COM PREPAID - EMG | 1.80% | | 0.62% | | CDN COM PREPAID - EMG | 1.80% | | 0.62% | |
| <u>INTERREGIONAL/FOREIGN TRANSACTIONS</u> | | | | | | | | | | |
| Interregional Classic, Gold Standard | NONCDN STANDARD | 1.60% | | 0.42% | | NONCDN STANDARD | 1.60% | | 0.42% | |
| 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% | | 0.62% | | NONCDN PREMIUM CARD | 1.80% | | 0.62% | |
| Interregional Super Premium | NONCDN SUPER PREMIUM | 1.97% | | 0.79% | | NONCDN SUPER PREMIUM | 1.97% | | 0.79% | |
| Interregional Commercial Standard | NONCDN COMMERCIAL STANDARD | 2.00% | | 0.82% | | NONCDN COMMERCIAL STANDARD | 2.00% | | 0.82% | |
| Interregional Commercial Electronic | NONCDN COMMERCIAL | 2.00% | | 0.82% | | NONCDN COMMERCIAL | 2.00% | | 0.82% | |
| Interregional Electronic Commerce Secure | NONCDN ECOMM SECURE | 1.44% | | 0.26% | | NONCDN ECOMM SECURE | 1.44% | | 0.26% | |
| Interregional Electronic Commerce Secure Socket Layer / Encryption | NONCDN ECOMM SSL / ENCRYPTION | 1.44% | | 0.26% | | NONCDN ECOMM SSL / ENCRYPTION | 1.44% | | 0.26% | |
| Interregional Acquirer Chip Fee | NONCDN CHIP TERMINAL | 1.00% | | | | NONCDN CHIP TERMINAL | 1.00% | | | |
| Interregional Issuer Chip Fee | NONCDN CHIP ISSUER | 1.20% | | 0.02% | | NONCDN CHIP ISSUER | 1.20% | | 0.02% | |

| <u>VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE</u> | | <u>CURRENT RATES</u> | | | | Effective October 18, 2019 | | | |
|--|--|----------------------|--------|------------------------------------|--|----------------------------|--------|------------------------------------|--|
| APPLICABLE VISA INTERCHANGE RATE | | 1.15% | \$0.00 | (can be a combination of % and \$) | | 1.15% | \$0.00 | (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>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> | | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
| <u>DOMESTIC TRANSACTIONS</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 | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | \$0.05 | | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | \$0.05 | |
| Debit Electronic Grocery and Food Retail | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | \$0.05 | | CDN DEBIT ELECTRONIC | 0.15% | \$0.05 | \$0.05 | |
| Debit Recurring Payment | CDN DEBIT RECURRING | 0.60% | | | | CDN DEBIT RECURRING | 0.60% | | | |
| Debit Emerging Segment | CDN DEBIT EMERGING | 0.30% | | | | CDN DEBIT EMERGING | 0.30% | | | |
| DEBIT ACCOUNT FUNDING | | | | | | CDN DEBIT ACCOUNT FUNDING | 0.05% + \$0.25 | | | |
| DEBIT DEBT REPAYMENT | | | | | | CDN DEBIT DEBT REPAYMENT | 0.30% | | | |

| <u>MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE</u> | | <u>CURRENT RATES</u> | | | | Effective October 18, 2019 | | | |
|---|--|----------------------|---------|------------------------------------|--|----------------------------|---------|------------------------------------|--|
| APPLICABLE MASTERCARD INTERCHANGE RATE | | 1.17% | \$0.000 | (can be a combination of % and \$) | | 1.17% | \$0.000 | (can be a combination of % and \$) | |

| <u>MASTERCARD 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> | | | | | | | | | | |
| Canada Intracountry Consumer Standard | CDN CONSUMER STANDARD | 1.65% | | 0.48% | | CDN CONSUMER STANDARD | 1.65% | | 0.48% | |
| Canada Intracountry Consumer High Spend Standard | CDN CONSUMER HI-SPEND STANDARD | 2.29% | | 1.12% | | CDN CONSUMER HI-SPEND STANDARD | 2.29% | | 1.12% | |
| Canada Intracountry Consumer Premium High Spend Standard | CDN CONS PREMIUM HI-SPEND STANDARD | 2.79% | | 1.62% | | CDN CONS PREMIUM HI-SPEND STANDARD | 2.79% | | 1.62% | |
| Canada Intracountry Consumer Electronic | CDN CONSUMER ELEC | 1.30% | | 0.13% | | CDN CONSUMER ELEC | 1.30% | | 0.13% | |
| Canada Intracountry Consumer High Spend Electronic | CDN CONSUMER HI-SPEND ELEC | 1.42% | | 0.25% | | CDN CONSUMER HI-SPEND ELEC | 1.42% | | 0.25% | |
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | | 0.69% | | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | | 0.69% | |

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|---|--|--------------|--------|--|--------------------------------------|--------|--------|
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | 0.69% | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | 0.69% | |
| Canada Intracountry Consumer (Tier 1) | CDN CONSUMER | 1.26% | 0.09% | CDN CONSUMER | 1.26% | 0.09% | |
| Canada Intracountry Consumer (Tier 2) | CDN CONSUMER | 1.30% | 0.13% | CDN CONSUMER | 1.30% | 0.13% | |
| Canada Intracountry Consumer (Tier 3) | CDN CONSUMER | 1.30% | 0.13% | CDN CONSUMER | 1.30% | 0.13% | |
| Canada Intracountry Consumer Supermarket (Tier 1) | CDN CONSUMER | 1.22% | 0.05% | CDN CONSUMER | 1.22% | 0.05% | |
| Canada Intracountry Consumer Supermarket | CDN CONSUMER | 1.22% | 0.05% | CDN CONSUMER | 1.22% | 0.05% | |
| Canada Intracountry Consumer Petroleum (High Volume) | CDN CONSUMER | 1.17% | | CDN CONSUMER | 1.17% | | |
| Canada Intracountry Consumer Petroleum | CDN CONSUMER | 1.17% | | CDN CONSUMER | 1.17% | | |
| Canada Intracountry Consumer Everyday Spend | CDN CONSUMER | 1.30% | 0.13% | CDN CONSUMER | 1.30% | 0.13% | |
| Canada Intracountry Consumer Charity | CDN CONSUMER | 1.00% | | CDN CONSUMER | 1.00% | | |
| Canada Intracountry Consumer High Spend (Tier 1) | CDN CONSUMER HI-SPEND | 1.38% | 0.21% | CDN CONSUMER HI-SPEND | 1.38% | 0.21% | |
| Canada Intracountry Consumer High Spend Rate A (Tier 2) | CDN CONSUMER HI-SPEND | 1.42% | 0.25% | CDN CONSUMER HI-SPEND | 1.42% | 0.25% | |
| Canada Intracountry Consumer High Spend Rate B (Tier 3) | CDN CONSUMER HI-SPEND | 1.42% | 0.25% | CDN CONSUMER HI-SPEND | 1.42% | 0.25% | |
| Canada Intracountry Consumer High Spend Supermarket (Tier 1) | CDN CONSUMER HI-SPEND | 1.34% | 0.17% | CDN CONSUMER HI-SPEND | 1.34% | 0.17% | |
| Canada Intracountry Consumer High Spend Supermarket (High Volume) | CDN CONSUMER HI-SPEND | 1.44% | 0.27% | CDN CONSUMER HI-SPEND | 1.44% | 0.27% | |
| Canada Intracountry Consumer High Spend Supermarket | CDN CONSUMER HI-SPEND | 1.34% | 0.17% | CDN CONSUMER HI-SPEND | 1.34% | 0.17% | |
| Canada Intracountry Consumer High Spend Petroleum (High Volume) | CDN CONSUMER HI-SPEND | 1.30% | 0.13% | CDN CONSUMER HI-SPEND | 1.30% | 0.13% | |
| Canada Intracountry Consumer High Spend Petroleum | CDN CONSUMER HI-SPEND | 1.30% | 0.13% | CDN CONSUMER HI-SPEND | 1.30% | 0.13% | |
| Canada Intracountry Consumer High Spend Everyday Spend | CDN CONSUMER HI-SPEND | 1.42% | 0.25% | CDN CONSUMER HI-SPEND | 1.42% | 0.25% | |
| Canada Intracountry Consumer High Spend Charity | CDN CONSUMER HI-SPEND | 1.25% | 0.08% | CDN CONSUMER HI-SPEND | 1.25% | 0.08% | |
| Canada Intracountry Consumer Premium High Spend (Tier 1) | CDN CONSUMER PREMIUM HI-SPEND | 1.82% | 0.65% | CDN CONSUMER PREMIUM HI-SPEND | 1.82% | 0.65% | |
| Canada Intracountry Consumer Premium High Spend Rate A (Tier 2) | CDN CONSUMER PREMIUM HI-SPEND | 1.86% | 0.69% | CDN CONSUMER PREMIUM HI-SPEND | 1.86% | 0.69% | |
| Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) | CDN CONSUMER PREMIUM HI-SPEND | 1.86% | 0.69% | CDN CONSUMER PREMIUM HI-SPEND | 1.86% | 0.69% | |
| Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1) | CDN CONSUMER PREMIUM HI-SPEND | 1.60% | 0.43% | CDN CONSUMER PREMIUM HI-SPEND | 1.60% | 0.43% | |
| Canada Intracountry Consumer Premium High Spend Supermarket | CDN CONSUMER PREMIUM HI-SPEND | 1.60% | 0.43% | CDN CONSUMER PREMIUM HI-SPEND | 1.60% | 0.43% | |
| Canada Intracountry Consumer Premium High Spend Petroleum | CDN CONSUMER PREMIUM HI-SPEND | 1.60% | 0.43% | CDN CONSUMER PREMIUM HI-SPEND | 1.60% | 0.43% | |
| Canada Intracountry Consumer Premium High Spend Everyday Spend | CDN CONSUMER PREMIUM HI-SPEND | 1.86% | 0.69% | CDN CONSUMER PREMIUM HI-SPEND | 1.86% | 0.69% | |
| Canada Intracountry Consumer Premium High Spend Charity | CDN CONSUMER PREMIUM HI-SPEND | 1.50% | 0.33% | CDN CONSUMER PREMIUM HI-SPEND | 1.50% | 0.33% | |
| Canada Intracountry Consumer PayPass (Transactions under \$25) | CDN CONSUMER PYPASS (<\$25) | | \$0.05 | \$0.05 | CDN CONSUMER PYPASS (<\$25) | \$0.05 | \$0.05 |
| Canada Intracountry Consumer High Spend PayPass (Transactions under \$25) | CDN CONSUMER PYPASS HI-SPEND (<\$25) | | \$0.06 | \$0.06 | CDN CONSUMER PYPASS HI-SPEND (<\$25) | \$0.06 | \$0.06 |
| Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25) | CDN CON PYPASS PREM HI-SPEND(<\$25) | | \$0.07 | \$0.07 | CDN CON PYPASS PREM HI-SPEND(<\$25) | \$0.07 | \$0.07 |
| Canada Intracountry Consumer Recurring Payments | CDN CONSUMER RECURRING | 1.30% | 0.13% | CDN CONSUMER RECURRING | 1.30% | 0.13% | |
| Canada Intracountry Consumer High Spend Recurring Payments | CDN CONSUMER RECURRING HI-SPEND | 1.42% | 0.25% | CDN CONSUMER RECURRING HI-SPEND | 1.42% | 0.25% | |
| Canada Intracountry Consumer Premium High Spend Recurring Payments | CDN CONS RECURRING PREMIUM HI-SPEND | 1.86% | 0.69% | CDN CONS RECURRING PREMIUM HI-SPEND | 1.86% | 0.69% | |
| Canada Intracountry Consumer SecureCode-Enabled | CDN CONSUMER SECURE | 1.30% | 0.13% | CDN CONSUMER SECURE | 1.30% | 0.13% | |
| Canada Intracountry Consumer High Spend SecureCode-Enabled | CDN CONSUMER SECURE HI-SPEND | 1.42% | 0.25% | CDN CONSUMER SECURE HI-SPEND | 1.42% | 0.25% | |
| Canada Intracountry Consumer Premium High Spend SecureCode-Enabled | CDN CON SECURE PREMIUM HI-SPEND | 1.86% | 0.69% | CDN CON SECURE PREMIUM HI-SPEND | 1.86% | 0.69% | |
| Canada Intracountry Commercial Premium High Spend – Business Rate A | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Business Rate B | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Business Paypass | CDN COM PYPASS PREMIUM HI-SPEND | 2.25% | 1.08% | CDN COM PYPASS PREMIUM HI-SPEND | 2.25% | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Standard | CDN COM PREMIUM HI-SPEND STANDARD | 2.65% | 1.48% | CDN COM PREMIUM HI-SPEND STANDARD | 2.65% | 1.48% | |
| Canada Intracountry Commercial Premium High Spend – Business Electronic | CDN COMMERCIAL PREMIUM HI-SPEND ELEC | 2.25% | 1.08% | CDN COMMERCIAL PREMIUM HI-SPEND ELEC | 2.25% | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Grocery | CDN COMMERCIAL PREMIUM HI-SPEND | 2.25% | 1.08% | CDN COMMERCIAL PREMIUM HI-SPEND | 2.25% | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Petroleum | CDN COMMERCIAL PREMIUM HI-SPEND | 2.25% | 1.08% | CDN COMMERCIAL PREMIUM HI-SPEND | 2.25% | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Petroleum High Volume | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | CDN COMMERCIAL PREMIUM HI-SPEND | 2.00% | 0.83% | |
| Canada Intracountry Commercial Premium High Spend – Business Recurring Payments | CDN COM RECURRING PREMIUM HI-SPEND | 2.25% | 1.08% | CDN COM RECURRING PREMIUM HI-SPEND | 2.25% | 1.08% | |
| Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled | CDN COM SECURE PREMIUM HI-SPEND | 2.65% | 1.48% | CDN COM SECURE PREMIUM HI-SPEND | 2.65% | 1.48% | |
| Canada Intracountry Commercial Programs | CDN CORPORATE ELEC | 2.00% | 0.83% | CDN CORPORATE ELEC | 2.00% | 0.83% | |
| Canada Intracountry Commercial Charity | CDN CORPORATE ELEC | 1.80% | 0.63% | CDN CORPORATE ELEC | 1.80% | 0.63% | |
| 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% | 0.08% | CDN CON EMG HI-SPEND | 1.25% | 0.08% | |
| Canada Intracountry Consumer Premium High Spend Emerging Segment | CDN CON EMG PREMIUM HS | 1.50% | 0.33% | CDN CON EMG PREMIUM HS | 1.50% | 0.33% | |

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|--|------------------------------------|-------|-------|------------------------------------|-------|-------|
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | 0.69% | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | 0.69% |
| 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% | 0.08% | CDN CONSUMER HI-SPEND | 1.25% | 0.08% |
| Canada Intracountry Consumer Premium High Public Sector | CDN CONSUMER PREMIUM HI-SPEND | 1.50% | 0.33% | CDN CONSUMER PREMIUM HI-SPEND | 1.50% | 0.33% |
| Canada Intracountry Prepaid Electronic | CDN PREPAID ELEC | 1.44% | 0.27% | CDN PREPAID ELEC | 1.44% | 0.27% |
| Canada Intracountry Prepaid Standard | CDN PREPAID STANDARD | 1.55% | 0.38% | CDN PREPAID STANDARD | 1.55% | 0.38% |
| Canada Intracountry Prepaid Standard Flex | CDN PREPAID STANDARD FLEX | 1.55% | 0.38% | CDN PREPAID STANDARD FLEX | 1.55% | 0.38% |
| Canada Intracountry Prepaid Electronic Flex | CDN PREPAID ELECTRONIC FLEX | 1.44% | 0.27% | CDN PREPAID ELECTRONIC FLEX | 1.44% | 0.27% |
| Canada Intracountry Consumer MasterPass | CDN CONSUMER MASTERPASS | 1.30% | 0.13% | CDN CONSUMER MASTERPASS | 1.30% | 0.13% |
| Canada Intracountry Consumer High Spend MasterPass | CDN CON HI-SPEND MASTERPASS | 1.42% | 0.25% | CDN CON HI-SPEND MASTERPASS | 1.42% | 0.25% |
| Canada Intracountry Consumer Premium High Spend MasterPass | CDN CON PREM HI-SPEND MASTERPASS | 1.86% | 0.69% | CDN CON PREM HI-SPEND MASTERPASS | 1.86% | 0.69% |

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|---|--|--|----------------------|--|--|--|-----------------------------------|--|--|--|
| MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE | | | CURRENT RATES | | | | Effective October 18, 2019 | | | |
|---|--|--|----------------------|--|--|--|-----------------------------------|--|--|--|

| <u>MASTERCARD 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>INTERNATIONAL/FOREIGN TRANSACTIONS</u> | | | | | | | | | | |
| Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) | NONCDN CONSUMER UCAF | 1.44% | | 0.27% | | NONCDN CONSUMER UCAF | 1.44% | | 0.27% | |
| Interregional Consumer Electronic | NONCDN CONSUMER ELEC | 1.10% | | | | NONCDN CON ELC | 1.10% | | | |
| Interregional Consumer Standard | NONCDN CONSUMER STANDARD | 1.60% | | 0.43% | | NONCDN CON STD | 1.60% | | 0.43% | |
| Interregional Consumer Full UCAF | NONCDN CONSUMER FULL UCAF | 1.54% | | 0.37% | | NONCDN CON F UCA | 1.54% | | 0.37% | |
| Interregional Commercial Standard | NONCDN CORPORATE STANDARD | 2.00% | | 0.83% | | NONCDN CORP STD | 2.00% | | 0.83% | |
| Interregional MasterCard Electronic Card Consumer | NONCDN ELECTRONIC CARD CONSUMER | 1.10% | | | | NONCDN ELC CRD C | 1.10% | | | |
| Interregional MasterCard Electronic Card Commercial | NONCDN ELECTRONIC CARD COMMERCIAL | 1.85% | | 0.68% | | NONCDN ELC COMM | 1.85% | | 0.68% | |
| Interregional Commercial Purchasing Large Ticket | NONCDN COMMERCIAL PURCHASING | 1.20% | \$30.00 | 0.03% | \$30.00 | NONCDN COMMERCIAL PURCHASING | 1.20% | \$30.00 | 0.03% | \$30.00 |
| Interregional Commercial Purchasing Data Rate II | NONCDN COMM PURCH DATA RATE | 1.40% | | 0.23% | | NONCDN COMM PURCH DATA RATE | 1.40% | | 0.23% | |
| Interregional Consumer Premium Electronic | NONCDN CON PREMIUM ELEC | 1.85% | | 0.68% | | NCN CON PM ELC | 1.85% | | 0.68% | |
| Interregional Consumer Premium Full UCAF | NONCDN CON PREMIUM FULL UCAF | 1.85% | | 0.68% | | NCN CON PM F UCA | 1.85% | | 0.68% | |
| Interregional Consumer Premium Merchant UCAF | NONCDN CON PREMIUM MAR UCAF | 1.85% | | 0.68% | | NCN CON PM M UCA | 1.85% | | 0.68% | |
| Interregional Consumer Premium Standard | NONCDN CON PREMIUM STAND | 1.85% | | 0.68% | | NCN CON PM STD | 1.85% | | 0.68% | |
| Interregional Commercial Premium Standard | NONCDN COM PREMIUM STAND | 2.00% | | 0.83% | | NCN COM PM STD | 2.00% | | 0.83% | |
| 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 | | | | |

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| DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE | | | CURRENT RATES | | | | Effective October 18, 2019 | | | |
|--|--|--|----------------------|--|--|--|-----------------------------------|--|--|--|

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|--|--|--|-------|---------|------------------------------------|--|-------|---------|------------------------------------|--|
| 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>Interchange Differential</u> | |
|---|---|-------------------------|-----------|---------------------------------|-----------|---|-------------------------|-----------|---------------------------------|-----------|
| | | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> | | <u>%</u> | <u>\$</u> | <u>%</u> | <u>\$</u> |
| <u>DOMESTIC TRANSACTIONS</u> | | | | | | | | | | |

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|--|------------------------------------|--------------|---------------|-------|---------------|------------------------------------|--------------|---------------|---------------|
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | | 0.69% | | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | | 0.69% |
| 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% | | |

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| DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE | CURRENT RATES | | | | Effective October 18, 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>Interchange Differential</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 | | | | |

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| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | | 0.69% | | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | | 0.69% |
| 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% | | |

| <u>UNIONPAY DISCOUNT RATE ADJUSTMENT FEE</u> | | <u>CURRENT RATES</u> | | | | Effective October 18, 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 \$) | |
| <u>UNIONPAY 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> | | % | \$ | % | \$ | % | \$ | % | \$ |
| 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% |

| | | | | | | |
|---|------------------------------------|-------|-------|------------------------------------|-------|-------|
| Canada Intracountry Consumer Premium High Spend Electronic | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | 0.69% | CDN CONSUMER PREMIUM HI-SPEND ELEC | 1.86% | 0.69% |
| <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% |

| <u>INTERAC DIRECT PAYMENT INTERCHANGE RATES</u> | | <u>CURRENT RATES</u> | | <u>Effective October 18, 2019</u> | |
|---|---|--|---------|---|--|
| INTERAC FLASH INTERCHANGE TIER | <u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u> | Interchange Rate (Per INTERAC Debit Card Flash Transaction) | | <u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u> | 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 |

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