

# TD Merchant Solutions

## Interchange Rates - Grocery/Supermarket Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				RATES EFFECTIVE OCTOBER 15, 2016			
APPLICABLE VISA INTERCHANGE RATE		1.33%	\$0.00	(can be a combination of % and \$)		1.23%	\$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%		0.19%		1.52%		0.29%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.42%		0.09%		1.42%		0.19%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.37%		0.04%		1.37%		0.14%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.41%		0.08%		1.41%		0.18%	
Consumer Credit Classic, Gold, Platinum Industry Program - Gas	CDN CONSUMER ELEC.	1.18%				1.18%			
<b>Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail</b>	<b>CDN CONSUMER ELEC.</b>	<b>1.33%</b>				<b>1.23%</b>			
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.37%		0.04%		1.37%		0.14%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.38%		1.71%		0.48%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.61%		0.28%		1.61%		0.38%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.56%		0.23%		1.56%		0.33%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.61%		0.28%		1.61%		0.38%	
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.37%		0.04%		1.37%		0.14%	
<b>Consumer Credit Infinite Industry Program - Grocery and Food Retail</b>	<b>CDN INFINITE ELEC.</b>	<b>1.52%</b>		<b>0.19%</b>		<b>1.42%</b>		<b>0.19%</b>	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.23%		1.56%		0.33%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.12%		2.45%		1.22%	
Consumer Credit Infinite Privilege Electronic	CDN INFINITE PRIV ELEC.	2.08%		0.75%		2.08%		0.85%	
Consumer Credit Infinite Privilege Performance Program Tier 1	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Performance Program Tier 2	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Industry Program - Gas	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
<b>Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail</b>	<b>CDN INFINITE PRIV ELEC.</b>	<b>1.95%</b>		<b>0.62%</b>		<b>1.95%</b>		<b>0.72%</b>	
Consumer Credit Infinite Privilege Emerging Segments	CDN INFINITE PRIV ELEC.	1.95%		0.62%		1.95%		0.72%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.62%		1.95%		0.72%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.67%		2.00%		0.77%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.57%		1.90%		0.67%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.32%		2.25%		1.02%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		0.92%		2.10%		0.87%	
Credit Infinite Business Performance Program Tier 1	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Performance Program Tier 2	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Industry Program - Gas	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
<b>Credit Infinite Business Industry Program - Grocery and Food Retail</b>	<b>CDN INF BUS ELEC.</b>	<b>2.00%</b>		<b>0.67%</b>		<b>2.00%</b>		<b>0.77%</b>	
Credit Infinite Business Emerging Segments	CDN INF BUS ELEC.	2.00%		0.67%		2.00%		0.77%	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.67%		2.00%		0.77%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.19%		1.52%		0.29%	
Consumer Prepaid Electronic	CDN PREPAID ELEC.	1.42%		0.09%		1.42%		0.19%	
Consumer Prepaid Performance Program Tier 1	CDN PREPAID ELEC.	1.37%		0.04%		1.37%		0.14%	
Consumer Prepaid Performance Program Tier 2	CDN PREPAID ELEC.	1.41%		0.08%		1.41%		0.18%	
Consumer Prepaid Industry Program - Gas	CDN PREPAID ELEC.	1.18%				1.18%			
<b>Consumer Prepaid Industry Program - Grocery and Food Retail</b>	<b>CDN PREPAID ELEC.</b>	<b>1.33%</b>				<b>1.23%</b>			
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.04%		1.37%		0.14%	
Consumer Prepaid Emerging	CDN PREPAID - EMG	0.98%				0.98%			
Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	0.98%				0.98%			
Consumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.17%				1.17%			
Commercial Credit Enhanced Data - Fuel	CDN COM ENHANCED DATA FUEL	1.80%		0.47%		1.80%		0.57%	
Commercial Credit Enhanced Data - Level 2	CDN COM ENHANCED DATA LEVEL 2	1.60%		0.27%		1.60%		0.37%	
Commercial Credit Enhanced Data - Level 3	CDN COM ENHANCED DATA LEVEL 3	1.40%		0.07%		1.40%		0.17%	
Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	\$35.00		\$35.00	1.30%	\$35.00	0.07%	\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	\$35.00		\$35.00	1.20%	\$35.00		\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00		\$35.00	1.10%	\$35.00		\$35.00
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		0.67%		2.00%		0.77%	
Commercial Prepaid Electronic	CDN COM PREPAID ELEC.	1.90%		0.57%		1.90%		0.67%	
Commercial Prepaid Performance Program Tier 1	CDN COM PREPAID ELEC.	1.80%		0.47%		1.80%		0.57%	
Commercial Prepaid Performance Program Tier 2	CDN COM PREPAID ELEC.	1.85%		0.52%		1.85%		0.62%	
Commercial Prepaid Industry Program - Gas	CDN COM PREPAID ELEC.	1.80%		0.47%		1.80%		0.57%	
<b>Commercial Prepaid Industry Program - Grocery and Food Retail</b>	<b>CDN COM PREPAID ELEC.</b>	<b>1.85%</b>		<b>0.52%</b>		<b>1.85%</b>		<b>0.62%</b>	
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.52%		1.85%		0.62%	
Commercial Prepaid Emerging	CDN COM PREPAID - EMG	1.80%		0.47%		1.80%		0.57%	
<b>INTERREGIONAL/FOREIGN TRANSACTIONS</b>									
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.27%		1.60%		0.37%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%				1.10%			
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%				1.10%			
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.47%		1.80%		0.57%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.64%		1.97%		0.74%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.67%		2.00%		0.77%	
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		0.67%		2.00%		0.77%	
Interregional Electronic Commerce Secure	NONCDN ECOMM SECURE	1.44%		0.11%		1.44%		0.21%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.11%		1.44%		0.21%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%				1.00%			
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%				1.20%			

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	0.25%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Debit Electronic Gas	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	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%				0.60%			
Debit Emerging Segment	CDN DEBIT EMERGING	0.30%				0.30%			

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES			RATES EFFECTIVE DECEMBER 1, 2016				
APPLICABLE MASTERCARD INTERCHANGE RATE		1.32%	\$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%		0.29%		1.55%		0.33%	
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	1.89%		0.57%		1.89%		0.67%	
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.49%		1.17%		2.49%		1.27%	
Canada Intracountry Consumer Electronic	CDN CONSUMER ELEC	1.49%		0.17%		1.44%		0.22%	
Canada Intracountry Consumer High Spend Electronic	CDN CONSUMER HI-SPEND ELEC	1.77%		0.45%		1.77%		0.55%	
Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.12%		0.80%		2.06%		0.84%	
Canada Intracountry Consumer (Tier 1)	CDN CONSUMER	1.26%				1.26%		0.04%	
Canada Intracountry Consumer (Tier 2)	CDN CONSUMER	1.36%		0.04%		1.36%		0.14%	
Canada Intracountry Consumer (Tier 3)	CDN CONSUMER	1.41%		0.09%		1.38%		0.16%	
<b>Canada Intracountry Consumer Supermarket (Tier 1)</b>	<b>CDN CONSUMER</b>	<b>1.22%</b>				<b>1.22%</b>			
<b>Canada Intracountry Consumer Supermarket</b>	<b>CDN CONSUMER</b>	<b>1.32%</b>				<b>1.22%</b>			
Canada Intracountry Consumer Petroleum (High Volume)	CDN CONSUMER	1.17%				1.17%			
Canada Intracountry Consumer Petroleum	CDN CONSUMER	1.17%				1.17%			
Canada Intracountry Consumer Everyday Spend	CDN CONSUMER	1.44%		0.12%		1.38%		0.16%	
Canada Intracountry Consumer Charity	CDN CONSUMER	1.00%				1.00%			
Canada Intracountry Consumer High Spend (Tier 1)	CDN CONSUMER HI-SPEND	1.38%		0.06%		1.38%		0.16%	
Canada Intracountry Consumer High Spend Rate A (Tier 2)	CDN CONSUMER HI-SPEND	1.48%		0.16%		1.48%		0.26%	
Canada Intracountry Consumer High Spend Rate B (Tier 3)	CDN CONSUMER HI-SPEND	1.53%		0.21%		1.53%		0.31%	
<b>Canada Intracountry Consumer High Spend Supermarket (Tier 1)</b>	<b>CDN CONSUMER HI-SPEND</b>	<b>1.34%</b>		<b>0.02%</b>		<b>1.34%</b>		<b>0.12%</b>	
<b>Canada Intracountry Consumer High Spend Supermarket</b>	<b>CDN CONSUMER HI-SPEND</b>	<b>1.44%</b>		<b>0.12%</b>		<b>1.34%</b>		<b>0.12%</b>	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.30%				1.30%		0.08%	
Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	1.30%				1.30%		0.08%	
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.56%		0.24%		1.53%		0.31%	
Canada Intracountry Consumer High Spend Charity	CDN CONSUMER HI-SPEND	1.25%				1.25%		0.03%	
Canada Intracountry Consumer Premium High Spend (Tier 1)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%		1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Rate A (Tier 2)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%		1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Rate B (Tier 3)	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%		1.90%		0.68%	
<b>Canada Intracountry Consumer Premium High Spend Supermarket (Tier 1)</b>	<b>CDN CONSUMER PREMIUM HI-SPEND</b>	<b>1.96%</b>		<b>0.64%</b>		<b>1.60%</b>		<b>0.38%</b>	
<b>Canada Intracountry Consumer Premium High Spend Supermarket</b>	<b>CDN CONSUMER PREMIUM HI-SPEND</b>	<b>1.96%</b>		<b>0.64%</b>		<b>1.60%</b>		<b>0.38%</b>	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	1.96%		0.64%		1.60%		0.38%	
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.68%		1.90%		0.68%	
Canada Intracountry Consumer Premium High Spend Charity	CDN CONSUMER PREMIUM HI-SPEND	1.50%		0.18%		1.50%		0.28%	
Canada Intracountry Consumer PayPass (Transactions under \$10)	CDN CONSUMER PAYPASS (<\$10)		\$0.05		\$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		\$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		\$0.07
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.36%		0.04%		1.36%		0.14%	
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.48%		0.16%		1.48%		0.26%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	1.96%		0.64%		1.90%		0.68%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.61%		0.29%		1.55%		0.33%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.89%		0.57%		1.89%		0.67%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.49%		1.17%		2.49%		1.27%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%		2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%		2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.93%		2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.33%		2.65%		1.43%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.93%		2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.93%		2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.93%		2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%		2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.68%		2.00%		0.78%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.93%		2.25%		1.03%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.33%		2.65%		1.43%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.68%		2.00%		0.78%	
Canada Intracountry Commercial Charity	CDN CORPORATE ELEC	1.80%		0.48%		1.80%		0.58%	
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%		0.03%	
Canada Intracountry Consumer Premium High Spend Emerging Segment	CDN CON EMG PREMIUM HS	1.50%		0.18%		1.50%		0.28%	

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		RATES EFFECTIVE NOVEMBER 1, 2016				RATES EFFECTIVE DECEMBER 1, 2016			
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 MasterPass	CDN CONSUMER MASTERPASS	1.61%	1	0.29%		1.55%		0.33%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.89%	1	0.57%		1.89%		0.67%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.49%	1	1.17%		2.49%		1.27%	

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				RATES EFFECTIVE DEC 1, 2016 - NO CHANGE			
MASTERCARD CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
INTERNATIONAL/FOREIGN TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.12%		1.44%		0.22%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%				1.10%			
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.28%		1.60%		0.38%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.22%		1.54%		0.32%	
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.68%		2.00%		0.78%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%				1.10%			
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.53%		1.85%		0.63%	
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%		0.38%		1.70%		0.48%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.53%		1.85%		0.63%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.53%		1.85%		0.63%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.53%		1.85%		0.63%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.53%		1.85%		0.63%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		0.68%		2.00%		0.78%	

DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				RATES EFFECTIVE DEC 1, 2016 - NO CHANGE			
APPLICABLE MASTERCARD INTERCHANGE RATE		1.15%	\$0.00	(can be a combination of % and \$)					

DEBIT MASTERCARD CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
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%			
Canada Intracountry Charity	CDN DEBIT CHARITY	0.30%				0.30%			
Canada Intracountry Emerging Sectors	CDN DEBIT EMERGING	0.30%				0.30%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%				1.00%			
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS					1.61%		0.46%	
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%				1.00%			

DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				RATES EFFECTIVE OCTOBER 14, 2016			
APPLICABLE DISCOVER INTERCHANGE RATE		1.60%	\$0.00	(can be a combination of % and \$)					

DISCOVER CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
<b>PURCHASE</b>									
CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.45%				1.37%			
<b>CPSL Consumer Core/Rewards - Supermarket</b>	<b>CDN CONSUMER CORE</b>	<b>1.42%</b>				<b>1.32%</b>			
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%	2	0.07%					
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE	1.67%	2	0.07%					
CPSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.70%		0.10%		1.56%			
<b>CPSL Consumer Premium - Supermarket</b>	<b>CDN CONSUMER PREMIUM</b>	<b>1.65%</b>		<b>0.05%</b>		<b>1.45%</b>			
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%	2	0.45%					
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM	2.03%	2	0.43%					
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	2.10%		0.50%		1.96%		0.36%	
<b>CPSL Consumer Premium Plus - Supermarket</b>	<b>CDN CONSUMER PREMIUM PLUS</b>	<b>2.00%</b>		<b>0.40%</b>		<b>1.96%</b>		<b>0.36%</b>	
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%	2	0.80%					
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS	2.35%	2	0.75%					
CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.49%				1.37%			
<b>CPSL Consumer Prepaid - Supermarket</b>	<b>CDN CONSUMER PREPAID</b>	<b>1.49%</b>				<b>1.32%</b>			
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%	2						
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID	1.49%	2						
CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.20%		0.60%		2.00%		0.40%	

<b>CPSL Commercial - Supermarket</b>	<b>CDN COMMERCIAL</b>	<b>2.15%</b>	<b>0.55%</b>	<b>2.00%</b>	<b>0.40%</b>
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% <sup>2</sup>	0.85%		
CPSL Commercial - Passenger Transport	CDN COMMERCIAL	2.40% <sup>2</sup>	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%	
<b>CPSL Consumer Debit - Supermarket</b>	<b>CDN CONSUMER DEBIT</b>	<b>1.20%</b>		<b>1.15%</b>	
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% <sup>2</sup>			
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT	1.20% <sup>2</sup>			
<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% <sup>2</sup>	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% <sup>2</sup>	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% <sup>2</sup>	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% <sup>2</sup>			
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% <sup>2</sup>			
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% <sup>2</sup>	0.80%		
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.15%	0.55%	2.00%	0.40%
<b>INTERNATIONAL/FOREIGN TRANSACTIONS</b>					
<b>PURCHASE</b>					
Canadian International Electronic	NONCDN ELECTRONIC	1.20%		1.20%	
Canadian International BSL	NONCDN BSL	1.72%	0.12%	1.72%	0.12%
<b>REFUND</b>					
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		1.20%	

<b>UNIONPAY DISCOUNT RATE ADJUSTMENT FEE</b>	<b>CURRENT RATES</b>	<b>RATES - NO CHANGE</b>
APPLICABLE UNIONPAY INTERCHANGE RATE	1.10%	\$0.00 (can be a combination of % and \$)

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

<b>INTERAC DIRECT PAYMENT INTERCHANGE RATES</b>	<b>CURRENT RATES</b>	<b>RATES - NO CHANGE</b>
<b>INTERAC FLASH INTERCHANGE TIER</b>	<b>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</b>	<b>Interchange Rate (Per INTERAC Debit Card Flash Transaction)</b>
		<b>Interchange Rate (Per INTERAC Debit Card Flash Transaction)</b>
	<b>%</b>	<b>\$</b>
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
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 - TIER 3: BASE RATE FOR ALL OTHER MERCHANTS	INTERAC FLASH INTERCHANGE FEE	\$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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