

TD Merchant Solutions

Interchange Rates - Grocery/Supermarket Category

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

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%
Canada Intracountry Consumer PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS (<\$25)		\$0.05		\$0.05	CDN CONSUMER PAYPASS (<\$25)		\$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
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
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		1.03%	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		1.03%
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.43%	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.43%
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.78%	CDN CORPORATE ELEC	2.00%		0.78%
Canada Intracountry Commercial Charity	CDN CORPORATE ELEC	1.80%		0.58%	CDN CORPORATE ELEC	1.80%		0.58%
Canada Intracountry Consumer Emerging Segment	CDN CON EMG	1.00%			CDN CON EMG	1.00%		
Canada Intracountry Consumer High Spend Emerging Segment	CDN CON EMG HI-SPEND	1.25%		0.03%	CDN CON EMG HI-SPEND	1.25%		0.03%
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		0.28%	CDN CON EMG PREMIUM HS	1.50%		0.28%
Canada Intracountry Consumer Public Sector	CDN CONSUMER	1.00%			CDN CONSUMER	1.00%		
Canada Intracountry Consumer High Spend Public Sector	CDN CONSUMER HI-SPEND	1.25%		0.03%	CDN CONSUMER HI-SPEND	1.25%		0.03%
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%
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%		0.22%	CDN PREPAID ELEC	1.44%		0.22%
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%		0.33%	CDN PREPAID STANDARD	1.55%		0.33%
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.30%		0.08%	CDN CONSUMER MASTERPASS	1.30%		0.08%
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.42%		0.20%	CDN CON HI-SPEND MASTERPASS	1.42%		0.20%
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	1.86%		0.64%	CDN CON PREM HI-SPEND MASTERPASS	1.86%		0.64%
Canada Intracountry Prepaid Standard Flex	CDN PREPAID STANDARD FLEX	1.55%		0.33%	CDN PREPAID STANDARD FLEX	1.55%		0.33%
Canada Intracountry Prepaid Electronic Flex	CDN PREPAID ELECTRONIC FLEX	1.44%		0.22%	CDN PREPAID ELECTRONIC FLEX	1.44%		0.22%
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES			Effective October 18, 2019			
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential
INTERNATIONAL/FOREIGN TRANSACTIONS		%	\$			%	\$	
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.22%	NONCDN CONSUMER UCAF	1.44%		0.22%
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%			NONCDN CON ELC	1.10%		
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.38%	NONCDN CON STD	1.60%		0.38%
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.32%	NONCDN CON F UCA	1.54%		0.32%
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.78%	NONCDN CORP STD	2.00%		0.78%
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%			NONCDN ELC CRD C	1.10%		
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.63%	NONCDN ELC COMM	1.85%		0.63%
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	1.20%	\$30.00	\$30.00	NONCDN COMMERCIAL PURCHASING	1.20%	\$30.00	\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.40%		0.18%	NONCDN COMM PURCH DATA RATE	1.40%		0.18%
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.63%	NCN CON PM ELC	1.85%		0.63%
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.63%	NCN CON PM F UCA	1.85%		0.63%
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.63%	NCN CON PM M UCA	1.85%		0.63%
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.63%	NCN CON PM STD	1.85%		0.63%
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		0.78%	NCN COM PM STD	2.00%		0.78%
CANADA INTRACOUNTRY GLOBAL FREIGHT					CDN FREIGHT	1.80%		
GLOBAL FREIGHT					GLOBAL FREIGHT	1.80%		
CANADA INTRACOUNTRY GLOBAL HUMANITARIAN STANDARD					CDN HUMAN STANDARD	1.65%		
GLOBAL HUMANITARIAN STANDARD					GLOBAL HUMAN STANDARD	1.65%		
INTERREGIONAL CONSUMER REFUND					NCN CON REF	1.00%		
INTERREGIONAL COMMERCIAL REFUND					NCN COM REF	1.80%		
INTERREGIONAL COMMERCIAL STANDARD REFUND					NONCDN COMMERCIAL STANDARD REF	1.80%		
INTERREGIONAL MASTERCARD ELECTRONIC CARD COMMERCIAL REFUND					NONCDN ELC COMMERCIAL REF	1.80%		
INTERREGIONAL COMMERCIAL PURCHASING STANDARD REFUND					NONCDN COMMERCIAL PUR STANDARD REF	1.80%		
INTERREGIONAL COMMERCIAL PREMIUM STANDARD REFUND					NONCDN COMMERCIAL PREM STANDARD REF	1.80%		
INTERREGIONAL CONSUMER ELECTRONIC REFUND					NONCDN CONSUMER ELECTRONIC REF	1.00%		
INTERREGIONAL CONSUMER STANDARD REFUND					NONCDN CONSUMER STANDARD REF	1.00%		

Canada Intracountry Consumer 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				NONCDN CONSUMER UCAF REF	1.00%	
INTERREGIONAL MASTERCARD ELECTRONIC CARD CONSUMER REFUND				NONCDN ELEC CONSUMER REF	1.00%	
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC REFUND				NONCDN CONSUMER PREMIUM ELEC REF	1.00%	
INTERREGIONAL CONSUMER PREMIUM FULL UCAF REFUND				NONCDN CONSUMER PREMIUM UCAF REF	1.00%	
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF REFUND				NONCDN CONSUMER PREMIUM MER UCAF RFF	1.00%	
INTERREGIONAL CONSUMER PREMIUM STANDARD REFUND				NONCDN CONSUMER PREMIUM STD REF	1.00%	
INTERREGIONAL CONSUMER MERCHANT UCAF REFUND				NONCDN CONSUMER MER UCAF REF	1.00%	

DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE	CURRENT RATES			Effective October 18, 2019		
APPLICABLE MASTERCARD INTERCHANGE RATE	1.15%	\$0.000	(can be a combination of % and \$)	1.15%	\$0.000	(can be a combination of % and \$)

DEBIT MASTERCARD CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential
DOMESTIC TRANSACTIONS		%	\$	%		%	\$	%
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 DEBIT SECURE	1.00%			CDN DEBIT SECURE	1.00%		
Canada Intracountry Global Humanitarian Standard					CDN DEBIT HUMAN STANDARD	1.65%		

DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE	CURRENT RATES			Effective October 18, 2019		
APPLICABLE DISCOVER INTERCHANGE RATE	1.60%	\$0.000	(can be a combination of % and \$)	1.60%	\$0.000	(can be a combination of % and \$)

DISCOVER CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential
DOMESTIC TRANSACTIONS		%	\$	%		%	\$	%
PURCHASE								
CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.37%			CDN CONSUMER CORE RECURRING	1.37%		
CPSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.32%			CDN CONSUMER CORE	1.32%		
CPSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.18%			CDN CONSUMER CORE	1.18%		
CPSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	1.45%			CDN CONSUMER CORE RETAIL	1.45%		
CPSL Consumer Core/Rewards - Hotels/Car Rentals	CDN CONSUMER CORE				CDN CONSUMER CORE			
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE				CDN CONSUMER CORE			
CPSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.56%			CDN CONSUMER PREMIUM RECURRING	1.56%		
CPSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM	1.45%			CDN CONSUMER PREMIUM	1.45%		
CPSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.35%			CDN CONSUMER PREMIUM	1.35%		
CPSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	1.60%			CDN CONSUMER PREMIUM RETAIL	1.60%		
CPSL Consumer Premium - Hotels/Car Rentals	CDN CONSUMER PREMIUM				CDN CONSUMER PREMIUM			
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM				CDN CONSUMER PREMIUM			
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	1.96%		0.36%	CDN CONSUMER PREMIUM PLUS RECURRING	1.96%		0.36%
CPSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%
CPSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%
CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	2.05%		0.45%	CDN CONSUMER PREMIUM PLUS RETAIL	2.05%		0.45%
CPSL Consumer Premium Plus - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS				CDN CONSUMER PREMIUM PLUS			
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS				CDN CONSUMER PREMIUM PLUS			
CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.37%			CDN CONSUMER PREPAID RECURRING	1.37%		
CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.32%			CDN CONSUMER PREPAID	1.32%		
CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.18%			CDN CONSUMER PREPAID	1.18%		
CPSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	1.45%			CDN CONSUMER PREPAID RETAIL	1.45%		
CPSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREPAID				CDN CONSUMER PREPAID			
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID				CDN CONSUMER PREPAID			

Canada Intracountry Consumer Premium High Spend Electronic	CDN INTRACOUNTRY CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.64%	CDN CONSUMER PREMIUM HI-SPEND ELEC	1.86%	0.64%
CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.00%	0.40%	CDN COMMERCIAL RECURRING	2.00%	0.40%
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.00%	0.40%	CDN COMMERCIAL	2.00%	0.40%
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.00%	0.40%	CDN COMMERCIAL	2.00%	0.40%
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.00%	0.40%	CDN COMMERCIAL RETAIL	2.00%	0.40%
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL			CDN COMMERCIAL		
CPSL Commercial - Passenger Transport	CDN COMMERCIAL			CDN COMMERCIAL		
Canada BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.58%		CDN CONSUMER BSL CORE	1.58%	
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	1.85%	0.25%	CDN CONSUMER BSL PREMIUM	1.85%	0.25%
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.49%	0.89%	CDN CONSUMER BSL PREMIUM PLUS	2.49%	0.89%
Canada BSL Commercial	CDN COMMERCIAL BSL	2.00%	0.40%	CDN COMMERCIAL BSL	2.00%	0.40%
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.15%		CDN CONSUMER DEBIT RECURRING	1.15%	
CPSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.15%		CDN CONSUMER DEBIT	1.15%	
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.15%		CDN CONSUMER DEBIT	1.15%	
CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.15%		CDN CONSUMER DEBIT RETAIL	1.15%	
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT			CDN CONSUMER DEBIT		
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT			CDN CONSUMER DEBIT		
<u>REFUND/VOUCHER</u>						
CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.58%		CDN CONSUMER CORE REFUND P1	1.58%	
CPSL Consumer Refund Core/Rewards Program 2	CDN CONSUMER CORE REFUND P2			CDN CONSUMER CORE REFUND P2		
CPSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P3	1.32%		CDN CONSUMER CORE REFUND P3	1.32%	
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	1.85%	0.25%	CDN CONSUMER PREMIUM REFUND P1	1.85%	0.25%
CPSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2			CDN CONSUMER PREMIUM REFUND P2		
CPSL Consumer Refund Premium Program 3	CDN CONSUMER PREMIUM REFUND P3	1.45%		CDN CONSUMER PREMIUM REFUND P3	1.45%	
CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%	0.89%	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%	0.89%
CPSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM PLUS REFUND P2			CDN CONSUMER PREMIUM PLUS REFUND P2		
CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%	0.36%	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%	0.36%
CPSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	1.58%		CDN CONSUMER PREPAID REFUND P1	1.58%	
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2			CDN CONSUMER PREPAID REFUND P2		
CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.32%		CDN CONSUMER PREPAID REFUND P3	1.32%	
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.15%		CDN CONSUMER DEBIT REFUND P1	1.15%	
CPSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2			CDN CONSUMER DEBIT REFUND P2		
CPSL Consumer Refund Debit Program 3	CDN CONSUMER DEBIT REFUND P3	1.15%		CDN CONSUMER DEBIT REFUND P3	1.15%	
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.00%	0.40%	CDN COMMERCIAL REFUND P1	2.00%	0.40%
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2			CDN COMMERCIAL REFUND P2		
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.00%	0.40%	CDN COMMERCIAL REFUND P3	2.00%	0.40%
<u>INTERNATIONAL/FOREIGN TRANSACTIONS</u>						
<u>PURCHASE</u>						
Canadian International Electronic	NONCDN ELECTRONIC	1.20%		NONCDN ELECTRONIC	1.20%	
Canadian International BSL	NONCDN BSL	1.72%	0.12%	NONCDN BSL	1.72%	0.12%
<u>REFUND</u>						
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		NONCDN REFUND	1.20%	

<u>UNIONPAY DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>			Effective October 18, 2019		
APPLICABLE UNIONPAY INTERCHANGE RATE		1.10%	\$0.000	(can be a combination of % and \$)	1.10%	\$0.000	(can be a combination of % and \$)

<u>UNIONPAY CARD TRANSACTION TYPE</u>		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>		<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>		<u>Interchange Rate</u>		<u>Interchange Differential</u>	
<u>DOMESTIC TRANSACTIONS</u>				<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>			<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
DOMESTIC	CDN			1.10%				CDN		1.10%			
DOMESTIC ECOMMERCE	CDN ECOMM			1.20%		0.10%		CDN ECOMM		1.20%		0.10%	
DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN ECOMM ES1			1.15%		0.05%		CDN ECOMM ES1		1.15%		0.05%	
DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN MOTO			1.50%		0.40%		CDN MOTO		1.50%		0.40%	
<u>INTERREGIONAL TRANSACTIONS</u>													
INTERREGIONAL	NONCDN			1.10%				NONCDN		1.10%			
INTERREGIONAL ECOMMERCE	NONCDN ECOMM			1.20%		0.10%		NONCDN ECOMM		1.20%		0.10%	
INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	NONCDN ECOMM ES1			1.15%		0.05%		NONCDN ECOMM ES1		1.15%		0.05%	
INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)	NONCDN MOTO			1.50%		0.40%		NONCDN MOTO		1.50%		0.40%	

<u>INTERAC DIRECT PAYMENT INTERCHANGE RATES</u>		<u>CURRENT RATES</u>			Effective October 18, 2019		
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INTERAC FLASH INTERCHANGE TIER	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u> (Per INTERAC Debit Card Flash Transaction)		<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u> (Per INTERAC Debit Card Transaction)		Flash
		<u>%</u>	<u>\$</u>		<u>%</u>	<u>\$</u>	
INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832), VENDING MACHINES (5499), BAKERIES (5462) AND DAIRY PRODUCT STORES (5451) **Effective October 1, 2019, Charitable and Social Services Organizations (8398) will qualify for Interac Flash Tier 1	INTERAC FLASH INTERCHANGE FEE		\$0.02	INTERAC FLASH INTERCHANGE FEE		\$0.02	
INTERAC FLASH – TIER 2: HIGH VOLUME MERCHANT (MORE THAN 60 MILLION INTERAC DEBIT TRANSACTIONS) AS DETERMINED BY INTERAC	INTERAC FLASH INTERCHANGE FEE		\$0.025	INTERAC FLASH INTERCHANGE FEE		\$0.025	

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%
INTERAC FLASH – TIER 3: BASE RATE FOR ALL OTHER MERCHANTS	INTERAC FLASH INTERCHANGE FEE		\$0.035	INTERAC FLASH INTERCHANGE FEE		\$0.035

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