

TD Merchant Services

Understanding your TD Merchant Services statement – for information purposes only

PLEASE SEND INQUIRIES TO:
TD MERCHANT SERVICES
 P.O. BOX 300, TD CENTRE
 TORONTO, ONTARIO M5K 1K6

TELEPHONE NO. 1-800-363-1163
 FACSIMILE NO. (416) 982-4354

MERCHANT NAME
 MERCHANT ADDRESS
 CITY, PROVINCE, POSTAL CODE

| MERCHANT NUMBER | |
|---------------------------------------|--------|
| 200 012345678 | |
| CHAIN CODE | PAGE |
| 200 000000000 | 1 of 2 |
| STATEMENT PERIOD | |
| DECEMBER 1, 2015 TO DECEMBER 31, 2015 | |

NOTES
 PLEASE CALL US AT 1-800-363-1163 IF YOU HAVE ANY QUESTIONS ON THIS STATEMENT
 NOTES

Fees included in the calculation of the Effective Rate consist of all fees for each card type including the Credit/Debit Rate, Assessment Fees, per item transaction fees and any additional rate or fee for that card type

| EFFECTIVE RATE SUMMARY | | | |
|------------------------------------|------------|-------------|-------------------------|
| PAYMENT CARD TYPE | TOTAL FEES | TOTAL SALES | EFFECTIVE DISCOUNT RATE |
| TOTAL VISA CREDIT SALES | 479.49 | 24,498.92 | 1.957% |
| TOTAL MASTERCARD CREDIT SALES | 248.63 | 12,249.46 | 2.030% |
| TOTAL DISCOVER CREDIT SALES | 53.81 | 2,449.89 | 2.196% |
| TOTAL UNIONPAY SALES | 8.83 | 497.44 | 1.775% |
| TOTAL INTERAC DIRECT PAYMENT SALES | 21.23 | 14,769.09 | 0.144% |

Shows the total sales for each payment card type

| SUMMARY OF FEES | UNIT COST | NUMBER/ SALES | AMOUNT |
|--|-----------|---------------|-----------------|
| VISA CREDIT RATE | 1.65% | 24,498.92 | 404.23 |
| VISA CREDIT ASSESSMENT FEE | 0.125% | 24,498.92 | 30.62 |
| VISA FOREIGN ASSESSMENT FEE | 0.800% | 373.08 | 2.98 |
| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | | 4,103.88 | 41.55 |
| TOTAL VISA CREDIT TRANSACTION FEES | | | \$479.49 |
| MASTERCARD CREDIT RATE | 1.65% | 12,249.46 | 202.12 |
| MASTERCARD CREDIT ASSESSMENT FEE | 0.125% | 12,249.46 | 15.31 |
| MASTERCARD FOREIGN ASSESSMENT FEE | 0.800% | 621.80 | 4.97 |
| MASTERCARD CREDIT DISCOUNT RATE ADJ FEE | | 2,362.84 | 26.23 |
| TOTAL MASTERCARD CREDIT TRANSACTION FEES | | | \$248.63 |
| DISCOVER CREDIT RATE | 1.65% | 2,449.89 | 40.42 |
| DISCOVER CREDIT ASSESSMENT FEE | 0.125% | 2,449.89 | 3.06 |
| DISCOVER INTERNATIONAL PROCESSING FEE | 0.800% | 124.36 | 0.99 |
| DISCOVER CREDIT DISCOUNT RATE ADJ FEE | | 746.16 | 9.33 |
| TOTAL DISCOVER CREDIT TRANSACTION FEES | | | \$53.81 |
| UNIONPAY RATE | 1.35% | 497.44 | 6.72 |
| UNIONPAY ASSESSMENT FEE | 0.15% | 497.44 | 0.75 |
| UNIONPAY DISCOUNT RATE ADJ FEE | | 124.36 | 1.37 |
| TOTAL UNIONPAY TRANSACTION FEES | | | \$8.83 |
| INTERAC DIRECT PAYMENT TRANSACTION FEE | 0.08 | 197 | 15.76 |
| INTERAC DIRECT PAYMENT ASSESSMENT FEE | 0.01 | 197 | 1.97 |
| INTERAC DIRECT PAYMENT FLASH INTERCHANGE RATE | 0.35 | 10 | 3.50 |
| TOTAL INTERAC DIRECT PAYMENT TRAN FEES | | | \$21.23 |
| IDP SETTLEMENT FEE | 0.08 | 197 | 15.76 |
| DEPOSIT FEE-OFI | 10.00 | 1 | 10.00 |
| MONTHLY SERVICE FEE | | | 9.95 |
| TOTAL ACCOUNT FEES | | | \$35.71 |
| MONTHLY EQUIPMENT RENTAL FEE | | | 34.00 |
| TOTAL EQUIPMENT FEES | | | \$34.00 |
| HST REGISTRATION NO. R10525145 | | | 4.42 |
| AMOUNT CHARGED TO YOUR BANK ACCOUNT NO.:(00000-0000000000000) | | | \$886.12 |

Shows the breakdown of fees charged for each payment card type

Shows the breakdown of other account fees

HST shown is calculated on Total Equipment Rental Fee

| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
|--|-----------|-------------------|--------------------------|-------|---------------------|-------|----------------|
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN CONSUMER STANDARD | 4 | 497.44 | | 0.10% | | 0.70% | 3.98 |
| CDN INFINITE ELEC. | 10 | 1,243.60 | | 0.19% | | 0.70% | 11.07 |
| CDN INFINITE STANDARD | 7 | 870.52 | | 0.29% | | 0.70% | 8.62 |
| CDN COMMERCIAL ELEC. | 5 | 621.80 | | 0.48% | | 0.70% | 7.34 |
| CDN COMMERCIAL STANDARD | 4 | 497.44 | | 0.58% | | 0.70% | 6.37 |
| NONCDN STANDARD | 1 | 124.36 | | 0.18% | | 0.70% | 1.09 |
| NONCDN COMMERCIAL ELEC. | 1 | 124.36 | | 0.58% | | 0.70% | 1.59 |
| NONCDN COMMERCIAL STANDARD | 1 | 124.36 | | 0.58% | | 0.70% | 1.59 |
| TOTAL | 33 | \$4,103.88 | | | | | \$41.55 |

Summary of all transactions processed where the Interchange Differential is greater than zero. For each credit card type, the Discount Rate Adjustment Fee is shown and is calculated as the sum of the Interchange Differential and the Rate Adjustment Fee multiplied by the sales amount.

| MASTERCARD CREDIT DISCOUNT RATE ADJ FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
|---|-----------|-------------------|--------------------------|-------|---------------------|-------|----------------|
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN CONSUMER STANDARD | 3 | 373.08 | | 0.12% | | 0.70% | 3.06 |
| CDN CONSUMER HI-SPEND ELEC | 4 | 497.44 | | 0.28% | | 0.70% | 4.87 |
| CDN CONSUMER HI-SPEND STANDARD | 3 | 373.08 | | 0.40% | | 0.70% | 4.10 |
| CDN CONSUMER PREMIUM HI-SPEND ELEC | 2 | 248.72 | | 0.63% | | 0.70% | 3.31 |
| CDN CONS PREMIUM HI-SPEND STANDARD | 2 | 248.72 | | 1.00% | | 0.70% | 4.23 |
| NONCDN CONSUMER STANDARD | 1 | 124.36 | | 0.11% | | 0.70% | 1.01 |
| NONCDN CON PREMIUM STAND | 2 | 248.72 | | 0.36% | | 0.70% | 2.64 |
| NONCDN COM PREMIUM STAND | 2 | 248.72 | | 0.51% | | 0.70% | 3.01 |
| TOTAL | 19 | \$2,362.84 | | | | | \$26.23 |

| DISCOVER CREDIT DISCOUNT RATE ADJ FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
|---------------------------------------|----------|-----------------|--------------------------|-------|---------------------|-------|---------------|
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN CONSUMER PREMIUM RETAIL | 1 | 124.36 | | 0.38% | | 0.70% | 1.34 |
| CDN CONSUMER PREMIUM PLUS RETAIL | 1 | 124.36 | | 0.65% | | 0.70% | 1.68 |
| CDN COMMERCIAL RETAIL | 1 | 124.36 | | 0.65% | | 0.70% | 1.68 |
| CDN CONSUMER BSL PREMIUM | 1 | 124.36 | | 0.50% | | 0.70% | 1.49 |
| CDN CONSUMER BSL PREMIUM PLUS | 1 | 124.36 | | 1.00% | | 0.70% | 2.11 |
| NONCDN BSL | 1 | 124.36 | | 0.12% | | 0.70% | 1.02 |
| TOTAL | 6 | \$746.16 | | | | | \$9.33 |

| UNIONPAY DISCOUNT RATE ADJ FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
|--------------------------------|----------|-----------------|--------------------------|-------|---------------------|-------|---------------|
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN MOTO | 1 | 124.36 | | 0.40% | | 0.70% | 1.37 |
| TOTAL | 1 | \$124.36 | | | | | \$1.37 |

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATE, VISIT WWW.TDMERCHANTSERVICES/INTERCHANGE



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| MERCHANT NUMBER | CHAIN CODE | STATEMENT PERIOD | PAGE |
|-----------------|--------------|---------------------------------------|--------|
| 200 012345678 | 200 00000000 | DECEMBER 1, 2015 TO DECEMBER 31, 2015 | 2 OF 2 |

SUMMARY OF SALES

| SALES BY CARD TYPE | NUMBER | AMOUNT |
|---|------------|--------------------|
| TOTAL VISA CREDIT SALES | 197 | 24,498.92 |
| TOTAL VISA CREDIT RETURNS | 1 | 98.50 |
| NET VISA CREDIT SALES | 198 | \$24,400.42 |
| TOTAL MASTERCARD CREDIT SALES | 99 | 12,249.46 |
| TOTAL MASTERCARD CREDIT RETURNS | 0 | 0.00 |
| NET MASTERCARD SALES | 99 | \$12,249.46 |
| TOTAL DISCOVER CREDIT SALES | 20 | 2,449.89 |
| TOTAL DISCOVER CREDIT RETURNS | 0 | 0.00 |
| NET DISCOVER SALES | 20 | \$2,449.89 |
| TOTAL UNIONPAY SALES | 4 | 497.44 |
| TOTAL UNIONPAY RETURNS | 0 | 0.00 |
| NET UNIONPAY SALES | 4 | \$497.44 |
| TOTAL INTERAC DIRECT PAYMENT SALES | 197 | 14,769.09 |
| NET INTERAC DIRECT PAYMENT SALES | 197 | \$14,769.09 |

For each payment card type, number and amount of total sales and returns are shown

SUMMARY OF CHARGEBACKS AND ADJUSTMENTS

| CHARGEBACKS AND ADJUSTMENTS BY CARD TYPE | DEBIT | | CREDIT | | TOTAL | |
|--|----------|-----------------|----------|-----------------|----------|-----------------|
| | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| VISA CREDIT ADJUSTMENTS | 1 | 12.45 | | | 1 | 12.45 |
| VISA CREDIT CHARGEBACKS | 2 | -42.83 | 2 | -51.34 | 4 | -94.17 |
| TOTAL VISA CREDIT CHARGEBACKS/ADJ | 3 | -\$30.38 | 2 | -\$51.34 | 5 | -\$81.72 |

Details of the Chargebacks and Adjustments transactions are listed below

DETAILS OF SALES

| DATE | VISA CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---------------------------------------|-------------|------------------|------------|--------------------|----------|----------------|------------|--------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 12/03 | DEPOSIT | 0062920446019508 | 13 | 1,616.68 | | | 13 | 1,616.68 |
| 12/08 | DEPOSIT | 0067920440150304 | 50 | 6,218.00 | | | 50 | 6,218.00 |
| 12/11 | DEPOSIT | 0067920440150304 | 25 | 3,109.00 | | | 25 | 3,109.00 |
| 12/15 | DEPOSIT | 0067920440150304 | 23 | 2,860.28 | | | 23 | 2,860.28 |
| 12/17 | DEPOSIT | 0067920440150304 | 30 | 3,730.80 | | | 30 | 3,730.80 |
| 12/19 | DEPOSIT | 0067920440150304 | 32 | 3,979.52 | | | 32 | 3,979.52 |
| 12/22 | DEPOSIT | 0067920440150304 | 15 | 1,865.40 | 1 | 98.50 | 16 | 1,766.90 |
| 12/28 | DEPOSIT | 0067920440150304 | 9 | 1,119.24 | | | 9 | 1,119.24 |
| TOTAL VISA CREDIT TRANSACTIONS | | | 197 | \$24,498.92 | 1 | \$98.50 | 198 | \$24,400.42 |

| DATE | MASTERCARD CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---|-------------------|------------------|-----------|--------------------|----------|---------------|-----------|--------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 12/03 | DEPOSIT | 0062920446019508 | 7 | 808.34 | | | 7 | 808.34 |
| 12/08 | DEPOSIT | 0067920440150304 | 25 | 3,109.00 | | | 25 | 3,109.00 |
| 12/11 | DEPOSIT | 0067920440150304 | 13 | 1,554.50 | | | 13 | 1,554.50 |
| 12/15 | DEPOSIT | 0067920440150304 | 12 | 1,430.14 | | | 12 | 1,430.14 |
| 12/17 | DEPOSIT | 0067920440150304 | 19 | 1,865.40 | | | 19 | 1,865.40 |
| 12/19 | DEPOSIT | 0067920440150304 | 16 | 1,989.76 | | | 16 | 1,989.76 |
| 12/22 | DEPOSIT | 0067920440150304 | 6 | 832.70 | | | 6 | 832.70 |
| 12/28 | DEPOSIT | 0067920440150304 | 5 | 559.62 | | | 5 | 559.62 |
| TOTAL MASTERCARD CREDIT TRANSACTIONS | | | 99 | \$12,249.46 | 0 | \$0.00 | 99 | \$12,249.46 |

For each payment card type, daily breakdown of sales and returns by processing date are shown

| DATE | DISCOVER CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---|-----------------|------------------|-----------|-------------------|----------|---------------|-----------|-------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 12/03 | DEPOSIT | 0062920446019508 | 1 | 161.67 | | | 1 | 161.67 |
| 12/08 | DEPOSIT | 0067920440150304 | 5 | 621.80 | | | 5 | 621.80 |
| 12/11 | DEPOSIT | 0067920440150304 | 3 | 310.90 | | | 3 | 310.90 |
| 12/15 | DEPOSIT | 0067920440150304 | 2 | 286.03 | | | 2 | 286.03 |
| 12/17 | DEPOSIT | 0067920440150304 | 3 | 373.08 | | | 3 | 373.08 |
| 12/19 | DEPOSIT | 0067920440150304 | 3 | 397.95 | | | 3 | 397.95 |
| 12/22 | DEPOSIT | 0067920440150304 | 2 | 186.54 | | | 2 | 186.54 |
| 12/28 | DEPOSIT | 0067920440150304 | 1 | 111.92 | | | 1 | 111.92 |
| TOTAL DISCOVER CREDIT TRANSACTIONS | | | 20 | \$2,449.89 | 0 | \$0.00 | 20 | \$2,449.89 |

| DATE | UNIONPAY | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|------------------------------------|----------|------------------|----------|-----------------|----------|---------------|----------|-----------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 12/11 | DEPOSIT | 0067920440150304 | 1 | 155.45 | | | 1 | 155.45 |
| 12/15 | DEPOSIT | 0067920440150304 | 1 | 143.01 | | | 1 | 143.01 |
| 12/19 | DEPOSIT | 0067920440150304 | 2 | 198.98 | | | 2 | 198.98 |
| TOTAL UNIONPAY TRANSACTIONS | | | 4 | \$497.44 | 0 | \$0.00 | 4 | \$497.44 |

| DATE | INTERAC DIRECT PAYMENT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|--|------------------------|------------------|------------|--------------------|----------|---------------|------------|--------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 12/03 | DEPOSIT | 0062920446019508 | 13 | 974.61 | | | 13 | 974.61 |
| 12/08 | DEPOSIT | 0067920440150304 | 50 | 3,748.50 | | | 50 | 3,748.50 |
| 12/11 | DEPOSIT | 0067920440150304 | 25 | 1,874.25 | | | 25 | 1,874.25 |
| 12/15 | DEPOSIT | 0067920440150304 | 23 | 1,724.31 | | | 23 | 1,724.31 |
| 12/17 | DEPOSIT | 0067920440150304 | 30 | 2,249.10 | | | 30 | 2,249.10 |
| 12/19 | DEPOSIT | 0067920440150304 | 32 | 2,399.04 | | | 32 | 2,399.04 |
| 12/22 | DEPOSIT | 0067920440150304 | 15 | 1,124.55 | | | 15 | 1,124.55 |
| 12/28 | DEPOSIT | 0067920440150304 | 9 | 674.73 | | | 9 | 674.73 |
| TOTAL INTERAC DIRECT PAYMENT TRANSACTIONS | | | 197 | \$14,769.09 | 0 | \$0.00 | 197 | \$14,769.09 |

DETAILS OF CHARGEBACKS AND ADJUSTMENTS

| DATE | CHARGEBACKS AND ADJUSTMENTS | TOTAL AMOUNT |
|--|-----------------------------|-----------------|
| 12/01 | CHARGEBACK CREDIT | 165.04 |
| 12/04 | MISSING IMPRINT OR KEYED | -216.38 |
| 12/14 | DUPLICATE PROCESSING | -15.65 |
| 12/29 | INTERCHANGE FEE REVERSAL | 12.45 |
| 12/29 | REQUESTED COPY ILLEGIBLE | -27.18 |
| TOTAL VISA CREDIT CHARGEBACKS/ADJ | | -\$81.72 |

