

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	1.58%	0.28%
	CAN-C80	INTRACOUNTRY CONSUMER HIGH SPEND STANDARD	2.19%	0.89%
	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	2.49%	1.19%
	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	CM01	STANDARD - CONSUMER CARD	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.