TD Merchant Solutions Interchange Rates – General Business/Standard Category									
VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE	CURR	ENT RATES		Effective October 18, 2019					
APPLICABLE VISA INTERCHANGE RA	TE	1.42% \$0.00	(can be a combination of % and \$)		1.42%		\$0.00	(can be a combination of	of % and \$)
VISA CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate	Interchange Differential	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT		Interchange Rate		Interchange D	ifferential
DOMESTIC TRANSACTIONS	SOLUTIONS MONTHLY STATEMENT	<u>\$</u>	<u>%</u> §	SOLUTIONS MONTHLY STATEMENT	<u>s</u>		<u>s</u>	<u>%</u>	<u>\$</u>
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%	0.10%	CDN CONSUMER STANDARD	1.52%			0.10%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		CDN CONSUMER ELEC.	1.42%				
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.32%		CDN CONSUMER ELEC.	1.32%				
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.36%		CDN CONSUMER ELEC.	1.36%				
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.	1.23%		CDN CONSUMER ELEC.	1.23%				
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		CDN CONSUMER RECURRING	1.37%				
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%	0.29%	CDN INFINITE STANDARD	1.71%			0.29%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%	0.19%	CDN INFINITE ELEC.	1.61%			0.19%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.52%	0.10%	CDN INFINITE ELEC.	1.52%			0.10%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.54%	FALSE	CDN INFINITE ELEC.	1.54%			FALSE	
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.37%	TALOL	CDN INFINITE ELEC.	1.37%			TALOL	
Consumer Credit Infinite Industry Program - Gas Consumer Credit Infinite Industry Program - Grocery and Food Retail	CDN INFINITE ELEC.	1.42%		CDN INFINITE ELEC.	1.42%				
Consumer Credit Infinite Recurring Payment	CDN INFINITE ELEC. CDN INFINITE RECURRING	1.56%	0.14%	CDN INFINITE ELEC. CDN INFINITE RECURRING	1.56%			0.14%	
Consumer Credit Infinite Recurring Payment Consumer Credit Infinite Privilege Standard	CDN INFINITE RECORNING CDN INFINITE PRIV STANDARD	2.45%	1.03%	CDN INFINITE RECORNING CDN INFINITE PRIV STANDARD	2.45%			1.03%	
		2.45%	0.66%		2.45%			0.66%	
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC. CDN INFINITE PRIV ELEC.			CDN INFINITE PRIV ELEC. CDN INFINITE PRIV ELEC.					
Consumer Credit Infinite Privilege Performance Program Tier 1		1.95%	0.53%		1.95%			0.53%	
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%	0.53%	CDN INFINITE PRIV ELEC.	1.95%			0.53%	
Consumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV ELEC.	1.95%	0.53%	CDN INFINITE PRIV ELEC.	1.95%			0.53%	
Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail	CDN INFINITE PRIV ELEC.	1.95%	0.53%	CDN INFINITE PRIV ELEC.	1.95%			0.53%	
Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%	0.53%	CDN INFINITE PRIV ELEC.	1.95%			0.53%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%	0.53%	CDN INFINITE PRIV RECURRING	1.95%			0.53%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%	0.58%	CDN COMMERCIAL STANDARD	2.00%			0.58%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%	0.48%	CDN COMMERCIAL ELEC.	1.90%			0.48%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.25%	0.83%	CDN INF BUS STANDARD	2.25%			0.83%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.10%	0.68%	CDN INF BUS ELEC.	2.10%			0.68%	
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%	0.58%	CDN INF BUS ELEC.	2.00%			0.58%	
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%	0.58%	CDN INF BUS ELEC.	2.00%			0.58%	
Credit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%	0.58%	CDN INF BUS ELEC.	2.00%			0.58%	
Credit Infinite Business Industry Program - Grocery and Food Retail	CDN INF BUS ELEC.	2.00%	0.58%	CDN INF BUS ELEC.	2.00%			0.58%	
Credit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%	0.58%	CDN INF BUS ELEC.	2.00%			0.58%	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%	0.58%	CDN INF BUS RECURRING	2.00%			0.58%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%	0.10%	CDN PREPAID STANDARD	1.52%			0.10%	
Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		CDN PREPAID ELEC.	1.42%				
Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.32%		CDN PREPAID ELEC.	1.32%				
Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.36%		CDN PREPAID ELEC.	1.36%				
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.	1.23%		CDN PREPAID ELEC.	1.23%				
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		CDN PREPAID RECURRING	1.37%				
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%		CDN CONSUMER INFINITE - EMG	1.17%				
Commercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%	0.38%	CDN COM ENHANCED DATA FUEL	1.80%			0.38%	
Commercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%	0.18%	CDN COM ENHANCED DATA LEVEL 2	1.60%			0.18%	
Commercial Credit Enhanced Date - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		CDN COM ENHANCED DATA LEVEL 3	1.40%				
			4						

1.30%

1.20%

1.10%

1.36%

\$35.00

\$35.00

\$35.00

\$35.00

\$35.00

\$35.00

CDN COM LARGE TICKET

CDN COM LARGE TICKET

CDN COM LARGE TICKET

CDN CONSUMER ELEC EVERYDAY

1.30%

1.20%

1.10%

1.36%

\$35.00

\$35.00

\$35.00

\$35.00

\$35.00

\$35.00

Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000

Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000

Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +

Consumer Credit Classic, Gold, Platinum Everyday Needs

CDN COM LARGE TICKET

CDN COM LARGE TICKET

CDN COM LARGE TICKET

CDN CONSUMER ELEC EVERYDAY

Consumer Credit Infinite Everyday Needs	CDN INFINITE ELEC EVERYDAY	1.54%		0.12%	CDN INFINITE ELEC EVERYDAY	1.54%			0.12%	
Consumer Credit Infinite Privilege Everyday Needs	CDN INFINITE PRIV ELEC EVERYDAY	1.95%		0.53%	CDN INFINITE PRIV ELEC EVERYDAY	1.95%			0.53%	
Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER ELEC CNP	1.52%		0.10%	CDN CONSUMER ELEC CNP	1.52%			0.10%	
Consumer Credit Infinite Card Not Present	CDN INFINITE ELEC CNP	1.71%		0.29%	CDN INFINITE ELEC CNP	1.71%			0.29%	
Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE ELEC CNP	2.45%		1.03%	CDN INFINITE PRIV ELEC CNP	2.45%			1.03%	
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		0.58%	CDN COM PREPAID STANDARD	2.43%			0.58%	
	CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.			0.48%	CDN COM PREPAID STANDARD CDN COM PREPAID ELEC.					
Commercial Prepaid Electronic		1.90%				1.90%			0.48%	
Commercial Prepaid Performance Program Tier 1	CDN COM PREPAID ELEC.	1.80%		0.38%	CDN COM PREPAID ELEC.	1.80%			0.38%	
Commercial Prepaid Performance Program Tier 2	CDN COM PREPAID ELEC.	1.85%		0.43%	CDN COM PREPAID ELEC.	1.85%			0.43%	
Commercial Prepaid Industry Program - Gas	CDN COM PREPAID ELEC. CDN COM PREPAID ELEC.	1.80%		0.38%	CDN COM PREPAID ELEC.	1.80%			0.38%	
Commercial Prepaid Industry Program - Grocery and Food Retail		1.85%		0.43%	CDN COM PREPAID ELEC.	1.85%			0.43%	
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.43%	CDN COM PREPAID RECURRING	1.85%			0.43%	
Commercial Prepaid Emerging	CDN COM PREPAID - EMG	1.80%		0.38%	CDN COM PREPAID - EMG	1.80%			0.38%	
Consumer Credit Prepaid Everyday Needs	CDN PREPAID ELEC EVERYDAY	1.36%		0.400/	CDN PREPAID ELEC EVERYDAY	1.36%			0.400/	
Consumer Credit Prepaid Card Not Present	CDN PREPAID ELEC CNP	1.52%		0.10%	CDN PREPAID ELEC CNP	1.52%			0.10%	
INTERREGIONAL/FOREIGN TRANSACTIONS										
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.18%	NONCDN STANDARD	1.60%			0.18%	
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%		0.38%	NONCDN PREMIUM CARD	1.80%			0.38%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.55%	NONCDN SUPER PREMIUM	1.97%			0.55%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.58%	NONCON COMMERCIAL STANDARD	2.00%			0.58%	
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		0.58%	NONCDN COMMERCIAL	2.00%			0.58%	
Interregional Electronic Commence Secure	NONCDN ECOMM SECURE	1.44%		0.02%	NONCDN ECOMM SECURE	1.44%			0.02%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.02%	NONCON ECOMM SSL / ENCRYPTION	1.44%			0.02%	
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 DERIT DISCOLINT PATE AD LICEMENT FEE			CURR					- 0-4-64	0.0040	· ·
VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE			CURRE	ENT RATES			Effective	e October 1	8, 2019	
VISA DESIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE VISA INTERCHANGE RAT	E	1.15%	\$0.000	(can be a combination of % and \$		1.15%	Effective	\$0.000	(can be a combination of	of % and \$)
APPLICABLE VISA INTERCHANGE RAT			\$0.000	(can be a combination of % and \$	AS IDENTIFIED ON THE TO MEDICHANT	1.15%			(can be a combination of	
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange	\$0.000 e Rate	(can be a combination of % and \$	AS IDENTIFIED ON THE TO MEDICHANT		Effective	\$0.000	(can be a combination of	Differential
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange	\$0.000	(can be a combination of % and \$	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	<u>%</u>			(can be a combination of	
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD	Interchange % 1.15%	\$0.000 <u>e Rate</u> <u>\$</u>	(can be a combination of % and \$; Interchange Differentia % \$.	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD	<u>%</u> 1.15%		\$0.000 <u>\$</u>	(can be a combination of	Differential \$
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	Interchange % 1.15% 0.25%	\$0.000 e Rate \$ \$0.05	(can be a combination of % and \$; Interchange Differentia % \$ \$0.06	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	<u>%</u> 1.15% 0.25%		\$0.000 <u>\$</u> \$0.05	(can be a combination of	S \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	Interchange % 1.15% 0.25% 0.15%	\$0.000 e Rate \$ \$0.05	(can be a combination of % and \$; Interchange Differentia % \$ \$0.05 \$0.05	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	<u>%</u> 1.15% 0.25% 0.15%		\$0.000 <u>\$</u> \$0.05 \$0.05	(can be a combination of	\$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	Interchange % 1.15% 0.25% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.05 \$0.05 \$0.05	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	<u>%</u> 1.15% 0.25% 0.15% 0.15%		\$0.000 \$ \$0.05 \$0.05 \$0.05	(can be a combination of	\$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	Interchange % 1.15% 0.25% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.06 \$0.06 \$0.06	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC CDN DEBIT ELECTRONIC	% 1.15% 0.25% 0.15% 0.15% 0.15%		\$0.000 \$ \$ \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of	\$ \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	Interchange % 1.15% 0.25% 0.15% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.05 \$0.05 \$0.05	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15%		\$0.000 \$ \$0.05 \$0.05 \$0.05	(can be a combination of	\$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	Interchange ** 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.06 \$0.06 \$0.06	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT RECURRING	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15%		\$0.000 \$ \$ \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of	\$ \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	Interchange % 1.15% 0.25% 0.15% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.06 \$0.06 \$0.06	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.00%	Interchange Rate	\$0.000 \$ \$ \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of	\$ \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	Interchange ** 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.06 \$0.06 \$0.06	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.015% 0.00%	Interchange Rate	\$0.000 \$ \$ \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of	\$ \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC	Interchange ** 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of % and \$; Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT RECURRING CDN DEBIT EMERGING	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.00%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D	\$ \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING	Interchange % 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.00% 0.30%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of % and \$; Interchange Differentia % \$ \$0.05 \$0.05 \$0.05 \$0.05	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT	½ 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D %	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING	Interchange ** 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of % and \$; Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.015% 0.00%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING	Interchange ½ 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of % and \$ Interchange Differentia % \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ECURRING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT	½ 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D %	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBT REPAYMENT MASTERGARD GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERCHANG CDN DEBIT EMERCHANG	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 1.30%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of % and \$, Interchange Differentia % \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ECURRING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT	% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.015% 0.00% 0.00% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % 8, 2019 (can be a combination of Interchange D Interchange D	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING	Interchange ** 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 1.30% Interchange ** Interchange Intercha	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of % and \$, Interchange Differentia % \$ \$0.06 \$0.06 \$0.06 \$0.06 \$0.06 Interchange Differentia **Entrates** (can be a combination of % and \$, Interchange Differentia **Entrates** **En	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ECURRING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	\$\frac{\pi}{2}\$ 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30% 0.05% + \$0.25 0.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % 8, 2019 (can be a combination of Interchange D %	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING TENTONIC CDN DEBIT EMERGING TENTONIC CDN DEBIT EMERGING TENTONIC CDN DEBIT EMERGING	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% Interchange % 1.65%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia Interchange Differentia Solution Soluti	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT TECURRING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.00% 0.30% 0.05% + \$0.25 0.30% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % 8, 2019 (can be a combination of Interchange D % 0.35%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Standard	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ERCURRING CDN DEBIT EMERGING	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% Interchange % 1.65% 2.29%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT DEBIT EMERGING CDN DEBIT DEBIT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD	25% 1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 0.30% 0.05% + \$0.25 0.30% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % (can be a combination of Interchange D % 0.35% 0.99%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING TO A SIDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% Interchange % 1.65% 2.29% 2.79%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia Interchange Differentia Solution Soluti	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30% 0.05% + \$0.25 0.30% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % 8, 2019 (can be a combination of Interchange D % 0.35%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTIERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ERCURRING CDN DEBIT EMERGING TE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% 1.30% 1.30%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% + \$0.25 0.30% 1.30% 1.65% 2.29% 2.79% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % 8, 2019 (can be a combination of Interchange D % 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTIERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTIONS Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ERCURRING CDN DEBIT EMERGING TO DEBIT EMERGING E AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% 1.30% 1.42%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% + \$0.25 0.30% 1.30% 1.65% 2.29% 2.79% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % Solution be a combination of Interchange D % Interchange D % 0.35% 0.99% 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer High Spend Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ERCURRING CDN DEBIT EMERGING TE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% 1.30% Interchange ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% + \$0.25 0.30% 1.30% 2.29% 2.79% 1.30% 1.42% 1.86%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % 8, 2019 (can be a combination of Interchange D % 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTIERGARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Figh Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ERCURRING CDN DEBIT EMERGING TE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER BLEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% 1.30% 1.42% 1.86% 1.26%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30% 0.05% + \$0.25 0.30% 1.30% 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % Solution be a combination of Interchange D % Interchange D % 0.35% 0.99% 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBIT REPAYMENT MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Flectronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2)	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERCHANIC CDN DEBIT EMERCHANIC CDN DEBIT EMERCHANIC CDN CONSUMER STANDARD CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER CDN CONSUMER CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% 1.30% 1.42% 1.86% 1.26% 1.30%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER CDN CONSUMER CDN CONSUMER CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30% 0.05% + \$0.25 0.30% 1.30% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % Solution be a combination of Interchange D % Interchange D % 0.35% 0.99% 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05
APPLICABLE VISA INTERCHANGE RAT VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Debit Standard Debit Electronic Debit Electronic Performance Program Tier 1 Debit Electronic Performance Program Tier 2 Debit Electronic Gas Debit Electronic Grocery and Food Retail Debit Recurring Payment Debit Emerging Segment DEBIT ACCOUNT FUNDING DEBIT DEBT REPAYMENT MASTERCARD GREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE MASTERCARD INTERCHANGE RAT MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Fligh Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1)	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT ERCURRING CDN DEBIT EMERGING TE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER BLEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.30% 1.30% 1.30% 1.42% 1.86% 1.26%	\$0.000 e Rate \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	Interchange Differentia	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN DEBIT STANDARD CDN DEBIT ELECTRONIC CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT EMERGING CDN DEBIT ACCOUNT FUNDING CDN DEBIT DEBT REPAYMENT AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER	1.15% 0.25% 0.15% 0.15% 0.15% 0.15% 0.05% 0.30% 0.05% + \$0.25 0.30% 1.30% 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26%	Interchange Rate	\$0.000 \$ \$0.05 \$0.05 \$0.05 \$0.05 \$0.05	(can be a combination of Interchange D % Solution be a combination of Interchange D % Interchange D % 0.35% 0.99% 1.49%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05 \$0.05

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.56%		CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.56%	
Canada Intracountry Consumer Supermarket (Tier 1)	CDN CONSUMER	1.22%				CDN CONSUMER	1.22%			
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.22%				CDN CONSUMER	1.22%			
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%				CDN CONSUMER	1.30%			
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%		0.08%		CDN CONSUMER HI-SPEND	1.38%		0.08%	
Canada Intracountry Consumer High Spend Rate A (Tier 2)	CDN CONSUMER HI-SPEND	1.42%		0.12%		CDN CONSUMER HI-SPEND	1.42%		0.12%	
Canada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.42%		0.12%		CDN CONSUMER HI-SPEND	1.42%		0.12%	
Canada Intracountry Consumer High Spend Supermarket (Tier 1)	CDN CONSUMER HI-SPEND	1.34%		0.04%		CDN CONSUMER HI-SPEND	1.34%		0.04%	
Canada Intracountry Consumer High Spend Supermarket (High Volume)	CDN CONSUMER HI-SPEND	1.44%		0.14%		CDN CONSUMER HI-SPEND	1.44%		0.14%	
Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	1.34%		0.04%		CDN CONSUMER HI-SPEND	1.34%		0.04%	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%		0.0470		CDN CONSUMER HI-SPEND	1.30%		0.0470	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%				CDN CONSUMER HI-SPEND	1.30%			
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.42%		0.12%		CDN CONSUMER HI-SPEND	1.42%		0.12%	
	CDN CONSUMER HI-SPEND			0.1270		CDN CONSUMER HI-SPEND			0.1270	
Canada Intracountry Consumer High Spend Charity Canada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.25%		0.52%		CDN CONSUMER HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	1.25%		0.52%	
		1.82%					1.82%			
Canada Intracountry Consumer Premium High Spend Rate A (Tier 2)	CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	1.86%		0.56%		CDN CONSUMER PREMIUM HI-SPEND	1.86%		0.56%	
Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)		1.86%		0.56%		CDN CONSUMER PREMIUM HI-SPEND	1.86%		0.56%	
Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.30%		CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.30%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.30%		CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.30%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.30%		CDN CONSUMER PREMIUM HI-SPEND	1.60%		0.30%	
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	1.86%		0.56%		CDN CONSUMER PREMIUM HI-SPEND	1.86%		0.56%	
Canada Intracountry Consumer Premium High Spend Charity	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.20%		CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.20%	
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 Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.95%		CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.95%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.95%		CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.95%	
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.70%		CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.70%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	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 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 Commercial Charity	CDN CORPORATE ELEC	1.80%		0.50%		CDN CORPORATE ELEC	1.80%		0.50%	
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%				CDN CON EMG HI-SPEND	1.25%			
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		0.20%		CDN CON EMG PREMIUM HS	1.50%		0.20%	
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%				CDN CONSUMER HI-SPEND	1.25%			
Canada Intracountry Consumer Premium High Public Sector	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.20%		CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.20%	
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%		0.14%		CDN PREPAID ELEC	1.44%		0.14%	
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%		0.25%		CDN PREPAID STANDARD	1.55%		0.25%	
Canada Intracountry Prepaid Standard Flex	CDN PREPAID STANDARD FLEX	1.55%		0.25%		CDN PREPAID STANDARD FLEX	1.55%		0.25%	
Internal										

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.56%		CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%			0.56%	
Canada Intracountry Prepaid Electronic Flex	CDN PREPAID ELECTRONIC FLEX	1.44%		0.14%		CDN PREPAID ELECTRONIC FLEX	1.44%			0.14%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.30%		0.1470		CDN CONSUMER MASTERPASS	1.30%			0.1470	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.42%		0.12%		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%		CDN CON PREM HI-SPEND MASTERPASS	1.86%			0.12%	
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	OBN CONTINENTIAL END WACTER ACC	1.00%	CURRE	NT RATES		OBN GONT NEMTH-OF END MAGTERY AGO	1.00%	Effective	October 18, 2		
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT	Interchan		Interchange [Oifferential	AS IDENTIFIED ON THE TD MERCHANT		Interchange Rate		Interchange	Differential
·	SOLUTIONS MONTHLY STATEMENT			interchange L	<u> Jillerentiai</u>	SOLUTIONS MONTHLY STATEMENT	0/	interchange ivate	•	interchange	Dirierential
INTERNATIONAL/FOREIGN TRANSACTIONS	NONCDN CONSUMER UCAF	<u>%</u> 1.44%	<u>\$</u>			NONCON CONCUMED LIGAT	<u>%</u> 1.44%		<u>\$</u>		
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)		1.44%				NONCDN CONSUMER UCAF NONCDN CON ELC					
Interregional Consumer Electronic	NONCDN CONSUMER ELEC NONCDN CONSUMER STANDARD			0.30%		NONCON CON STD	1.10%			0.30%	
Interregional Consumer Standard		1.60%					1.60%				
Interregional Consumer Full UCAF	NONCON CONSUMER FULL UCAF	1.54%		0.24%		NONCON CORP CTP	1.54%			0.24%	
Interregional Commercial Standard	NONCON CORPORATE STANDARD	2.00%		0.70%		NONCON CORP STD	2.00%			0.70%	
Interregional MasterCard Electronic Card Consumer	NONCON ELC CRD C	1.10%		0.550/		NONCON ELC CRD C	1.10%			0.550/	
Interregional MasterCard Electronic Card Commercial	NONCON ELC COMM	1.85%	***	0.55%	***	NONCON ELC COMM	1.85%		***	0.55%	***
Interregional Commercial Purchasing Large Ticket	NONCON COMMERCIAL PURCHASING	1.20%	\$30.00	0.400/	\$30.00	NONCON COMMERCIAL PURCHASING	1.20%		\$30.00	0.400/	\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.40%		0.10%		NONCON COMM PURCH DATA RATE	1.40%			0.10%	
Interregional Consumer Premium Electronic	NCN CON PM ELC	1.85%		0.55%		NCN CON PM ELC	1.85%			0.55%	
Interregional Consumer Premium Full UCAF	NCN CON PM F UCA	1.85%		0.55%		NCN CON PM F UCA	1.85%			0.55%	
Interregional Consumer Premium Merchant UCAF	NCN CON PM M UCA	1.85%		0.55%		NCN CON PM M UCA	1.85%			0.55%	
Interregional Consumer Premium Standard	NCN CON PM STD	1.85%		0.55%		NCN CON PM STD	1.85%			0.55%	
Interregional Commercial Premium Standard	NCN COM PM STD	2.00%		0.70%		NCN COM PM STD	2.00%			0.70%	
CANADA INTRACOUNTRY GLOBAL FREIGHT						CDN FREIGHT	1.80%				
GLOBAL FREIGHT						GLOBAL FREIGHT	1.80%				
CANADA INTRACOUNTRY GLOBAL HUMANITARIAN STANDARD						CDN HUMAN STANDARD	1.65%				
GLOBAL HUMANITARIAN STANDARD						GLOBAL HUMAN STANDARD	1.65%				
INTERREGIONAL CONSUMER REFUND						NCN CON REF	1.00%				
INTERREGIONAL COMMERCIAL REFUND						NCN COM REF	1.80%				
INTERREGIONAL COMMERCIAL STANDARD REFUND						NONCON COMMERCIAL STANDARD REF	1.80%				
INTERREGIONAL MASTERCARD ELECTRONIC CARD COMMERCIAL REFUND						NONCON ELC COMMERCIAL REF	1.80%				
INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND						NONCON COMMERCIAL PUR STANDARD REF NONCON COMMERCIAL PREM STANDARD	1.80%				
INTERREGIONAL COMMERCIAL PREMIUM STANDARD REFUND						REF	1.80%				
INTERREGIONAL CONSUMER ELECTRONIC REFUND						NONCON CONSUMER ELECTRONIC REF	1.00%				
INTERREGIONAL CONSUMER STANDARD REFUND						NONCON CONSUMER STANDARD REF	1.00%				
INTERREGIONAL CONSUMER FULL UCAF REFUND						NONCON CONSUMER UCAF REF	1.00%				
INTERREGIONAL MASTERCARD ELECTRONIC CARD CONSUMER REFUND						NONCON ELEC CONSUMER REF	1.00%				
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC REFUND						NONCON CONSUMER PREMIUM ELEC REF	1.00%				
INTERREGIONAL CONSUMER PREMIUM FULL UCAF REFUND						NONCON CONSUMER PREMIUM UCAF REF	1.00%				
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF REFUND						NONCON CONSUMER PREMIUM MER UCAF REF	1.00%				
INTERREGIONAL CONSUMER PREMIUM STANDARD REFUND						NONCON CONSUMER PREMIUM STD REF	1.00%				
INTERREGIONAL CONSUMER MERCHANT UCAF REFUND						NONCON CONSUMER MER UCAF REF	1.00%				
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE				NT RATES				Effective	October 18, 2		
APPLICABLE MASTERCARD INTERCHANGE RAT	E	1.15%	\$0.000	(can be a combination	of % and \$)		1.15%		\$0.000	can be a combinatio	n of % and \$)
	AS IDENTIFIED ON THE TD MERCHANT		5.			AS IDENTIFIED ON THE TD MERCHANT					D'''
DEBIT MASTERCARD CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT	Interchan		Interchange E		SOLUTIONS MONTHLY STATEMENT		Interchange Rate		Interchange	
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>		<u>%</u>		<u>\$</u>	<u>%</u>	<u>\$</u>
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	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
Internal											

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.56%		CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%			0.56%	
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.15%	\$0.05	\$0	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%	ψ0.00	Ų	5.00	CDN DEBIT RECURRING	0.60%		ψ0.00		ψ0.00
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 EMERGING CDN DEBIT MASTERPASS	1.00%				CDN DEBIT MASTERPASS	1.00%				
Canada Intracountry Masterr ass Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT STANDARD	1.15%				CDN DEBIT STANDARD	1.15%				
Canada Intracountry Standard & Non-SecureCode-Enabled	CDN DEBIT STANDARD CDN DEBIT SECURE	1.00%				CDN DEBIT SECURE	1.00%				
•											
Canada Intracountry Public Sector	CDN DEBIT PUBLIC	0.30%				CDN DEBIT PUBLIC	0.30%				
Canada Intracountry Crown Corp (Public Sector)	CDN DEBIT CROWN CORP	0.30%	***			CDN DEBIT CROWN CORP	0.30%		***		
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		
Canada Intracountry Global Humanitarian Standard						CDN DEBIT HUMAN STANDARD	1.65%				
DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE				ENT RATES				Effectiv	e October 1		
APPLICABLE DISCOVER INTERCHANGE RAT	E	1.60%	\$0.000	(can be a combination of % and	nd \$)		1.60%		\$0.000	(can be a combination	on of % and \$)
	AS IDENTIFIED ON THE TD MERCHANT					AS IDENTIFIED ON THE TD MERCHANT					D.W: 1
DISCOVER CREDIT CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT	Interchang		Interchange Differen		SOLUTIONS MONTHLY STATEMENT		Interchange Rate	_	_	e Differential
DOMESTIC TRANSACTIONS		<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	1.67%		0.07%		CDN CONSUMER CORE	1.67%			0.07%	
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE	1.67%		0.07%		CDN CONSUMER CORE	1.67%			0.07%	
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	2.05%		0.45%		CDN CONSUMER PREMIUM	2.05%			0.45%	
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM	2.03%		0.43%		CDN CONSUMER PREMIUM	2.03%			0.43%	
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	2.40%		0.80%		CDN CONSUMER PREMIUM PLUS	2.40%			0.80%	
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS	2.35%		0.75%		CDN CONSUMER PREMIUM PLUS	2.35%			0.75%	
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	1.49%				CDN CONSUMER PREPAID	1.49%				
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID	1.49%				CDN CONSUMER PREPAID	1.49%				
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	2.45%		0.85%		CDN COMMERCIAL	2.45%			0.85%	
CPSL Commercial - Passenger Transport	CDN COMMERCIAL	2.40%		0.80%		CDN COMMERCIAL	2.40%			0.80%	
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%	
Internal											

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.56%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%			0.56%	
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	1.20%			CDN CONSUMER DEBIT	1.20%				
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT	1.20%			CDN CONSUMER DEBIT	1.20%				
REFUND/VOUCHER										
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	2.4370		0.0070	CDN CONSUMER PREMIUM PLUS REFUND P2	2.4370			0.0070	
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%		0.30 //	CDN CONSUMER PREPAID REFUND P1	1.58%			0.3070	
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2	1.5070			CDN CONSUMER PREPAID REFUND P2	1.5070				
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	1.1570			CDN CONSUMER DEBIT REFUND P2	1.15%				
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%	
		2.0076		0.40%		2.00%			0.40%	
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2	0.000/		0.400/	CDN COMMERCIAL REFUND P2	2.000/			0.400/	
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		1.72%		0.12%					0.12%	
	NONCDN BSL	1.72%		U. 12%	NONCDN BSL	1.72%			0.12%	
<u>REFUND</u>	NONODY DESIND	4.000/			NONODUBERIND	4.000/				
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%	CURR	EENT RATES	NONCDN REFUND	1.20%	Effective	e October 1	2019	
UNIONPAY DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE UNIONPAY INTERCHANGE RAT	-	1.10%	<u> </u>	(can be a combination of % and \$)		1.10%	Lifectiv			f 0/ d 6)
APPLICABLE UNIONPAY INTERCHANGE RAT	E	1.10%	\$0.000	(can be a combination of % and \$)		1.10%		\$0.000	(can be a combination	on or % and \$)
UNIONPAY CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT	Interchange	Rate	Interchange Differential	AS IDENTIFIED ON THE TD MERCHANT		Interchange Rate		Interchange	e Differential
	SOLUTIONS MONTHLY STATEMENT	· · · · · · · · · · · · · · · · · · ·		<u> </u>	SOLUTIONS MONTHLY STATEMENT	0/	interchange reate	•		
DOMESTIC TRANSACTIONS DOMESTIC	CDN	<u>%</u> 1.10%	<u>\$</u>	<u>%</u> <u>\$</u>	CDN	<u>%</u> 1.10%		<u>\$</u>	<u>%</u>	<u>\$</u>
DOMESTIC 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	NONORY	4.400/			NONORY	4.400/				
INTERREGIONAL FOOMMEROS	NONCON	1.10%		0.400/	NONCON	1.10%			0.400/	
INTERREGIONAL ECOMMERCE	NONCON ECOMM	1.20%		0.10%	NONCON 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%	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.5	6%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.56%
INTERAC DIRECT PAYMENT INTERCHANGE RATES		CURRENT RATES			Effectiv	ve October 18, 2019	
INTERAC FLASH INTERCHANGE TIER	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchan (Per INTERAC Flash Tran	C Debit Card		AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate (Per INTERAC Debit Card Transaction)	Flash
		<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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