



Information Box	
Annual Interest Rates	These interest rates are in effect the day your Account is used or activated or your Card is signed: ▪ Purchases: 19.99%. ▪ Cash Advances (including Balance Transfers, Cash-Like Transactions and Access Cheques): 22.99%. Interest rates will increase by 5% to 24.99% on Purchases and 27.99% on Cash Advances if the Minimum Payment is not received within 30 days of the Payment Due Date and you will also lose the benefit of any promotional rate offer you are participating in and the interest rate of 24.99% on Purchases and 27.99% on Cash Advances will apply.
Interest-free Grace Period	21 days You will benefit from an interest-free grace period of at least 21 days on new Purchases if we receive payment in full of the Balance on your current statement by the Payment Due Date. There is no interest-free grace period on Cash Advances (including Balance Transfers, Cash-Like Transactions and Access Cheques).
Minimum Payment	\$10.00 plus any interest and fees (plus any past due amount or any amount that exceeds your Credit Limit).
Foreign Currency Conversion	2.5% We will bill you in Canadian dollars for any transaction made on your Account in a foreign currency. We will convert that transaction by applying our foreign currency conversion rate in effect on the date that the transaction is posted to your Account, which is the rate established by <i>MasterCard</i>, applicable on the date that the transaction is posted to your Account, plus 2.5%.
Annual Fees	No annual fee.

Other Fees	To be charged when the transaction occurs: ▪ Cash Advance transaction: 1% of the amount of the transaction (minimum fee of \$3.50 up to a maximum fee of \$10.00) (in Canada) or \$5.00 (outside Canada), plus \$3.00 at a <i>PLUS*</i> network ATM (Fee does not apply to a Balance Transfer or Access Cheque). ▪ Dishonoured Payment: \$48.00. ▪ Photocopy (up to 6 copies per request): \$10.00 per request. ▪ Rush Card Fee: \$25.00 per rush delivery request (fee does not apply to a lost or stolen Card). To be charged on the day that the transaction is posted to the Account: ▪ Promotional Balance Transfer/ Cheque Fee: 3% of the amount of each Balance Transfer or Access Cheque that we may offer to you at a promotional interest rate which is an interest rate that is lower than the regular annual interest rate that applies to Cash Advances on your Account. The Bank may waive or lower this 3% fee at the time the promotional interest rate offer is made to you. You will be advised of the exact fee that applies at the time the offer is made. To be charged only once each statement period: ▪ Overlimit: \$29.00 when the balance exceeds your Credit Limit.
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Annual interest rates, fees and features are subject to change. Effective as of March 30, 2016 (unless otherwise indicated).

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