

# TD Merchant Solutions

## Interchange Rates – Charity Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES		RATES EFFECTIVE OCTOBER 15, 2016					
APPLICABLE VISA INTERCHANGE RATE		0.98%	\$0.00	(can be a combination of % and \$)					
VISA CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.54%		1.52%		0.54%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.44%		1.42%		0.44%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.37%		0.39%		1.37%		0.39%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.41%		0.43%		1.41%		0.43%	
Consumer Credit Classic, Gold, Platinum Industry Program - Gas	CDN CONSUMER ELEC.	1.18%		0.20%		1.18%		0.20%	
Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail	CDN CONSUMER ELEC.	1.33%		0.35%		1.23%		0.25%	
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.39%		1.37%		0.39%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.73%		1.71%		0.73%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.63%		1.61%		0.63%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.56%		0.58%		1.56%		0.58%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.61%		0.63%		1.61%		0.63%	
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.37%		0.39%		1.37%		0.39%	
Consumer Credit Infinite Industry Program - Grocery and Food Retail	CDN INFINITE ELEC.	1.52%		0.54%		1.42%		0.44%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.58%		1.56%		0.58%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.47%		2.45%		1.47%	
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		1.10%		2.08%		1.10%	
Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.97%		1.95%		0.97%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.97%		1.95%		0.97%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		1.02%		2.00%		1.02%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.92%		1.90%		0.92%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.67%		2.25%		1.27%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		1.27%		2.10%		1.12%	
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
Credit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
Credit Infinite Business Industry Program - Grocery and Food Retail	CDN INF BUS ELEC.	2.00%		1.02%		2.00%		1.02%	
<b>Credit Infinite Business Emerging Segments</b>	<b>CDN INF BUS ELEC.</b>	<b>2.00%</b>		<b>1.02%</b>		<b>2.00%</b>		<b>1.02%</b>	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		1.02%		2.00%		1.02%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.54%		1.52%		0.54%	
Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.44%		1.42%		0.44%	
Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.37%		0.39%		1.37%		0.39%	
Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.41%		0.43%		1.41%		0.43%	
Consumer Prepaid Industry Program - Gas	CDN PREPAID ELEC.	1.18%		0.20%		1.18%		0.20%	
Consumer Prepaid Industry Program - Grocery and Food Retail	CDN PREPAID ELEC.	1.33%		0.35%		1.23%		0.25%	
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.39%		1.37%		0.39%	
<b>Consumer Prepaid Emerging</b>	<b>CDN PREPAID - EMG</b>	<b>0.98%</b>				<b>0.98%</b>			
<b>Consumer Credit Classic, Gold, Platinum Emerging Segment</b>	<b>CDN CONSUMER CLASS - EMG</b>	<b>0.98%</b>				<b>0.98%</b>			
<b>Consumer Credit Infinite Emerging Segment</b>	<b>CDN CONSUMER INFINITE - EMG</b>	<b>1.17%</b>		<b>0.19%</b>		<b>1.17%</b>		<b>0.19%</b>	
Commercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%		0.82%		1.80%		0.82%	
Commercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%		0.62%		1.60%		0.62%	
Commercial Credit Enhanced Data - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		0.42%		1.40%		0.42%	
Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	\$35.00	0.32%	\$35.00	1.30%	\$35.00	0.32%	\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	\$35.00	0.22%	\$35.00	1.20%	\$35.00	0.22%	\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00	0.12%	\$35.00	1.10%	\$35.00	0.12%	\$35.00
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		1.02%		2.00%		1.02%	
Commercial Prepaid Electronic	CDN COM PREPAID ELEC.	1.90%		0.92%		1.90%		0.92%	
Commercial Prepaid Performance Program Tier 1	CDN COM PREPAID ELEC.	1.80%		0.82%		1.80%		0.82%	
Commercial Prepaid Performance Program Tier 2	CDN COM PREPAID ELEC.	1.85%		0.87%		1.85%		0.87%	
Commercial Prepaid Industry Program - Gas	CDN COM PREPAID ELEC.	1.80%		0.82%		1.80%		0.82%	
Commercial Prepaid Industry Program - Grocery and Food Retail	CDN COM PREPAID ELEC.	1.85%		0.87%		1.85%		0.87%	
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.87%		1.85%		0.87%	
<b>Commercial Prepaid Emerging</b>	<b>CDN COM PREPAID - EMG</b>	<b>1.80%</b>		<b>0.82%</b>		<b>1.80%</b>		<b>0.82%</b>	
<b>INTERREGIONAL/FOREIGN TRANSACTIONS</b>									
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.62%		1.60%		0.62%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%		0.12%		1.10%		0.12%	
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%		0.12%		1.10%		0.12%	
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.82%		1.80%		0.82%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.99%		1.97%		0.99%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		1.02%		2.00%		1.02%	
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		1.02%		2.00%		1.02%	
Interregional Electronic Commerce Secure	NONCDN ECOMM SECURE	1.44%		0.46%		1.44%		0.46%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.46%		1.44%		0.46%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%		0.02%		1.00%		0.02%	
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%		0.22%		1.20%		0.22%	

VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES		RATES EFFECTIVE OCT 15, 2016 - NO CHANGE	
APPLICABLE VISA INTERCHANGE RATE		1.15%	\$0.00	(can be a combination of % and \$)	
VISA DEBIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate	Interchange Differential	Interchange Rate	Interchange Differential
DOMESTIC TRANSACTIONS		%	\$	%	\$
Debit Standard	CDN DEBIT STANDARD	1.15%		1.15%	
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05	\$0.05
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05	\$0.05
Debit Electronic Gas	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05	\$0.05
Debit Electronic Grocery and Food Retail	CDN DEBIT ELECTRONIC	0.15%	\$0.05	\$0.05	\$0.05
Debit Recurring Payment	CDN DEBIT RECURRING	0.60%			
<b>Debit Emerging Segment</b>	<b>CDN DEBIT EMERGING</b>	<b>0.30%</b>			

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES		RATES EFFECTIVE DECEMBER 1, 2016	
APPLICABLE MASTERCARD INTERCHANGE RATE		1.00%	\$0.00	(can be a combination of % and \$)	
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate	Interchange Differential	Interchange Rate	Interchange Differential
DOMESTIC TRANSACTIONS		%	\$	%	\$
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.61%		1.55%	0.55%
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	1.89%		1.89%	0.89%
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.49%		2.49%	1.49%
Canada Intracountry Consumer Electronic	CDN CONSUMER ELEC	1.49%		1.44%	0.44%
Canada Intracountry Consumer High Spend Electronic	CDN CONSUMER HI-SPEND ELEC	1.77%		1.77%	0.77%
Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.12%		2.06%	1.06%
Canada Intracountry Consumer (Tier 1)	CDN CONSUMER	1.26%		1.26%	0.26%
Canada Intracountry Consumer (Tier 2)	CDN CONSUMER	1.36%		1.36%	0.36%
Canada Intracountry Consumer (Tier 3)	CDN CONSUMER	1.41%		1.38%	0.38%
Canada Intracountry Consumer Supermarket (Tier 1)	CDN CONSUMER	1.22%		1.22%	0.22%
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.32%		1.22%	0.22%
Canada Intracountry Consumer Petroleum (High Volume)	CDN CONSUMER	1.17%		1.17%	0.17%
Canada Intracountry Consumer Petroleum	CDN CONSUMER	1.17%		1.17%	0.17%
Canada Intracountry Consumer Everyday Spend	CDN CONSUMER	1.44%		1.38%	0.38%
<b>Canada Intracountry Consumer Charity</b>	<b>CDN CONSUMER</b>	<b>1.00%</b>		<b>1.00%</b>	
Canada Intracountry Consumer High Spend (Tier 1)	CDN CONSUMER HI-SPEND	1.38%		1.38%	0.38%
Canada Intracountry Consumer High Spend Rate A (Tier 2)	CDN CONSUMER HI-SPEND	1.48%		1.48%	0.48%
Canada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.53%		1.53%	0.53%
Canada Intracountry Consumer High Spend Supermarket (Tier 1)	CDN CONSUMER HI-SPEND	1.34%		1.34%	0.34%
Canada Intracountry Consumer High Spend Supermarket (High Volume)	CDN CONSUMER HI-SPEND	1.44%		1.44%	0.44%
Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	1.44%		1.34%	0.34%
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%		1.30%	0.30%
Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	1.30%		1.30%	0.30%
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.56%		1.53%	0.53%
<b>Canada Intracountry Consumer High Spend Charity</b>	<b>CDN CONSUMER HI-SPEND</b>	<b>1.25%</b>		<b>1.25%</b>	<b>0.25%</b>
Canada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		1.90%	0.90%
Canada Intracountry Consumer Premium High Spend Rate A (Tier 2)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		1.90%	0.90%
Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		1.90%	0.90%
Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		1.60%	0.60%
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	1.96%		1.60%	0.60%
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.96%		1.60%	0.60%
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	2.00%		1.90%	0.90%
<b>Canada Intracountry Consumer Premium High Spend Charity</b>	<b>CDN CONSUMER PREMIUM HI-SPEND</b>	<b>1.50%</b>		<b>1.50%</b>	<b>0.50%</b>
Canada Intracountry Consumer PayPass (Transactions under \$10)	CDN CONSUMER PAYPASS (<\$10)		\$0.05	\$0.05	\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$10)	CDN CONSUMER PAYPASS HI-SPEND (<\$10)		\$0.06	\$0.06	\$0.06
Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$10)	CDN CON PAYPASS PREM HI-SPEND(<\$10)		\$0.07	\$0.07	\$0.07
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.36%		1.36%	0.36%
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.48%		1.48%	0.48%
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	1.96%		1.90%	0.90%
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.61%		1.55%	0.55%
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.89%		1.89%	0.89%
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.49%		2.49%	1.49%
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		2.00%	1.00%
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		2.00%	1.00%
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		2.25%	1.25%
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		2.65%	1.65%
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		2.25%	1.25%
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		2.25%	1.25%
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		2.25%	1.25%
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		2.00%	1.00%
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		2.00%	1.00%
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		2.25%	1.25%
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		2.65%	1.65%
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		2.00%	1.00%
<b>Canada Intracountry Commercial Charity</b>	<b>CDN CORPORATE ELEC</b>	<b>1.80%</b>		<b>1.80%</b>	<b>0.80%</b>
Canada Intracountry Consumer Emerging Segment	CDN CON EMG	1.00%		1.00%	
Canada Intracountry Consumer High Spend Emerging Segment	CDN CON EMG HI-SPEND	1.25%		1.25%	0.25%
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		1.50%	0.50%

<u>MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>RATES EFFECTIVE NOVEMBER 1, 2016</u>				<u>RATES EFFECTIVE DECEMBER 1, 2016</u>			
<u>MASTERCARD CREDIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>Interchange Rate</u>		<u>Interchange Differential</u>	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.61%	<sup>1</sup>	0.61%		1.55%		0.55%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.89%	<sup>1</sup>	0.89%		1.89%		0.89%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.49%	<sup>1</sup>	1.49%		2.49%		1.49%	
<u>MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>				<u>RATES EFFECTIVE DEC 1, 2016 - NO CHANGE</u>			
<u>INTERNATIONAL/FOREIGN TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.44%		1.44%		0.44%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%		0.10%		1.10%		0.10%	
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.60%		1.60%		0.60%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.54%		1.54%		0.54%	
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		1.00%		2.00%		1.00%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%		0.10%		1.10%		0.10%	
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.85%		1.85%		0.85%	
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	0.90%	\$30.00		\$30.00	0.90%	\$30.00		\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.70%		0.70%		1.70%		0.70%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.85%		1.85%		0.85%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.85%		1.85%		0.85%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.85%		1.85%		0.85%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.85%		1.85%		0.85%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		1.00%		2.00%		1.00%	
<u>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>				<u>RATES EFFECTIVE DEC 1, 2016 - NO CHANGE</u>			
APPLICABLE MASTERCARD INTERCHANGE RATE		1.15%	\$0.00	(can be a combination of % and \$)		1.15%	\$0.00	(can be a combination of % and \$)	
<u>DEBIT MASTERCARD CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>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>
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05	\$0.05		0.15%	\$0.05	\$0.05	
Canada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Petroleum Base	CDN DEBIT BASE	0.15%	\$0.05	\$0.05		0.15%	\$0.05	\$0.05	
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Supermarket Tier 1	CDN DEBIT T1	0.15%	\$0.05	\$0.05		0.15%	\$0.05	\$0.05	
Canada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Petroleum Tier 1	CDN DEBIT T1	0.15%	\$0.05	\$0.05		0.15%	\$0.05	\$0.05	
Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.15%	\$0.05	\$0.05		0.15%	\$0.05	\$0.05	
Canada Intracountry Big Box Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Petroleum Tier 2	CDN DEBIT T2	0.15%	\$0.05	\$0.05		0.15%	\$0.05	\$0.05	
Canada Intracountry Specialty Clothing Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Other Electronic Tier 2	CDN DEBIT T2	0.25%	\$0.05	\$0.05		0.25%	\$0.05	\$0.05	
Canada Intracountry Recurring Payment	CDN DEBIT RECURRING	0.60%				0.60%			
<b>Canada Intracountry Charity</b>	<b>CDN DEBIT CHARITY</b>	<b>0.30%</b>				<b>0.30%</b>			
Canada Intracountry Emerging Sectors	CDN DEBIT EMERGING	0.30%				0.30%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%				1.00%			
Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT STANDARD	1.15%				1.15%			
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%				1.00%			
<u>DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>				<u>RATES EFFECTIVE OCTOBER 14, 2016</u>			
APPLICABLE DISCOVER INTERCHANGE RATE		1.60%	\$0.00	(can be a combination of % and \$)		1.60%	\$0.00	(can be a combination of % and \$)	
<u>DISCOVER CREDIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>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>
<u>PURCHASE</u>									
CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.45%				1.37%			
CPSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.42%				1.32%			
CPSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.27%				1.18%			
CPSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	1.60%				1.45%			
CPSL Consumer Core/Rewards - Hotels/Car Rentals	CDN CONSUMER CORE	1.67%	<sup>2</sup>	0.07%					
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE	1.67%	<sup>2</sup>	0.07%					
CPSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.70%		0.10%		1.56%			
CPSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM PLUS	1.65%		0.05%		1.45%			
CPSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.50%				1.35%			
CPSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	1.98%		0.38%		1.60%			
CPSL Consumer Premium - Hotels/Car Rentals	CDN CONSUMER PREMIUM	2.05%	<sup>2</sup>	0.45%					
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM	2.03%	<sup>2</sup>	0.43%					
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	2.10%		0.50%		1.96%		0.36%	
CPSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	2.00%		0.40%		1.96%		0.36%	
CPSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	2.00%		0.40%		1.96%		0.36%	
CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	2.25%		0.65%		2.05%		0.45%	
CPSL Consumer Premium Plus - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS	2.40%	<sup>2</sup>	0.80%					
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS	2.35%	<sup>2</sup>	0.75%					
CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.49%				1.37%			
CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.49%				1.32%			
CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.49%				1.18%			
CPSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	1.49%				1.45%			
CPSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREPAID	1.49%	<sup>2</sup>						
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID	1.49%	<sup>2</sup>						

CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.20%	0.60%	2.00%	0.40%
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.15%	0.55%	2.00%	0.40%
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.15%	0.55%	2.00%	0.40%
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.25%	0.65%	2.00%	0.40%
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL	2.45%	0.85%		
CPSL Commercial - Passenger Transport	CDN COMMERCIAL	2.40%	0.80%		
Canada BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.72%	0.12%	1.58%	
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	2.10%	0.50%	1.85%	0.25%
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.60%	1.00%	2.49%	0.89%
Canada BSL Commercial	CDN COMMERCIAL BSL	2.65%	1.05%	2.00%	0.40%
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.20%		1.15%	
CPSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.20%		1.15%	
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.20%		1.15%	
CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.20%		1.15%	
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT	1.20%			
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT	1.20%			
<b>REFUND/VOUCHER</b>					
CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.72%	0.12%	1.58%	
CPSL Consumer Refund Core/Rewards Program 2	CDN CONSUMER CORE REFUND P2	1.67%	0.07%		
CPSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P3	1.42%		1.32%	
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	2.10%	0.50%	1.85%	0.25%
CPSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2	2.03%	0.43%		
CPSL Consumer Refund Premium Program 3	CDN CONSUMER PREMIUM REFUND P3	1.65%	0.05%	1.45%	
CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	2.60%	1.00%	2.49%	0.89%
CPSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM PLUS REFUND P2	2.35%	0.75%		
CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM PLUS REFUND P3	2.00%	0.40%	1.96%	0.36%
CPSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	1.49%		1.58%	
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2	1.49%			
CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.49%		1.32%	
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.20%		1.15%	
CPSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2	1.20%			
CPSL Consumer Refund Debit Program 3	CDN CONSUMER DEBIT REFUND P3	1.20%		1.15%	
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.65%	1.05%	2.00%	0.40%
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2	2.40%	0.80%		
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.15%	0.55%	2.00%	0.40%

**INTERNATIONAL/FOREIGN TRANSACTIONS**

**PURCHASE**

Canadian International Electronic	NONCDN ELECTRONIC	1.20%		1.20%	
Canadian International BSL	NONCDN BSL	1.72%	0.12%	1.72%	0.12%

**REFUND**

Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		1.20%	
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**UNIONPAY DISCOUNT RATE ADJUSTMENT FEE**

**CURRENT RATES**

**RATES - NO CHANGE**

APPLICABLE UNIONPAY INTERCHANGE RATE

1.10% \$0.00 (can be a combination of % and \$)

1.10% \$0.00 (can be a combination of % and \$)

**UNIONPAY CARD TRANSACTION TYPE**

**AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT**

**Interchange Rate**

**Interchange Differential**

**Interchange Rate**

**Interchange Differential**

**DOMESTIC TRANSACTIONS**

		%	\$	%	\$	%	\$	%	\$
DOMESTIC	CDN	1.10%				1.10%			
DOMESTIC ECOMMERCE	CDN ECOMM	1.20%		0.10%		1.20%		0.10%	
DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN ECOMM ES1	1.15%		0.05%		1.15%		0.05%	
DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN MOTO	1.50%		0.40%		1.50%		0.40%	

**INTERREGIONAL TRANSACTIONS**

INTERREGIONAL	NONCDN	1.10%				1.10%			
INTERREGIONAL ECOMMERCE	NONCDN ECOMM	1.20%		0.10%		1.20%		0.10%	
INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	NONCDN ECOMM ES1	1.15%		0.05%		1.15%		0.05%	
INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)	NONCDN MOTO	1.50%		0.40%		1.50%		0.40%	

**INTERAC DIRECT PAYMENT INTERCHANGE RATES**

**CURRENT RATES**

**RATES - NO CHANGE**

	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate (Per INTERAC Debit Card Flash Transaction)		Interchange Rate (Per INTERAC Debit Card Flash Transaction)	
		%	\$	%	\$
INTERAC FLASH INTERCHANGE TIER					
INTERAC FLASH - TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832) AND VENDING MACHINES (5499)	INTERAC FLASH INTERCHANGE FEE		\$0.02		\$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		\$0.025
INTERAC FLASH - TIER 3: BASE RATE FOR ALL OTHER MERCHANTS	INTERAC FLASH INTERCHANGE FEE		\$0.035		\$0.035

<sup>1</sup> New MasterCard Consumer Credit MasterPass interchange rates effective November 1, 2016. This will be reflected on your December 2016 statement, which you will receive in January 2017

<sup>2</sup> Effective October 14, 2016, CPSL - Hotels/Car Rentals and CPSL - Passenger Transport, Canada will be removed and will now qualify for CPSL-Retail, Canada Consumer Acquirer Interchange Program. This will be reflected on your October 2016 statement, which you will receive in November 2016.

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