Interchange Rates - Grocery/Supermarket Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE			CURRE	NT RATES				Effective Oct	ober 18, 2019	العبيط
APPLICABLE VISA INTERCHANGE RATE		1.23% (can be a combination of % and \$)					1.23%			combination and \$)
VISA CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Ra	ate_	Interchange	Differential	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchan	ge Rate	Interchange	<u>a Differenti</u>
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>		<u>%</u>	<u>\$</u>	<u>%</u>	
nsumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.29%		CDN CONSUMER STANDARD	1.52%		0.29%	
sumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.19%		CDN CONSUMER ELEC.	1.42%		0.19%	
sumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.32%		0.09%		CDN CONSUMER ELEC.	1.32%		0.09%	
sumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.36%		0.13%		CDN CONSUMER ELEC.	1.36%		0.13%	
sumer Credit Classic, Gold, Platinum Industry Program - Gas	CDN CONSUMER ELEC.	1.18%				CDN CONSUMER ELEC.	1.18%			
sumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail	CDN CONSUMER ELEC.	1.23%				CDN CONSUMER ELEC.	1.23%			
sumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.14%		CDN CONSUMER RECURRING	1.37%		0.14%	
sumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.48%		CDN INFINITE STANDARD	1.71%		0.48%	
sumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.38%		CDN INFINITE ELEC.	1.61%		0.38%	
sumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.52%		0.29%		CDN INFINITE ELEC.	1.52%		0.29%	
sumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.54%		0.31%		CDN INFINITE ELEC.	1.54%		0.31%	
sumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.37%		0.14%		CDN INFINITE ELEC.	1.37%		0.14%	
sumer Credit Infinite Industry Program - Grocery and Food Retail	CDN INFINITE ELEC.	1.42%		0.19%		CDN INFINITE ELEC.	1.42%		0.19%	
sumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.33%		CDN INFINITE RECURRING	1.56%		0.33%	
sumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.22%		CDN INFINITE PRIV STANDARD	2.45%		1.22%	
sumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		0.85%		CDN INFINITE PRIV ELEC.	2.08%		0.85%	
sumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.72%		CDN INFINITE PRIV ELEC.	1.95%		0.72%	
sumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.72%		CDN INFINITE PRIV ELEC.	1.95%		0.72%	
sumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV ELEC.	1.95%		0.72%		CDN INFINITE PRIV ELEC.	1.95%		0.72%	
nsumer Credit Infinite Privilege Industry Program - Grocery and Food Retail	CDN INFINITE PRIV ELEC.	1.95%		0.72%		CDN INFINITE PRIV ELEC.	1.95%		0.72%	
sumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.72%		CDN INFINITE PRIV ELEC.	1.95%		0.72%	
sumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.72%		CDN INFINITE PRIV RECURRING	1.95%		0.72%	
sumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER ELEC CNP	1.52%		0.29%		CDN CONSUMER ELEC CNP	1.52%		0.29%	
sumer Credit Infinite Card Not Present	CDN INFINITE ELEC CNP	1.71%		0.48%		CDN INFINITE ELEC CNP	1.71%		0.48%	
sumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV ELEC CNP	2.45%		1.22%		CDN INFINITE PRIV ELEC CNP	2.45%		1.22%	
sumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	0.98%				CDN CONSUMER CLASS - EMG	0.98%			
sumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.17%				CDN CONSUMER INFINITE - EMG	1.17%			
nmercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.77%		CDN COMMERCIAL STANDARD	2.00%		0.77%	
nmercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.67%		CDN COMMERCIAL ELEC.	1.90%		0.67%	
dit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.42%		CDN INF BUS STANDARD	2.65%		1.42%	
dit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		1.02%		CDN INF BUS ELEC.	2.25%		1.02%	
dit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		0.77%		CDN INF BUS ELEC.	2.00%		0.77%	
edit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		0.77%		CDN INF BUS ELEC.	2.00%		0.77%	
dit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%		0.77%		CDN INF BUS ELEC.	2.00%		0.77%	
dit Infinite Business Industry Program - Grocery and Food Retail	CDN INF BUS ELEC.	2.00%		0.77%		CDN INF BUS ELEC.	2.00%		0.77%	
dit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%		0.77%		CDN INF BUS ELEC.	2.00%		0.77%	
dit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.77%		CDN INF BUS RECURRING	2.00%		0.77%	
nsumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.29%		CDN PREPAID STANDARD	1.52%		0.29%	
nsumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.19%		CDN PREPAID ELEC.	1.42%		0.19%	
nsumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.32%		0.09%		CDN PREPAID ELEC.	1.32%		0.09%	
sumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.36%		0.13%		CDN PREPAID ELEC.	1.36%		0.13%	
sumer Prepaid Industry Program - Gas	CDN PREPAID ELEC.	1.18%				CDN PREPAID ELEC.	1.18%			
sumer Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID ELEC.	1.23%				CDN PREPAID ELEC.	1.23%			
sumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.14%		CDN PREPAID RECURRING	1.37%		0.14%	
sumer Prepaid Emerging	CDN PREPAID - EMG	0.98%				CDN PREPAID - EMG	0.98%			
nsumer Credit Prepaid Card Not Present	CDN PREPAID ELEC CNP	1.52%		0.29%		CDN PREPAID ELEC CNP	1.52%		0.29%	
nmercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%		0.57%		CDN COM ENHANCED DATA FUEL	1.80%		0.57%	
mercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%		0.37%		CDN COM ENHANCED DATA LEVEL 2	1.60%		0.37%	
nmercial Credit Enhanced Date - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		0.17%		CDN COM ENHANCED DATA LEVEL 3	1.40%		0.17%	
mercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	35	0.07%	\$35.00	CDN COM LARGE TICKET	1.30%	35	0.07%	
mercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	35		\$35.00	CDN COM LARGE TICKET	1.20%	35		:
nmercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	35		\$35.00	CDN COM LARGE TICKET	1.10%	35		:
mercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		0.77%		CDN COM PREPAID STANDARD	2.00%		0.77%	
nmercial Prepaid Electronic	CDN COM PREPAID ELEC.	1.90%		0.67%		CDN COM PREPAID ELEC.	1.90%		0.67%	
nmercial Prepaid Performance Program Tier 1	CDN COM PREPAID ELEC.	1.80%		0.57%		CDN COM PREPAID ELEC.	1.80%		0.57%	
mercial Prepaid Performance Program Tier 2	CDN COM PREPAID ELEC.	1.85%		0.62%		CDN COM PREPAID ELEC.	1.85%		0.62%	
nmercial Prepaid Industry Program - Gas	CDN COM PREPAID ELEC.	1.80%		0.57%		CDN COM PREPAID ELEC.	1.80%		0.57%	
mmercial Prepaid Industry Program - Grocery and Food Retail	CDN COM PREPAID ELEC.	1.85%		0.62%		CDN COM PREPAID ELEC.	1.85%		0.62%	

Internal

Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.62%	CDN COM PREPAID RECURRING	1.85%		0.62%	
Commercial Prepaid Emerging	CDN COM PREPAID - EMG	1.80%		0.57%	CDN COM PREPAID - EMG	1.80%		0.57%	
INTERREGIONAL/FOREIGN TRANSACTIONS	OBN OOM I KEI AID - EMO	1.0070		0.57 70	OBN GOWN NEI AID - EWG	1.0070		0.51 70	
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.37%	NONCDN STANDARD	1.60%		0.37%	
Interregional Classic, Gold Electronic	NONCON ELEC.	1.10%		0.01 /0	NONCON ELEC.	1.10%		0.07 70	
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%			NONCDN AIRLINE	1.10%			
Interregional Premium Card	NONCON PREMIUM CARD	1.80%		0.57%	NONCON PREMIUM CARD	1.80%		0.57%	
Interregional Super Premium	NONCON SUPER PREMIUM	1.97%		0.74%	NONCDN SUPER PREMIUM	1.97%		0.74%	
Interregional Commercial Standard	NONCON COMMERCIAL STANDARD	2.00%		0.77%	NONCDN COMMERCIAL STANDARD	2.00%		0.77%	
Interregional Commercial Electronic	NONCON COMMERCIAL	2.00%		0.77%	NONCON COMMERCIAL	2.00%		0.77%	
Interregional Electronic Commence Secure	NONCON ECOMM SECURE	1.44%		0.21%	NONCON ECOMM SECURE	1.44%		0.21%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.21%	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.21%	
Interregional Acquirer Chip Fee	NONCON CHIP TERMINAL	1.00%		0.2170	NONCON CHIP TERMINAL	1.00%		0.2170	
Interregional Issuer Chip Fee	NONCON CHIP ISSUER	1.20%			NONCDN CHIP ISSUER	1.20%			
VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE									
APPLICABLE VISA INTERCHANGE R	ΔTE	1.15%	\$0.000	(can be a combination of	%	1.15%	\$0.000	(can be a combi	nation of % and \$)
ALL BIONDER VIOLATING IN	ATE.	1.1070	ψ0.000	and \$)		1.10%	ψ0.000	(our bo a combi	iduon or 70 dire \$7
VICA DEDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT	Interebe	ngo Data	Interahanga Differentia	AS IDENTIFIED ON THE TD MERCHANT	Interahan	an Poto	Interchange	Differential
VISA DEBIT CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT		nge Rate	Interchange Differentia	SOLUTIONS MONTHLY STATEMENT	<u>Interchan</u>		-	e Differential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Debit Standard	CDN DEBIT STANDARD	1.15%			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		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				ENT RATES	CDN DEBIT DEBT REPAYMENT	0.30%	F# 0		
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE							Effective O	ctober 18, 2019	
			CUKK		9/				
APPLICABLE MASTERCARD INTERCHANGE R	ATE	1.22%	\$0.000	(can be a combination of and \$)	%	1.22%	\$0.000	(can be a combi	nation of % and \$)
APPLICABLE MASTERCARD INTERCHANGE R		1.22%		(can be a combination of		1.22%	\$0.000	(can be a combi	nation of % and \$)
APPLICABLE MASTERCARD INTERCHANGE R MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT			(can be a combination of	AS IDENTIFIED ON THE TD MERCHANT	1.22% Interchan		`	nation of % and \$)
			\$0.000	(can be a combination of and \$)	AC IDENTIFIED ON THE TO MEDICUANT			`	,
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT	Intercha	\$0.000 nge Rate	(can be a combination of and \$)	AS IDENTIFIED ON THE TD MERCHANT	Interchan	ge Rate	Interchange	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchar	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchan <u>%</u>	ge Rate	Interchang	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	<u>Interchal</u> <u>%</u> 1.65%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia % \$ 0.43%	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD	<u>Interchan</u> <u>%</u> 1.65%	ge Rate	Interchange <u>%</u> 0.43%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD	Interchal % 1.65% 2.29%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia \$\frac{\psi}{2}\$ 0.43% 1.07%	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD	Interchan <u>%</u> 1.65% 2.29%	ge Rate	Interchange <u>%</u> 0.43% 1.07%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD	\frac{\lambda}{\psi} 1.65% 2.29% 2.79%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia \$\frac{\psi}{2}\$ 0.43% 1.07% 1.57%	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD	Interchan	ge Rate	Interchange <u>%</u> 0.43% 1.07% 1.57%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC	Interchai <u>%</u> 1.65% 2.29% 2.79% 1.30%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia \$\frac{\psi}{2}\$ 0.43% 1.07% 1.57% 0.08%	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC	Interchan % 1.65% 2.29% 2.79% 1.30%	ge Rate	Interchange ** 0.43% 1.07% 1.57% 0.08%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC	Interchai 1.65% 2.29% 2.79% 1.30% 1.42%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC	Interchan ½ 1.65% 2.29% 2.79% 1.30% 1.42%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia 2	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC	Interchan ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1)	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia	AS IDENTIFIED ON THE TO 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 PREMIUM HI-SPEND ELEC CDN CONSUMER	Interchan ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2)	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONS PREMIUM HI-SPEND STANDARD CDN CONSUMER ELEC CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER CDN CONSUMER	Interchai ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia **	AS IDENTIFIED ON THE TO 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 PREMIUM HI-SPEND ELEC CDN CONSUMER CONSUMER CDN CONSUMER	Interchan ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Fremium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Supermarket	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 PREMIUM HI-SPEND ELEC CDN CONSUMER CDN CONSUMER CDN CONSUMER	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.22% 1.22%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia **	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 HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER CDN CONSUMER CDN CONSUMER CDN CONSUMER CDN CONSUMER	Interchan % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.22%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1)	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	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.30% 1.26% 1.30% 1.22% 1.17%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia **	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 CDN CONSUMER	Interchan ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.22% 1.17%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Fremium High Spend Standard Canada Intracountry Consumer Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Supermarket	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 PREMIUM HI-SPEND ELEC CDN CONSUMER	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.22% 1.22%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia **	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	Interchan % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.22%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Supermarket Canada Intracountry Consumer Petroleum (High Volume) Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum	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	Interchai ½ 1.85% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.22% 1.17% 1.17% 1.30%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia **	AS IDENTIFIED ON THE TO 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	Interchan ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.30% 1.30% 1.22% 1.17% 1.17% 1.30%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Supermarket Canada Intracountry Consumer Petroleum (High Volume) Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Everyday Spend Canada Intracountry Consumer Charity	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	Interchai ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.22% 1.17% 1.17% 1.30% 1.00%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia 2	AS IDENTIFIED ON THE TO 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	Interchan 2 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.17% 1.17% 1.30% 1.00%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04% 0.08% 0.08%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Petroleum (High Volume) Canada Intracountry Consumer Petroleum (High Volume) Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Everyday Spend Canada Intracountry Consumer Charity	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 CDN CONSUMER	Interchai ½ 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.22% 1.17% 1.17% 1.30% 1.00% 1.38%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia	AS IDENTIFIED ON THE TO 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	Interchan 2 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.17% 1.17% 1.30% 1.30% 1.30% 1.38%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04% 0.08% 0.08%	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer Premium High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Petroleum (High Volume) Canada Intracountry Consumer Petroleum (High Volume) Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Everyday Spend Canada Intracountry Consumer Charity Canada Intracountry Consumer High Spend (Tier 1) Canada Intracountry Consumer High Spend (Tier 1) Canada Intracountry Consumer High Spend (Tier 1)	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 CDN CONSUMER	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.22% 1.17% 1.17% 1.30% 1.00% 1.38% 1.42%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia * \$ 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04% 0.08% 0.08% 0.08% 0.08%	AS IDENTIFIED ON THE TO 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 HI-SPEND	Interchan 2 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.26% 1.30% 1.30% 1.22% 1.17% 1.17% 1.30% 1.30% 1.38% 1.42%	ge Rate	Interchange % 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.04% 0.08% 0.08% 0.08%	e Differential
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MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Supermarket Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer High Spend (Tier 1) Canada Intracountry Consumer High Spend Rate A (Tier 2) Canada Intracountry Consumer High Spend Rate B (Tier 3) Canada Intracountry Consumer High Spend Rate B (Tier 3) Canada Intracountry Consumer High Spend Rate B (Tier 3) Canada Intracountry Consumer High Spend Petroleum (High Volume) Canada Intracountry Consumer High Spend Petroleum (High Volume) Canada Intracountry Consumer High Spend Petroleum Canada Intracountry Consumer High Spend Petroleum Canada Intracountry Consumer High Spend Retroleum Canada Intracountry Consumer High Spend Retroleum Canada Intracountry Consumer Premium High Spend Rate A (Tier 2) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)	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 HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	Interchai 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.30% 1.22% 1.17% 1.30% 1.00% 1.38% 1.42% 1.34% 1.34% 1.30% 1.34% 1.35% 1.86% 1.86% 1.86% 1.86%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia **	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER STANDARD CDN CONSUMER HI-SPEND STANDARD CDN CONSUMER HI-SPEND ELEC CDN CONSUMER PREMIUM HI-SPEND ELEC CDN CONSUMER HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	Interchan % % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.30% 1.22% 1.17% 1.17% 1.30% 1.00% 1.42% 1.42% 1.34% 1.34% 1.30% 1.30% 1.42% 1.34% 1.30% 1.30% 1.42% 1.36% 1.86% 1.86% 1.86% 1.60%	ge Rate	Interchange	e Differential
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS Canada Intracountry Consumer Standard Canada Intracountry Consumer High Spend Standard Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer High Spend Electronic Canada Intracountry Consumer Premium High Spend Electronic Canada Intracountry Consumer Tier 1) Canada Intracountry Consumer (Tier 1) Canada Intracountry Consumer (Tier 2) Canada Intracountry Consumer (Tier 3) Canada Intracountry Consumer Supermarket (Tier 1) Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer Petroleum Canada Intracountry Consumer High Spend (Tier 1) Canada Intracountry Consumer High Spend (Tier 1) Canada Intracountry Consumer High Spend Rate A (Tier 2) Canada Intracountry Consumer High Spend Rate B (Tier 3) Canada Intracountry Consumer High Spend Rate B (Tier 3) Canada Intracountry Consumer High Spend Petroleum (High Volume) Canada Intracountry Consumer High Spend Rate A (Tier 2) Canada Intracountry Consumer Premium High Spend Rate A (Tier 2) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3) Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)	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 HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	Interchai % 1.65% 2.29% 2.79% 1.30% 1.42% 1.86% 1.30% 1.22% 1.17% 1.17% 1.30% 1.00% 1.38% 1.42% 1.42% 1.34% 1.30% 1.30% 1.42% 1.5% 1.86% 1.86% 1.86%	\$0.000 nge Rate	(can be a combination of and \$) Interchange Differentia 26 \$ 0.43% 1.07% 1.57% 0.08% 0.20% 0.64% 0.08% 0.08% 0.16% 0.20% 0.20% 0.20% 0.12% 0.12% 0.12% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08%	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 CDN CONSUMER HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND CDN CONSUMER PREMIUM HI-SPEND	Interchan % % 1.65% 2.29% 2.79% 1.30% 1.42% 1.36% 1.30% 1.22% 1.17% 1.17% 1.30% 1.00% 1.38% 1.42% 1.34% 1.34% 1.30% 1.30% 1.42% 1.34% 1.30% 1.30% 1.42% 1.36% 1.86% 1.86% 1.86% 1.86% 1.86% 1.86% 1.60% 1.60% 1.00%	ge Rate	Interchange	e Differential

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.64%		CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.64%	
Canada Intracountry Consumer Premium High Spend Charity	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.28%		CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.28%	ŀ
Canada Intracountry Consumer PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS (<\$25)		\$0.05		\$0.05	CDN CONSUMER PAYPASS (<\$25)		\$0.05		\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS HI-SPEND (<\$25)		\$0.06		\$0.06	CDN CONSUMER PAYPASS HI-SPEND (<\$25)		\$0.06		\$0.06
Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25)	CDN CON PAYPASS PREM HI-SPEND(<\$25)		\$0.07		\$0.07	CDN CON PAYPASS PREM HI-SPEND(<\$25)		\$0.07		\$0.07
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.30%		0.08%		CDN CONSUMER RECURRING	1.30%		0.08%	
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.42%		0.20%		CDN CONSUMER RECURRING HI-SPEND	1.42%		0.20%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	1.86%		0.64%		CDN CONS RECURRING PREMIUM HI-SPEND	1.86%		0.64%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.30%		0.08%		CDN CONSUMER SECURE	1.30%		0.08%	Í
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.42%		0.20%		CDN CONSUMER SECURE HI-SPEND	1.42%		0.20%	Í
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	1.86%		0.64%		CDN CON SECURE PREMIUM HI-SPEND	1.86%		0.64%	Í
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%		CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%	Í
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%		CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%	Í
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		1.03%		CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		1.03%	ŀ
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.43%		CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.43%	ŀ
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		1.03%		CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		1.03%	ŀ
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		1.03%		CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		1.03%	ŀ
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		1.03%		CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		1.03%	ŀ
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%		CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%	ŀ
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%		CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.78%	İ
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM SECURE PREMIUM HI-SPEND	2.25%		1.03%		CDN COM SECURE PREMIUM HI-SPEND	2.25%		1.03%	İ
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled Canada Intracountry Commercial Programs	CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE FLEC	2.65% 2.00%		1.43% 0.78%		CDN COM SECURE PREMIUM HI-SPEND CDN CORPORATE ELEC	2.65%		1.43% 0.78%	İ
, ,	CDN CORPORATE ELEC	1.80%		0.78%			1.80%		0.78%	İ
Canada Intracountry Commercial Charity Canada Intracountry Consumer Emerging Segment		1.80%		0.58%		CDN CON FMC	1.80%		0.58%	ŀ
Canada Intracountry Consumer Emerging Segment Canada Intracountry Consumer High Spend Emerging Segment	CDN CON EMG CDN CON EMG HI-SPEND	1.25%		0.03%		CDN CON EMG CDN CON EMG HI-SPEND	1.00%		0.03%	ŀ
Canada Intracountry Consumer Premium High Spend Emerging Segment Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		0.03%		CDN CON EMG PREMIUM HS	1.50%		0.28%	ŀ
Canada Intracountry Consumer Premium High Spend Emerging Segment Canada Intracountry Consumer Public Sector	CDN CONSUMER	1.00%		0.26%		CDN CONSUMER	1.00%		0.28%	İ
Canada Intracountry Consumer Fubilic Sector Canada Intracountry Consumer High Spend Public Sector	CDN CONSUMER HI-SPEND	1.25%		0.03%		CDN CONSUMER HI-SPEND	1.25%		0.03%	ŀ
Canada Intracountry Consumer Premium High Public Sector	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.28%		CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.28%	ŀ
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%		0.22%		CDN PREPAID ELEC	1.44%		0.22%	İ
Canada intracountry i repaid Electronic		1.55%		0.33%		CDN PREPAID STANDARD	1.55%		0.33%	ŀ
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD									
Canada Intracountry Prepaid Standard Canada Intracountry Consumer MasterPass	CDN PREPAID STANDARD CDN CONSUMER MASTERPASS						1.30%		0.08%	ŀ
Canada Intracountry Prepaid Standard Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass	CDN PREPAID STANDARD CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS	1.30%		0.08%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS	1.30% 1.42%		0.08%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS					CDN CONSUMER MASTERPASS			0.08% 0.20% 0.64%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS	1.30% 1.42%		0.08% 0.20%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS	1.42%		0.20%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS	1.30% 1.42% 1.86%		0.08% 0.20% 0.64%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS	1.42% 1.86%		0.20% 0.64%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX	1.30% 1.42% 1.86% 1.55%	CURREN	0.08% 0.20% 0.64% 0.33%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX	1.42% 1.86% 1.55%	Effective Oc	0.20% 0.64% 0.33%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT	1.30% 1.42% 1.86% 1.55%		0.08% 0.20% 0.64% 0.33% 0.22%	<u>Differential</u>	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT	1.42% 1.86% 1.55%		0.20% 0.64% 0.33% 0.22%	e Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX	1.30% 1.42% 1.86% 1.55% 1.44%		0.08% 0.20% 0.64% 0.33% 0.22%	Differential	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX	1.42% 1.86% 1.55% 1.44%		0.20% 0.64% 0.33% 0.22% tober 18, 2019	: Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT	1.30% 1.42% 1.86% 1.55% 1.44%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22%	Differential	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT	1.42% 1.86% 1.55% 1.44%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019	: Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	1.30% 1.42% 1.86% 1.55% 1.44%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22% UT RATES	Differential	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	1.42% 1.86% 1.55% 1.44%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019	: Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22% UT RATES	<u>Differential</u>	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF	1.42% 1.86% 1.55% 1.44% Interchang %6 1.44%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019	<u>Differential</u>
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Electronic	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER ELEC	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22% Interchange 0.22%	Differential	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCON CONSUMER UCAF NONCON CON ELC	1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange	: Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Electronic Interregional Consumer Standard	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER ELEC NONCDN CONSUMER STANDARD	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22% IT RATES Interchange 0.22%	Differentia <u>l</u>	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON ELC NONCDN CON STD	1.42% 1.86% 1.55% 1.44% Interchang <u>%</u> 1.44% 1.10% 1.60%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22%	: Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Electronic Interregional Consumer Standard Interregional Consumer Full UCAF	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER ELEC NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22% VIT RATES Interchange 0.22% 0.38% 0.32%	Differentia <u>l</u>	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT NONCON CONSUMER UCAF NONCON CON ELC NONCON CON STD NONCON CON F UCA	1.42% 1.86% 1.55% 1.44% Interchang <u>%</u> 1.44% 1.10% 1.60% 1.54%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32%	: Differential
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Standard Interregional Consumer Full UCAF Interregional Consumer Full UCAF Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Commercial	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD CONSUMER	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.60% 1.54% 2.00% 1.10% 1.85%	<u>\$</u>	0.08% 0.20% 0.64% 0.33% 0.22% VIT RATES Interchange 0.22% 0.38% 0.32%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON STD NONCDN CON F UCA NONCDN COR STD NONCDN CORP STD NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC CRD C	1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE. MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE. INTERNATIONAL/FOREIGN TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Flandard Interregional Consumer Full UCAF Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Commercial Interregional Commercial Purchasing Large Ticket	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER STANDARD NONCDN CORPORATE STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20%	e Rate	0.08% 0.20% 0.64% 0.33% 0.22% Interchange 0.22% 0.38% 0.32% 0.78% 0.63%	Differential \$30.00	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCON CONSUMER UCAF NONCON CON STD NONCON CON F UCA NONCON CORP STD NONCON CORP STD NONCON ELC CRD C NONCON ELC CRD NONCON ELC CRD C NONCON ELC CRD C NONCON ELC CRD C NONCON ELC COMM NONCON COMMERCIAL PURCHASING	1.42% 1.86% 1.55% 1.44% Interchang ½ 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20%	<u>ie Rate</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2013 Interchange 0.22% 0.38% 0.32% 0.78%	2 Differential \$30.00
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Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Standard Interregional Consumer Full UCAF Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Commercial Interregional Commercial Purchasing Large Ticket Interregional Commercial Purchasing Data Rate II Interregional Consumer Premium Electronic Interregional Consumer Premium Electronic Interregional Consumer Premium Full UCAF Interregional Consumer Premium Full UCAF	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD NONCDN CHECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COMM PURCH DATA RATE NONCDN CON PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang	<u>\$</u>	0.08% 0.20% 0.64% 0.33% 0.22% Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON STD NONCDN CON STD NONCDN CON FUCA NONCDN ELC GRD C NONCDN ELC GRD C NONCDN ELC GRD C NONCDN ELC COMM NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COMM PURCH DATA RATE NCN CON PM ELC NCN CON PM F UCA NCN CON PM M UCA	1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.85% 1.85%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%	
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Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Islectronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Full UCAF Interregional Consumer Full UCAF Interregional Consumer Full UCAF Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Consumer Interregional Commercial Purchasing Large Ticket Interregional Comsumer Premium Electronic Interregional Consumer Premium Electronic Interregional Consumer Premium Full UCAF Interregional Consumer Premium Hill UCAF Interregional Consumer Premium But UCAF Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Consumer Standa	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COM PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM MAR UCAF NONCDN CON PREMIUM MAR UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.85% 1.85% 1.85%	<u>\$</u>	0.08% 0.20% 0.64% 0.33% 0.22% IT RATES Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63% 0.63%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCON CONSUMER UCAF NONCON CON FUCA NONCON CON FUCA NONCON CORP STD NONCON CORP STD NONCON ELC CRD C NONCON ELC COMM NONCON COMMERCIAL PURCHASING NONCON COMMERCIAL PURCHASING NONCON COMMERCIAL PURCHASING NONCON COMP BLC NCN CON PM FUCA NCN CON PM FUCA NCN CON PM STD NCN CON PM STD CON PM STD CON FREIGHT GLOBAL FREIGHT CDN HUMAN STANDARD NCN CON REF	1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20% 1.40% 1.85%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%	
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Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD GREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Electronic Interregional Consumer Standard Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Commercial Interregional Commercial Purchasing Large Ticket Interregional Commercial Purchasing Data Rate II Interregional Consumer Premium Electronic Interregional Consumer Premium Full UCAF Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Commercial Standard Interregional Comme	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COM PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM MAR UCAF NONCDN CON PREMIUM MAR UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.85% 1.85% 1.85%	<u>\$</u>	0.08% 0.20% 0.64% 0.33% 0.22% IT RATES Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63% 0.63%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON FUCA NONCDN CON FUCA NONCDN CON FUCA NONCDN CORP STD NONCDN ELC COMM NONCDN ELC COMM NONCDN COMMERCIAL PURCHASING NONCDN COMM PURCH DATA RATE NCN CON PM FUCA NCN CON PM STD NCN CON PM STD NCN CON PM STD NCN COM PM STD CDN FREIGHT GLOBAL FREIGHT GLOBAL HUMAN STANDARD NCN CON REF NCN COM REF NONCON COMMERCIAL STANDARD REF	1.42% 1.86% 1.55% 1.44% Interchang \$\frac{\sigma}{2}\$ 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20% 1.85% 1.80% 1.80% 1.80%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT CARD TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Electronic Interregional Consumer Electronic Interregional Consumer Full UCAF Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Commercial Interregional Commercial Purchasing Large Ticket Interregional Commercial Purchasing Data Rate II Interregional Consumer Premium Electronic Interregional Consumer Premium Electronic Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Consumer Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard Interregional Commercial Refund Interregional Commercial Refund Interregional Commercial Refund Interregional Commercial Refund Interregional Commercial Refund Interregional Commercial Refund Interregional Commercial Re	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COM PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM MAR UCAF NONCDN CON PREMIUM MAR UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.85% 1.85% 1.85%	<u>\$</u>	0.08% 0.20% 0.64% 0.33% 0.22% IT RATES Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63% 0.63%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON STD NONCDN CON FUCA NONCDN CORP STD NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC CRD C NONCDN COMM PURCH DATA RATE NONCDN COMM PURCH DATA RATE NON CON PM FUCA NCN CON PM STD NCN CON PM STD CON PM STD CDN FREIGHT GLOBAL FREIGHT CDN HUMAN STANDARD GLOBAL HUMAN STANDARD NCN COM REF NONCON COMMERCIAL STANDARD REF NONCDN COMMERCIAL STANDARD REF NONCDN COMMERCIAL STANDARD REF	1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20% 1.85%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%	
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Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE INTERNATIONAL/FOREIGN TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Electronic Interregional Consumer Standard Interregional Consumer Full UCAF Interregional Commercial Standard Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional Commercial Purchasing Large Ticket Interregional Commercial Purchasing Data Rate II Interregional Commercial Purchasing Data Rate II Interregional Consumer Premium Electronic Interregional Consumer Premium Full UCAF Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Commercial Premium Standard Interregional Commercial Premium Standard CANADA INTRACOUNTRY GLOBAL FREIGHT GLOBAL FREIGHT CANADA INTRACOUNTRY GLOBAL HUMANITARIAN STANDARD INTERREGIONAL CONSUMER REFUND INTERREGIONAL CONSUMER REFUND INTERREGIONAL COMMERCIAL STANDARD REFUND INTERREGIONAL COMMERCIAL STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COM PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM MAR UCAF NONCDN CON PREMIUM MAR UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.85% 1.85% 1.85%	<u>s</u>	0.08% 0.20% 0.64% 0.33% 0.22% IT RATES Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63% 0.63%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON BUC NONCDN CON FUCA NONCDN CON FUCA NONCDN CORP STD NONCDN ELC CRD C NONCDN ELC CRD C NONCDN ELC COMM NONCDN COMMERCIAL PURCHASING NONCDN COMP PURCH DATA RATE NCN CON PM ELC NCN CON PM FUCA NCN CON PM STD NCN COM PM STD NCN COM PM STD CDN FREIGHT GLOBAL FREIGHT GLOBAL FREIGHT CDN HUMAN STANDARD GLOBAL HUMAN STANDARD NCN CON REF NONCON COMMERCIAL STANDARD REF NONCDN COMMERCIAL PUR STANDARD REF NONCDN COMMERCIAL PUR STANDARD REF	1.42% 1.86% 1.55% 1.44% Interchang ½ 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20% 1.40% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%	
Canada Intracountry Consumer MasterPass Canada Intracountry Consumer High Spend MasterPass Canada Intracountry Consumer Premium High Spend MasterPass Canada Intracountry Prepaid Standard Flex Canada Intracountry Prepaid Electronic Flex MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE INTERNATIONAL/FOREIGN TRANSACTION TYPE INTERNATIONAL/FOREIGN TRANSACTIONS Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field) Interregional Consumer Standard Interregional Consumer Full UCAF Interregional Commercial Standard Interregional MasterCard Electronic Card Consumer Interregional MasterCard Electronic Card Commercial Interregional Commercial Purchasing Large Ticket Interregional Commercial Purchasing Data Rate II Interregional Consumer Premium Electronic Interregional Consumer Premium Electronic Interregional Consumer Premium Merchant UCAF Interregional Consumer Premium Standard Interregional Consumer Premium Standard Interregional Commercial Premium Standard CANADA INTRACOUNTRY GLOBAL FREIGHT GLOBAL FREIGHT GLOBAL FREIGHT CANADA INTRACOUNTRY GLOBAL HUMANITARIAN STANDARD INTERREGIONAL CONSUMER REFUND INTERREGIONAL CONSUMER REFUND INTERREGIONAL COMMERCIAL REFUND INTERREGIONAL COMMERCIAL REFUND INTERREGIONAL COMMERCIAL STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND	CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CONSUMER STANDARD NONCDN CONSUMER STANDARD NONCDN CONSUMER FULL UCAF NONCDN CONSUMER FULL UCAF NONCDN CORPORATE STANDARD NONCDN CORPORATE STANDARD NONCDN ELECTRONIC CARD CONSUMER NONCDN ELECTRONIC CARD COMMERCIAL NONCDN COMMERCIAL PURCHASING NONCDN COMMERCIAL PURCHASING NONCDN COM PREMIUM ELEC NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM FULL UCAF NONCDN CON PREMIUM MAR UCAF NONCDN CON PREMIUM MAR UCAF	1.30% 1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.85% 1.85% 1.85%	<u>s</u>	0.08% 0.20% 0.64% 0.33% 0.22% IT RATES Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63% 0.63%		CDN CONSUMER MASTERPASS CDN CON HI-SPEND MASTERPASS CDN CON PREM HI-SPEND MASTERPASS CDN PREPAID STANDARD FLEX CDN PREPAID STANDARD FLEX CDN PREPAID ELECTRONIC FLEX AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT NONCDN CONSUMER UCAF NONCDN CON STD NONCDN CON F UCA NONCDN CON F UCA NONCDN CORP STD NONCDN ELC COMM NONCDN COMMERCIAL PURCHASING NONCDN COMM PURCH DATA RATE NCN CON PM ELC NCN CON PM F UCA NCN CON PM STD NCN CON PM STD NCN CON PM STD NCN COM PM STD CDN FREIGHT GLOBAL FREIGHT GLOBAL FREIGHT CDN HUMAN STANDARD NCN CON REF NONCDN COMMERCIAL STANDARD REF NONCDN COMMERCIAL PUR STANDARD REF	1.42% 1.86% 1.55% 1.44% Interchang % 1.44% 1.10% 1.60% 1.54% 2.00% 1.10% 1.85% 1.20% 1.40% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.80% 1.80% 1.80% 1.80%	<u>se Rate</u> <u>\$</u>	0.20% 0.64% 0.33% 0.22% tober 18, 2019 Interchange 0.22% 0.38% 0.32% 0.78% 0.63% 0.63% 0.63% 0.63%	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.64%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.64%	
INTERREGIONAL CONSUMER FULL UCAF REFUND	OBN CONSCINENT NEIMONTH OF END EELD	1.0070		0.0170	NONCON CONSUMER UCAF REF	1.00%		0.0170	
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	1.00%			
INTERREGIONAL CONSUMER PREMIUM STANDARD REFUND					RFF NONCDN CONSUMER PREMIUM STD REF	1.00%			
INTERREGIONAL CONSUMER MERCHANT UCAF REFUND					NONCON CONSUMER MER UCAF REF	1.00%			
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE			CURRE	NT RATES	NONGEN CONSUMER MER OCAL REL	1.00 /8	Effective Or	ctober 18, 2019	
APPLICABLE MASTERCARD INTERCHANGE RA	TE	1.15%	\$0.000	(can be a combination of %		1.15%	\$0.000	(can be a combinati	on of % and \$)
AFFEIGABLE INACTERCAND INTERCHANGE IXA		1.1370	ψ0.000	and \$)		1.1370	φ0.000	(our so a compinati	on or wand \$\psi\$
DEDIT MASTERS AND CARD TRANSACTION TVD	AS IDENTIFIED ON THE TD MERCHANT	Interchar	an Bata	Interchange Differential	AS IDENTIFIED ON THE TD MERCHANT	Interchor	nge Rate	Interchange Di	fforontial
DEBIT MASTERCARD CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT				SOLUTIONS MONTHLY STATEMENT			•	
DOMESTIC TRANSACTIONS	ARM REDIT RACE	<u>%</u>	\$	<u>%</u> <u>\$</u>	CON DEDIT DAGE	<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
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 Consumer MasterPass	CDN CONSUMER MASTERPASS	1.61%		0.46%	CDN CONSUMER MASTERPASS	1.61%		0.46%	
Canada Intracountry Standard SecureCode-Enabled	CDN CONSUMER MASTERPASS CDN DEBIT SECURE	1.61% 1.00%		0.46%	CDN DEBIT SECURE	1.00%		0.46%	
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard			CURRE				Effective Or		
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE	CDN DEBIT SECURE	1.00%		NT RATES	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD	1.00% 1.65%		ctober 18, 2019	(0) 10
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard	CDN DEBIT SECURE		<u>CURRE</u> \$0.000		CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD	1.00%	Effective Oc		on of % and \$)
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA	CDN DEBIT SECURE	1.60%	\$0.000	NT RATES (can be a combination of % and \$)	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD	1.00% 1.65% 1.60%	\$0.000	ctober 18, 2019 (can be a combinati	·
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE	CDN DEBIT SECURE	1.00%	\$0.000	NT RATES (can be a combination of %	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD	1.00% 1.65% 1.60%		ctober 18, 2019	·
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	CDN DEBIT SECURE TE AS IDENTIFIED ON THE TD MERCHANT	1.60%	\$0.000	NT RATES (can be a combination of % and \$)	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT	1.00% 1.65% 1.60%	\$0.000	ctober 18, 2019 (can be a combinati	·
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE	TE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	1.00% 1.60% Interchar	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT	1.00% 1.65% 1.60% Interchar	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring	TE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING	1.00% 1.60% Interchar % 1.37%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING	1.00% 1.65% 1.60% Interchar % 1.37%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket	TE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	1.60% Interchar <u>%</u> 1.37% 1.32%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE	1.00% 1.65% 1.60% Interchar % 1.37%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket CPSL Consumer Core/Rewards - Petroleum	TE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.60% Interchar % 1.37% 1.32% 1.18%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE	1.00% 1.65% 1.60% Interchar % 1.37% 1.32% 1.18%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Retail	TE AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.60% Interchar <u>%</u> 1.37% 1.32%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.00% 1.65% 1.60% Interchar % 1.37%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Retail CPSL Consumer Core/Rewards - Hotels/Car Rentals	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.60% Interchar % 1.37% 1.32% 1.18%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.00% 1.65% 1.60% Interchar % 1.37% 1.32% 1.18%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Retail CPSL Consumer Core/Rewards - Hotels/Car Rentals CPSL Consumer Core/Rewards - Hotels/Car Rentals CPSL Consumer Core/Rewards - Passenger Transport	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.60% Interchar % 1.37% 1.32% 1.18%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE	1.00% 1.65% 1.60% Interchat % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Hotels/Car Rentals CPSL Consumer Core/Rewards - Hotels/Car Rentals CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport	AS IDENTIFIED ON THE TO MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING	1.60% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING	1.00% 1.65% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE. APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Retail CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Premium - Recurring CPSL Consumer Premium - Supermarket	TE AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM	1.60% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT. SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM	1.00% 1.65% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Retail CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Premium - Recurring CPSL Consumer Premium - Recurring CPSL Consumer Premium - Supermarket CPSL Consumer Premium - Supermarket	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM	1.60% hterchar	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM	1.00% 1.65% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45% 1.56% 1.45%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
Canada Intracountry Standard SecureCode-Enabled Canada Intracountry Global Humanitarian Standard DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE APPLICABLE DISCOVER INTERCHANGE RA DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS PURCHASE CPSL Consumer Core/Rewards - Recurring CPSL Consumer Core/Rewards - Supermarket CPSL Consumer Core/Rewards - Petroleum CPSL Consumer Core/Rewards - Hotels/Car Rentals CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Core/Rewards - Passenger Transport CPSL Consumer Premium - Recurring CPSL Consumer Premium - Recurring CPSL Consumer Premium - Recurring CPSL Consumer Premium - Recurring CPSL Consumer Premium - Recurring CPSL Consumer Premium - Recurring CPSL Consumer Premium - Petroleum CPSL Consumer Premium - Petroleum CPSL Consumer Premium - Retail	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE RECURRING CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM RECURRING CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM RETAIL	1.60% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	INT RATES (can be a combination of % and \$) Interchange Differential	CDN DEBIT SECURE CDN DEBIT HUMAN STANDARD AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER CORE CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM CDN CONSUMER PREMIUM	1.00% 1.65% 1.60% Interchar % 1.37% 1.32% 1.18% 1.45%	\$0.000 nge Rate	ctober 18, 2019 (can be a combinati	ifferential
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Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.64%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%		0.64%	
	CDN COMMERCIAL RECURRING	2.00%		0.40%	CDN COMMERCIAL RECURRING	2.00%		0.40%	
	CDN COMMERCIAL	2.00%		0.40%	CDN COMMERCIAL	2.00%		0.40%	
·	CDN COMMERCIAL	2.00%		0.40%	CDN COMMERCIAL	2.00%		0.40%	
	CDN COMMERCIAL RETAIL	2.00%		0.40%	CDN COMMERCIAL RETAIL	2.00%		0.40%	
	CDN COMMERCIAL				CDN COMMERCIAL				
	CDN COMMERCIAL				CDN COMMERCIAL				
	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%	
	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%			
	CDN CONSUMER DEBIT	1.15%			CDN CONSUMER DEBIT	1.15%			
	CDN CONSUMER DEBIT	1.15%			CDN CONSUMER DEBIT	1.15%			
	CDN CONSUMER DEBIT RETAIL	1.15%			CDN CONSUMER DEBIT RETAIL	1.15%			
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT				CDN CONSUMER DEBIT				
	CDN CONSUMER DEBIT				CDN CONSUMER DEBIT				
REFUND/VOUCHER									
	CDN CONSUMER CORE REFUND P1	1.58%			CDN CONSUMER CORE REFUND P1	1.58%			
	CDN CONSUMER CORE REFUND P2				CDN CONSUMER CORE REFUND P2				
	CDN CONSUMER CORE REFUND P3	1.32%			CDN CONSUMER CORE REFUND P3	1.32%			
	CDN CONSUMER PREMIUM REFUND P1	1.85%		0.25%	CDN CONSUMER PREMIUM REFUND P1	1.85%		0.25%	
	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%			
· ·	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%		0.89%	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%		0.89%	
· ·	CDN CONSUMER PREMIUM PLUS REFUND P2				CDN CONSUMER PREMIUM PLUS REFUND P2				
· · · · · · · · · · · · · · · · · · ·	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%		0.36%	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%		0.36%	
	CDN CONSUMER PREPAID REFUND P1	1.58%			CDN CONSUMER PREPAID REFUND P1	1.58%			
	CDN CONSUMER PREPAID REFUND P2				CDN CONSUMER PREPAID REFUND P2				
· -	CDN CONSUMER PREPAID REFUND P3	1.32%			CDN CONSUMER PREPAID REFUND P3	1.32%			
	CDN CONSUMER DEBIT REFUND P1	1.15%			CDN CONSUMER DEBIT REFUND P1	1.15%			
· ·	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				
	CDN COMMERCIAL REFUND P3	2.00%		0.40%	CDN COMMERCIAL REFUND P3	2.00%		0.40%	
INTERNATIONAL/FOREIGN TRANSACTIONS									
PURCHASE									
	NONCDN ELECTRONIC	1.20%			NONCDN ELECTRONIC	1.20%			
Canadian International BSL	NONCDN BSL	1.72%		0.12%	NONCDN BSL	1.72%		0.12%	
<u>REFUND</u>									
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%			NONCDN REFUND	1.20%			
UNIONPAY DISCOUNT RATE ADJUSTMENT FEE			CURREN	T RATES			Effective Oc	tober 18, 2019	
APPLICABLE UNIONPAY INTERCHANGE RATE		1.10%	\$0.000	(can be a combination of %		1.10%	\$0.000	(can be a combin	ation of % and \$)
AT ELOUBEE ONION AT INTEROTINACE TAKE		1.1070	ψ0.000	and \$)		1.1070	ψ0.000	(
	AS IDENTIFIED ON THE TD MERCHANT				AS IDENTIFIED ON THE TD MERCHANT				
UNIONPAY CARD TRANSACTION TYPE	SOLUTIONS MONTHLY STATEMENT	Interchan	ge Rate	Interchange Differential	SOLUTIONS MONTHLY STATEMENT	Interchange	e Rate	<u>Interchange</u>	Differential
DOMESTIC TRANSACTIONS		<u>%</u>	<u>\$</u>	<u>%</u> <u>\$</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
	CDN	1.10%			CDN	1.10%			
	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%	
	CDN MOTO	1.50%		0.40%	CDN MOTO	1.50%		0.40%	
INTERREGIONAL TRANSACTIONS									
	NONCDN	1.10%			NONCDN	1.10%			
	NONCDN ECOMM	1.20%		0.10%	NONCDN ECOMM	1.20%		0.10%	
	NONCDN ECOMM ES1	1.15%		0.05%	NONCDN ECOMM ES1	1.15%		0.05%	
	NONCDN MOTO	1.50%		0.40%	NONCDN MOTO	1.50%		0.40%	
INTERAC DIRECT PAYMENT INTERCHANGE RATES			CURREN	T RATES				tober 18, 2019	
INTERAC FLASH INTERCHANGE TIER	AS IDENTIFIED ON THE TD MERCHANT	Interchan (Per INTERAC			AS IDENTIFIED ON THE TD MERCHANT	Interchange (Per INTERAC Debit (
INTERNOTE POT INTEROTION TIEN	SOLUTIONS MONTHLY STATEMENT	Flash Tran			SOLUTIONS MONTHLY STATEMENT	Transacti			
		<u>%</u>	<u>\$</u>			<u>%</u>	<u>\$</u>		
INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): OSR (5814): CONVENIENCE STORES (5331): MOVIE THEATRES (7832): VENDING									
(MCC): QSR (5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832), VENDING MACHINES (5499), BAKERIES (5462) AND DAIRY PRODUCT STORES (5451) **Effective	INTERAC FLASH INTERCHANGE FEE		\$0.02		INTERAC FLASH INTERCHANGE FEE		\$0.02		
(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			\$0.02		INTERAC FLASH INTERCHANGE FEE		\$0.02		
(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 EL ASIA, TIER 2: MICH VOLLIME MEDICHANT (MODE THAN 60 MILL ON INTERAC									
(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 ELASH, TIES 2: MICH VOLUME MEDITAINT (MODE THAN 60 MILLION INTERAC			\$0.02 \$0.025		INTERAC FLASH INTERCHANGE FEE		\$0.02 \$0.025		

Canada Intracountry Consumer Premium High Spend Electronic CDN CONSUMER PREMIUM HI-SPEND ELEC 1.86% CDN CONSUMER PREMIUM HI-SPEND ELEC 1.86% CDN CONSUMER PREMIUM HI-SPEND ELEC 1.86% INTERAC FLASH - TIER 3: BASE RATE FOR ALL OTHER MERCHANTS INTERCHANGE FEE \$0.035 INTERAC FLASH INTERCHANGE FEE \$0.035

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