

Moneris® / Visa®

Differential Rates

1.42% Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|------------------------------------|--|--|------------------|--------------------------|
| Consumer Card - Domestic | CAN-CS01/CAN-CS02/ CAN-DS01/CAN-DS02 | STANDARD–CONSUMER CARD | 1.52% | 0.10% |
| | CAN-C918/CAN-C919 | STANDARD -ECOMMERCE | 1.44% | 0.02% |
| | CAN-XED3/CAN-XED4 | B2B - ENHANCED DATA LEVEL 2 | 1.60% | 0.18% |
| Corporate Card - Domestic | CAN-XE03/CAN-XE04/ CAN-VE03/CAN-WE03 | NON-CHIP ELECTRONIC–BUSINESS CREDIT | 1.90% | 0.48% |
| | CAN-XB03/CAN-XB04 | RECURRING PAYMENT–BUSINESS CREDIT | 1.85% | 0.43% |
| | CAN-XB05/CAN-XB06 | RECURRING PAYMENT–CORPORATE CREDIT | 1.85% | 0.43% |
| | CAN-XB07/CAN-XB08 | RECURRING PAYMENT–PURCHASING CREDIT | 1.85% | 0.43% |
| | CAN-XE33 | BUSINESS CREDIT EMERGING NNSS-CHIP | 1.80% | 0.38% |
| | CAN-XP01/CAN-XP02 | BUSINESS CREDIT PERFORMANCE INCENTIVE TIER | 1.80% | 0.38% |
| | CAN-XP03/CAN-XP04/ CAN-VP04 | BUSINESS CREDIT,PERFORMANC EINCENTIVE TIER | 1.85% | 0.43% |
| | CAN-XS03/CAN-XS04/ CAN-WS03 | STANDARD–BUSINESS CARD | 2.00% | 0.58% |
| | CAN-XS05/CAN-XS06/ CAN-WS05/CAN-WS06 | STANDARD–CORPORATE CARD | 2.00% | 0.58% |
| | CAN-XS07/CAN-XS08/ CAN-WS07 | STANDARD–PURCHASING CARD | 2.00% | 0.58% |
| | CAN-XI05/CAN-XI06/ CAN-VI05/CAN-WI05 | BUSINESS CREDIT,INDUSTRY 1 | 1.80% | 0.38% |
| | CAN-XI07/CAN-XI08 | BUSINESS CREDIT,INDUSTRY 2 | 1.85% | 0.43% |
| Infinite Card - Domestic | CAN-CF01/CAN-CF02/ CAN-DF01 | STANDARD–INFINITE CREDIT | 1.71% | 0.29% |
| | CAN-CF07/CAN-CF08/ CAN-EF07/CAN-DF07 | NON-CHIP ELECTRONIC–INFINITE CREDIT | 1.61% | 0.19% |
| | CAN-CF11/CAN-CF12 | RECURRING PAYMENT–INFINITE CREDIT | 1.56% | 0.14% |
| | CAN-CF21/CAN-CF22 | INFINITE CREDIT PERFORMANCE INCENTIVE TIER 1 | 1.56% | 0.14% |
| | CAN-CF23/CAN-CF24 | INFINITE CREDIT PERFORMANCE INCENTIVE TIER 2 | 1.61% | 0.19% |
| | CAN-CF17/CAN-CF18/ CAN-CF19/CAN-CF20 | VISA INFINITE | 1.54% | 0.12% |
| | CAN-CF27/CAN-CF28 | VISA INFINITE | 1.71% | 0.29% |
| Infinite Privelege Card - Domestic | CAN-CF63/CAN-DF63 | INFINITE PRIVILEGE,CONSUMER STANDARD,NNSS | 2.45% | 1.03% |
| | CAN-CF65 | INFINITE PRIVILEGE,CONSUMER ELECTRONIC,NNSS-FULLCHIP | 2.08% | 0.66% |
| | CAN-CF67 | INFINITE PRIVILEGE,CONSUMER PERFORM1,NNSS-FULL | 1.95% | 0.53% |
| | CAN-CF69 | INFINITE PRIVILEGE,CONSUMER PERFORM 2,NNSS-FULL | 1.95% | 0.53% |
| | CAN-CF73 | INFINITE PRIVILEGE,CONSUMER INDUSTRY 1,NNSS-FULL | 1.95% | 0.53% |
| | CAN-CF75 | INFINITE PRIVILEGE,CONSUMER INDUSTRY 2,NNSS-FULL | 1.95% | 0.53% |
| | CAN-CF77 | INFINITE PRIVILEGE,CONSUMER RECURRING,NNSS | 1.95% | 0.53% |
| | CAN-CF79/CAN-EF79 | INFINITE PRIVILEGE,CONSUMER EMERGING,NNSS-FULLCHIP | 1.95% | 0.53% |
| | CAN-WFA1 | INFINITE PRIVILEGE,BUSINESS STANDARD,NNSS | 2.25% | 0.83% |
| | CAN-WFA3 | INFINITE PRIVILEGE,BUSINESS ELECTRONIC,NNSS-NONCHIP | 2.10% | 0.68% |
| | CAN-WFA5 | INFINITE PRIVILEGE,BUSINESS PERFORM1,NNSS-NON | 2.00% | 0.58% |
| CAN-WFA7 | INFINITE PRIVILEGE,BUSINESS PERFORM 2,NNSS-NON | 2.00% | 0.58% | |

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|-----------------------------------|---|--|------------------|--------------------------|
| | CAN-WFC5 | INFINITE PRIVILEGE,BUSINESS INDUSTRY 1,NNSS-NON | 2.00% | 0.58% |
| | CAN-WFC7 | INFINITE PRIVILEGE,BUSINESS INDUSTRY 2,NNSS-NON | 2.00% | 0.58% |
| | CAN-WFD2 | INFINITE PRIVILEGE,BUSINESS EMERGING,NNSS-FULLCHIP | 2.00% | 0.58% |
| | CAN-XFC9 | INFINITE PRIVILEGE,BUSINESS RECURRING,NNSS | 2.00% | 0.58% |
| | CAN-CF93/CAN-CF94/ CAN-CF95/CAN-CF96 | VISA INFINITE PRIVILEGE | 1.95% | 0.53% |
| | CAN-CF97/CAN-CF98 | VISA INFINITE PRIVILEGE | 2.45% | 1.03% |
| Consumer Card - International | INT-C901 | STANDARD | 1.60% | 0.18% |
| | INT-C947 | PREMIUMCARD | 1.80% | 0.38% |
| | INT-C948 | SUPERPREMIUMCARD | 1.97% | 0.55% |
| Corporate Card - International | INT-X905 | BUSINESSCARD | 2.00% | 0.58% |
| | INT-X906 | CORPORATECARD | 2.00% | 0.58% |
| | INT-X907 | PURCHASINGCARD | 2.00% | 0.58% |
| | INT-X961 | GLOBAL B2B VIRTUAL PAYMENTS | 2.00% | 0.58% |
| Prepaid | CAN-CS10/CAN-CS12/ CAN-DS10/CAN-DS12/ CAN-WS10/CAN-WS12/ CAN-XS10/CAN-XS12 | STANDARD - CONSUMER | 1.52% | 0.10% |
| | CAN-CS22/CAN-DS23/ CAN-WS22/CAN-WS23/ CAN-XS22/CAN-XS23 | STANDARD - COMMERCIAL | 2.00% | 0.58% |
| | CAN-VE48/CAN-VE49/ CAN-WE48/CAN-WE49/ CAN-XE48/CAN-XE49 | ELECTRONIC - COMMERCIAL | 1.90% | 0.48% |
| | CAN-VP73/CAN-WP74 | COMMERCIAL - PERFORMANCE INCENTIVE 1 | 1.80% | 0.38% |
| | CAN-VP75/CAN-WP76 | COMMERCIAL - PERFORMANCE INCENTIVE 2 | 1.85% | 0.43% |
| | CAN-SE50/CAN-SE51/ CAN-UE50/CAN-UE51/ CAN-VE50/CAN-VE51 | COMMERCIAL - STANDARD EMERGING | 1.80% | 0.38% |
| | CAN-TE50/CAN-TE51 | COMMERCIAL - RECURRING EMERGING | 1.80% | 0.38% |
| | CAN-VI49/CAN-VI50 | COMMERCIAL - INDUSTRY 1 | 1.80% | 0.38% |
| | CAN-VI51/CAN-WI52/ CAN-WP75/CAN-WP76 | COMMERCIAL - INDUSTRY 2 | 1.85% | 0.43% |
| | CAN-XB13/CAN-XB14 | COMMERCIAL - RECURRING | 1.85% | 0.43% |
| | CAN-CC15/CAN-CC16 | VISA PREPAID | 1.52% | 0.10% |

Moneris[®] / Visa[®] Debit

Differential Rates

0.25% + \$0.05 Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|------------|------|---|------------------|--------------------------|
| Debit Card | CS09 | STANDARD-DEBIT CARD,NNSS | 1.15% | 0.85% |
| | XS09 | STANDARD-DEBIT CARD,NNSS | 1.15% | 0.85% |
| | CS11 | STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES | 1.15% | 0.85% |
| | XS11 | STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES | 1.15% | 0.85% |
| | CB09 | RECURRING PAYMENT-DEBIT,NNSS | 0.60% | 0.30% |
| | XB09 | RECURRING PAYMENT-DEBIT,NNSS | 0.60% | 0.30% |
| | CB10 | RECURRING PAYMENT-DEBIT INTERNATIONALLY-SETTLED | 0.60% | 0.30% |
| | XB10 | RECURRING PAYMENT-DEBIT INTERNATIONALLY-SETTLED | 0.60% | 0.30% |

Moneris® / Mastercard Credit®

Differential Rates

1.30% Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|-----------------------------|-----------------|---|------------------|--------------------------|
| Consumer Card - Domestic | CAN-CB2 | INTRACOUNTRY CONSUMER INDEPENDENT BUSINESS - HIGH SPEND | 1.42% | 0.12% |
| | CAN-C57 | CONSUMER PRIVATE LABEL | 1.68% | 0.38% |
| | CAN-C64 | INTRACOUNTRY CONSUMER HIGH SPEND VOLUME TIER 3 | 1.42% | 0.12% |
| | CAN-C70 | INTRACOUNTRY CONSUMER STANDARD | 1.65% | 0.35% |
| | CAN-C80 | INTRACOUNTRY CONSUMER HIGH SPEND STANDARD | 2.29% | 0.99% |
| | CAN-C87 | INTRACOUNTRY CONSUMER HIGHSPEND SECURECODE ENABLED | 1.42% | 0.12% |
| | CAN-C81 | INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC | 1.42% | 0.12% |
| | CAN-CG1 | CANADA INTRACOUNTRY CONSUMER MASTERPASS | 1.30% | 0.00% |
| | CAN-CU0 | INTRACOUNTRY CONSUMER PREPAID STANDARD | 1.55% | 0.25% |
| | CAN-CS1 | Canada Intracountry Flex Prepaid Standard Interchange | 1.55% | 0.25% |
| Commercial Card - Domestic | CAN-X40 | INTRACOUNTRY RATE 1 | 2.00% | 0.70% |
| World Elite Card - Domestic | CAN-CB3 | Intracountry Consumer Independent Business in Everyday Premium High Spend | 1.86% | 0.56% |
| | CAN-CB3 | Intracountry Consumer Independent Business in Everyday Premium High Spend - CFIB Incentive Rate | 1.90% | 0.60% |
| | CAN-CC4 | Intracountry Consumer Premium High Spend Charity | 1.50% | 0.20% |
| | CAN-CE9 | Intracountry Consumer Premium High Spend Emerging | 1.50% | 0.20% |
| | CAN-CJ3 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND VOLUME TIER 1 | 1.82% | 0.52% |
| | CAN-C65 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND VOLUME TIER 2 | 1.86% | 0.56% |
| | CAN-C66 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND VOLUME TIER 3 | 1.86% | 0.56% |
| | CAN-C90 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND STANDARD | 2.79% | 1.49% |
| | CAN-C91 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC | 1.86% | 0.56% |
| | CAN-C91 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC - CFIB Incentive Rate | 1.90% | 0.60% |
| | CAN-C94/CAN-CD3 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND GROCERY | 1.60% | 0.30% |
| | CAN-C95 | INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PETROLEUM | 1.60% | 0.30% |
| | CAN-C96 | INTRA COUNTRY CONS PREM HIGH SPEND RECURRING PAYMENT | 1.86% | 0.56% |
| | CAN-C97 | INTRACNTRY CONS PREM HIGH SPEND SECURECODE ENABLED | 1.86% | 0.56% |
| | CAN-CG2 | CANADA INTRACOUNTRY CONSUMER HIGH SPEND MASTERPASS | 1.42% | 0.12% |
| | CAN-CG3 | CANADA INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND MASTERPASS | 1.86% | 0.56% |
| | CAN-CU7 | CONSUMER WORLD ELITE PUBLIC SECTOR | 1.50% | 0.20% |
| | CAN-CM2 | CONSUMER WORLD ELITE PUBLIC SECTOR | 1.50% | 0.20% |

Moneris® / Mastercard Credit®

Differential Rates

1.30% Target Qualification Level

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| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|---------------------------------|-------------------------|---|------------------|--------------------------|
| Consumer Card - International | INT-C57 | CONSUMER PRIVATE LABEL | 1.68% | 0.38% |
| | INT-C75/INT-C85/INT-C95 | INTER REGIONAL CONSUMER INTERNATIONAL STANDARD | 1.60% | 0.30% |
| | INT-CPE | INTER REGIONAL CONSUMER PREMIUM ELECTONIC | 1.85% | 0.55% |
| | INT-CPF | INTER REGIONAL CONSUMER PREMIUM FULL UCAF | 1.85% | 0.55% |
| | INT-CPM | INTER REGIONAL CONSUMER PREMIUM MERCHANT UCAF | 1.85% | 0.55% |
| | INT-CPS | INTER REGIONAL CONSUMER PREMIUM STANDARD | 1.85% | 0.55% |
| Commercial Card - International | INT-X47 | INTER REGIONAL MASTERCARD ELECTRONIC COMM CARD F2F | 1.85% | 0.55% |
| | INT-X61 | INTER REGIONAL COMMERCIAL STANDARD | 2.00% | 0.70% |
| | INT-X63 | INTER REGIONAL COMMERCIAL PURCHASING STANDARD | 2.00% | 0.70% |
| | INT-X67 | INTER REGIONAL COMMERCIAL PURCHASING DATA RATE II | 1.70% | 0.40% |
| | INT-XIP | INTERREGIONALCOMMERCIALPREMIUMSTANDARD | 2.00% | 0.70% |
| Commercial Card - Domestic | CAN-XBA | COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE A | 2.00% | 0.70% |
| | CAN-XBB | COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE B | 2.00% | 0.70% |
| | CAN-XBC | COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND PAYPASS | 2.12% | 0.82% |
| | CAN-XBD | COMMERCIAL INTRACOUNTRY PREMIUM HIGHSPEND STANDARD | 2.65% | 1.35% |
| | CAN-XBE | COMMERCIAL INTRACOUNTRY PREM HIGH SPEND ELECTRONIC | 2.25% | 0.95% |
| | CAN-XBF | COMMERCIAL INTRACOUNTRY PREM HIGH SPEND SUPERMARKET | 2.25% | 0.95% |
| | CAN-XBJ | COMM INTRACOUNTRY PREM HIGH SPEND RECURRING PYMNT | 2.25% | 0.95% |
| | CAN-XBK | COMM INTRACOUNTRY PREM HIGH SPEND SECURECD ENABLED | 2.65% | 1.35% |
| | CAN-XBQ | COMMERCIAL INTRACOUNTRY COMMERCIAL DATA RATE 1 | 1.80% | 0.50% |

Moneris[®] / Mastercard Credit[®]

Differential Rates

0.25% + \$0.05 Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|------------------|---------|--|------------------|--------------------------|
| Debit Mastercard | CAN-C53 | INTRACOUNTRY STANDARD AND NON-SECURECODE-ENABLED E-COMMERCE(DEBIT) | 1.15% | 0.85% |
| | CAN-C54 | INTRACOUNTRYSTANDARDSECURECODE-ENABLED(DEBIT) | 1.00% | 0.70% |
| | CAN-CCR | INTRACOUNTRY CONSUMER DEBIT RECURRING PAYMENTS | 0.60% | 0.30% |

Moneris® / Discover®

Differential Rates

1.60% Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|---|----------|---|------------------|--------------------------|
| CONSUMER CARD – DOMESTIC | CAN-C274 | CANADA BASE SUBMISSION LEVEL (PREMIUM) | 1.85% | 0.25% |
| CONSUMER PREMIUM PLUS CARD – DOMESTIC | CAN-C275 | CPSL – RECURRING PAYMENTS (PREMIUM PLUS) | 1.96% | 0.36% |
| | CAN-C276 | CPSL – SUPERMARKETS/WAREHOUSE CLUBS (PREMIUM PLUS) | 1.96% | 0.36% |
| | CAN-C277 | CPSL – PETROLEUM (PREMIUM PLUS) | 1.96% | 0.36% |
| | CAN-C278 | CPSL – RETAIL (PREMIUM PLUS) | 2.05% | 0.45% |
| | CAN-C281 | CANADA BASE SUBMISSION LEVEL (PREMIUM PLUS) | 2.49% | 0.89% |
| COMMERCIAL CARD – DOMESTIC | CANX282 | CPSL – COMMERCIAL RECURRING PAYMENTS | 2.00% | 0.40% |
| | CANX283 | CPSL – COMMERCIAL SUPERMARKETS/WAREHOUSE CLUBS | 2.00% | 0.40% |
| | CANX284 | CPSL – COMMERCIAL PETROLEUM | 2.00% | 0.40% |
| | CANX285 | CPSL – COMMERCIAL RETAIL | 2.00% | 0.40% |
| | CANX288 | CANADA COMMERCIAL BASE SUBMISSION LEVEL | 2.00% | 0.40% |
| DISCOVER CARD – INTERNATIONAL | INTC836 | CANADA INTERNATIONAL BASE SUBMISSION LEVEL | 1.72% | 0.12% |
| | INTX836 | CANADA INTERNATIONAL BASE SUBMISSION LEVEL | 1.72% | 0.12% |
| CONSUMER ADJUSTMENT VOUCHER PREMIUM – DOMESTIC | CANC296 | CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREMIUM) | 1.85% | 0.25% |
| CONSUMER ADJUSTMENT VOUCHER PREMIUM PLUS – DOMESTIC | CANC297 | CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREMIUM PLUS) | 2.49% | 0.89% |
| | CANC307 | CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (PREMIUM PLUS) | 1.96% | 0.36% |
| COMMERCIAL ADJUSTMENT VOUCHER – DOMESTIC | CANX308 | CANADA COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 1 | 2.00% | 0.40% |
| | CANX310 | CANADA COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 3 | 2.00% | 0.40% |

Moneris® / UnionPay

Differential Rates

1.10% Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|--------------------------|------|---|------------------|--------------------------|
| Consumer Card - Domestic | CE02 | E-comm transactions (MCCs under: Airlines, Education & Insurance) | 1.15% | 0.05% |
| | CU02 | E-comm transactions (Under all other MCCs) | 1.20% | 0.10% |
| | CM01 | MOTO Transactions | 1.50% | 0.40% |

Moneris[®] / Interac[®]

Differential Rates

\$0.00 Target Qualification Level

| | Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
|---------------|----------|--|------------------|--------------------------|
| Interac Flash | CAN-ZT11 | LOW TICKET FLASH TIER 1 | \$0.020 | \$0.020 |
| | CAN-ZT12 | HIGH VOLUME FLASH TIER 2 | \$0.025 | \$0.025 |
| | CAN-ZFL1 | STANDARD FLASH TIER 3 | \$0.035 | \$0.035 |

Moneris[®] / American Express[®]

Differential Rates

| Fee | Program As Identified on Moneris Statements: | Interchange Rate | Interchange Differential |
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Please visit americanexpress.ca/codeofconduct for more information.