

TD Merchant Services

Interchange Rates

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE					
	APPLICABLE VISA INTERCHANGE RATE	1.54%	\$0.00	(can be a combination of % and \$)	
VISA CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	Interchange Rate		Interchange Differential	
		%	\$	%	\$
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.65%		0.11%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.54%			
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.40%			
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.45%			
Consumer Credit Classic, Gold, Platinum Industry Program - Gas	CDN CONSUMER ELEC.	1.21%			
Consumer Credit Classic, Gold, Platinum Industry Program - Grocery	CDN CONSUMER ELEC.	1.36%			
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.40%			
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.85%		0.31%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.74%		0.20%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.60%		0.06%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.65%		0.11%	
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.41%			
Consumer Credit Infinite Industry Program - Grocery	CDN INFINITE ELEC.	1.56%		0.02%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.60%		0.06%	
Consumer Credit Infinite High Spend Standard	CDN INFINITE HI-SPEND STANDARD	2.65%		1.11%	
Consumer Credit Infinite High Spend Electronic	CDN INFINITE HI-SPEND ELEC.	2.25%		0.71%	
Consumer Credit Infinite High Spend Performance Program Tier 1	CDN INFINITE HI-SPEND ELEC.	2.00%		0.46%	
Consumer Credit Infinite High Spend Performance Program Tier 2	CDN INFINITE HI-SPEND ELEC.	2.00%		0.46%	
Consumer Credit Infinite High Spend Industry Program - Gas	CDN INFINITE HI-SPEND ELEC.	2.00%		0.46%	
Consumer Credit Infinite High Spend Industry Program - Grocery	CDN INFINITE HI-SPEND ELEC.	2.00%		0.46%	
Consumer Credit Infinite High Spend Emerging Segments	CDN INFINITE HI-SPEND ELEC.	2.00%		0.46%	
Consumer Credit Infinite High Spend Recurring Payment	CDN INFINITE HI-SPEND RECURRING	2.00%		0.46%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.46%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.36%	
Commercial Credit Performance Program Tier 1	CDN COMMERCIAL ELEC.	1.80%		0.26%	
Commercial Credit Performance Program Tier 2	CDN COMMERCIAL ELEC.	1.85%		0.31%	
Commercial Credit Industry Program - Gas	CDN COMMERCIAL ELEC.	1.80%		0.26%	
Commercial Credit Industry Program - Grocery	CDN COMMERCIAL ELEC.	1.85%		0.31%	
Commercial Credit Recurring Payment	CDN COMMERCIAL RECURRING	1.85%		0.31%	
Commercial Credit Infinite High Spend Standard	CDN COM INF HI-SPEND STANDARD	2.65%		1.11%	
Commercial Credit Infinite High Spend Electronic	CDN COM INF HI-SPEND ELEC.	2.25%		0.71%	
Commercial Credit Infinite High Spend Performance Program Tier 1	CDN COM INF HI-SPEND ELEC.	2.00%		0.46%	
Commercial Credit Infinite High Spend Performance Program Tier 2	CDN COM INF HI-SPEND ELEC.	2.00%		0.46%	
Commercial Credit Infinite High Spend Industry Program - Gas	CDN COM INF HI-SPEND ELEC.	2.00%		0.46%	
Commercial Credit Infinite High Spend Industry Program - Grocery	CDN COM INF HI-SPEND ELEC.	2.00%		0.46%	
Commercial Credit Infinite High Spend Emerging Segments	CDN COM INF HI-SPEND ELEC.	2.00%		0.46%	
Commercial Credit Infinite High Spend Recurring Payment	CDN COM INF HI-SPEND RECURRING	2.00%		0.46%	
Prepaid Standard	CDN PREPAID STANDARD	1.25%			
Prepaid Electronic	CDN PREPAID ELEC.	1.25%			
Prepaid Recurring Payment	CDN PREPAID RECURRING	1.25%			
Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	1.00%			
Consumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.20%			
Commercial Credit Emerging Segments	CDN COMMERCIAL CORPORATE - EMG	1.80%		0.26%	
VISA CREDIT CARD TRANSACTION TYPE INTERREGIONAL/FOREIGN TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	Interchange Rate		Interchange Differential	
		%	\$	%	\$
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.06%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%			
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%			
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.26%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.43%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.46%	
Interregional Commercial Electronic	NONCDN COMMERCIAL ELEC.	1.10%		0.06%	
Interregional Electron Standard	NONCDN ELECTRON STANDARD	1.60%			
Interregional Electron Electronic	NONCDN ELECTRON ELEC.	1.10%			



VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE					
VISA CREDIT CARD TRANSACTION TYPE INTERREGIONAL/FOREIGN TRANSACTIONS (Continued)	APPLICABLE VISA INTERCHANGE RATE AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	1.54%		\$0.00 (can be a combination of % and \$)	
		Interchange Rate		Interchange Differential	
		%	\$	%	\$
Interregional Electronic Commerce Secure	NONCDN ECOMM SECURE	1.44%			
Interregional Electronic Commerce Secure Socket Layer/Encryption	NONCDN ECOMM SSL/ENCRYPTION	1.44%			
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%			
Interregional Airline Acquirer Chip Fee	NONCDN AIR CHIP TERMINAL	1.00%			
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%			
Interregional International Full Chip Data Device	NONCDN CHIP FULL	1.10%			
Interregional Airline Full Chip Data Device	NONCDN AIR CHIP FULL	1.10%			
Interregional Chip Full Pin Data Device	NONCDN CHIP FULL PIN	1.10%			
Interregional Air Chip Full Pin Data Device	NONCDN AIR CHIP F-PIN	1.10%			
Interregional Visa Electron Acquirer Chip Fee	NONCDN ELECTRON CHIP TERMINAL	1.20%			
Interregional Visa Electron Issuer Chip Fee	NONCDN ELECTRON CHIP ISSUER	1.20%			
Interregional Visa Electron Non Authentic Merchant	NONCDN ELECTON ECOM SSL/ENCRYPT	1.44%			
Interregional Visa Electron Authentic Secure	NONCDN ELECTRON ECOM SECURE	1.44%			
Interregional Visa Electron Interrg Airline	NONCDN ELECTRON AIRLINE	1.10%			
Interregional Visa Electron Airline Chip Terminal	NONCDN ELECTRON AIR CHIP TERMINAL	1.10%			
Interregional Visa Electron Airline Full Chip Data Device	NONCDN ELECTRON AIR CHIP FULL	1.10%			
Interregional Visa Electron Full Chip Data Device	NONCDN ELECTRON CHIP FULL	1.10%			
Interregional Visa Electron Chip Full Pin Data Device	NONCDN ELECTRON CHIP FULL	1.10%			
Interregional Visa Electron Air Chip Full Pin Data Device	NONCDN ELECTRON AIR CHIP FULL	1.10%			

VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE					
VISA DEBIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	APPLICABLE VISA INTERCHANGE RATE AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	1.15%		\$0.00 (can be a combination of % and \$)	
		Interchange Rate		Interchange Differential	
		%	\$	%	\$
Debit Standard	CDN DEBIT STANDARD	1.15%			
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05		
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05		
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05		
Debit Electronic Gas	CDN DEBIT ELECTRONIC	0.15%	\$0.05		
Debit Electronic Grocery	CDN DEBIT ELECTRONIC	0.15%	\$0.05		
Debit Recurring Payment	CDN DEBIT RECURRING	0.60%			
Debit Emerging Segment	CDN DEBIT EMERGING	0.30%			

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE					
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	APPLICABLE MASTERCARD INTERCHANGE RATE AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	1.59%		\$0.00 (can be a combination of % and \$)	
		Interchange Rate		Interchange Differential	
		%	\$	%	\$
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.72%		0.13%	
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	2.13%		0.54%	
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.65%		1.06%	
Canada Intracountry Consumer Electronic	CDN CONSUMER ELEC	1.59%			
Canada Intracountry Consumer High Spend Electronic	CDN CONSUMER HI-SPEND ELEC	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.25%		0.66%	
Canada Intracountry Consumer Rate A	CDN CONSUMER	1.40%			
Canada Intracountry Consumer Rate B	CDN CONSUMER	1.45%			
Canada Intracountry Consumer Supermarket (High Volume)	CDN CONSUMER	1.36%			
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.59%			
Canada Intracountry Consumer Petroleum (High Volume)	CDN CONSUMER	1.21%			
Canada Intracountry Consumer Petroleum	CDN CONSUMER	1.59%			
Canada Intracountry Consumer High Spend Rate A	CDN CONSUMER HI-SPEND	1.60%		0.01%	
Canada Intracountry Consumer High Spend Rate B	CDN CONSUMER HI-SPEND	1.65%		0.06%	
Canada Intracountry Consumer High Spend Supermarket (High Volume)	CDN CONSUMER HI-SPEND	1.56%			
Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.41%			
Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Rate A	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Rate B	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Supermarket (High Volume)	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer Premium High Spend Petroleum (High Volume)	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer PayPass	CDN CONSUMER PAYPASS HI-SPEND		\$0.05		\$0.05
Canada Intracountry Consumer High Spend PayPass	CDN CONSUMER PAYPASS HI-SPEND		\$0.06		\$0.06
Canada Intracountry Consumer Premium High Spend PayPass	CDN CONS PAYPASS PREMIUM HI-SPEND		\$0.07		\$0.07



MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE					
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS (Continued)	APPLICABLE MASTERCARD INTERCHANGE RATE AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	1.59%		\$0.00 (can be a combination of % and \$)	
		Interchange Rate		Interchange Differential	
		%	\$	%	\$
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.59%			
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.72%		0.13%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	2.13%		0.54%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.65%		1.06%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Business PayPass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.06%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Grocery (High Volume)	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Petroleum (High Volume)	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode-Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.06%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.41%	
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Petroleum Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Supermarket Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Petroleum Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Big Box Stores Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Petroleum Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Specialty Clothing Stores Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Other Electronic Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT STANDARD	1.72%		0.13%	
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%			

MASTERCARD CREDIT INTERCHANGE RATES					
MASTERCARD CREDIT CARD TRANSACTION TYPE INTERREGIONAL/FOREIGN TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	Interchange Rate		Interchange Differential	
		%	\$	%	\$
		Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field®)	NONCDN CONSUMER UCAF	1.44%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%			
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.01%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%			
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.41%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%			
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.26%	
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	0.90%	\$30.00		\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.70%		0.11%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.26%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.26%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MER UCAF	1.85%		0.26%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.26%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	2.00%		0.41%	

DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE					
DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	APPLICABLE DISCOVER INTERCHANGE RATE AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	1.60%		\$0.00 (can be a combination of % and \$)	
		Interchange Rate		Interchange Differential	
		%	\$	%	\$
PURCHASE					
PSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.45%			
PSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.42%			
PSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.27%			
PSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	1.60%			



DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE					
DISCOVER CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS (Continued)	APPLICABLE DISCOVER INTERCHANGE RATE AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	1.60%		\$0.00 (can be a combination of % and \$)	
		Interchange Rate		Interchange Differential	
		%	\$	%	\$
PURCHASE					
PSL Consumer Core/Rewards - Hotels/Car Rentals	CDN CONSUMER CORE	1.67%		0.07%	
PSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE	1.67%		0.07%	
PSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.70%		0.10%	
PSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM	1.65%		0.05%	
PSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.50%			
PSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	1.98%		0.38%	
PSL Consumer Premium - Hotels/Car Rentals	CDN CONSUMER PREMIUM	2.05%		0.45%	
PSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM	2.03%		0.43%	
PSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	2.10%		0.50%	
PSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	2.00%		0.40%	
PSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	2.00%		0.40%	
PSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	2.25%		0.65%	
PSL Consumer Premium Plus - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS	2.40%		0.80%	
PSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS	2.35%		0.75%	
PSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.49%			
PSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.49%			
PSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.49%			
PSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	1.49%			
PSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREPAID	1.49%			
PSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID	1.49%			
PSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.20%		0.60%	
PSL Commercial - Supermarket	CDN COMMERCIAL	2.15%		0.55%	
PSL Commercial - Petroleum	CDN COMMERCIAL	2.15%		0.55%	
PSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.25%		0.65%	
PSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL	2.45%		0.85%	
PSL Commercial - Passenger Transport	CDN COMMERCIAL	2.40%		0.80%	
BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.72%		0.12%	
BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	2.10%		0.50%	
BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.60%		1.00%	
BSL Commercial	CDN COMMERCIAL BSL	2.65%		1.05%	
PSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.20%			
PSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.20%			
PSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.20%			
PSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.20%			
PSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT	1.20%			
PSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT	1.20%			
REFUND/VOUCHER					
PSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.72%		0.12%	
PSL Consumer Refund Core/Rewards Program 2	CDN CONSUMER CORE REFUND P2	1.67%		0.07%	
PSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P3	1.42%			
PSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	2.10%		0.50%	
PSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2	2.03%		0.43%	
PSL Consumer Refund Premium Program 3	CDN CONSUMER PREMIUM REFUND P3	1.65%		0.05%	
PSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	2.60%		1.00%	
PSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM PLUS REFUND P2	2.35%		0.75%	
PSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM PLUS REFUND P3	2.00%		0.40%	
PSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	1.20%			
PSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2	1.20%			
PSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.20%			
PSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.20%			
PSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2	1.20%			
PSL Consumer Refund Debit Program 3	CDN CONSUMER DEBIT REFUND P3	1.20%			
PSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.65%		1.05%	
PSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2	2.45%		0.85%	
PSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.15%		0.55%	
(can be a combination of % and \$)					
DISCOVER CREDIT CARD TRANSACTION TYPE INTERREGIONAL/FOREIGN TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	Interchange Rate		Interchange Differential	
		%	\$	%	\$
		PURCHASE			
PSL International Electronic	NONCDN ELECTRONIC	1.20%			
BSL International	NONCDN BSL	1.72%		0.12%	
REFUND					
International Refund	NONCDN REFUND	1.20%			
INTERAC DIRECT PAYMENT INTERCHANGE RATES					
APPLICABLE INTERAC DIRECT PAYMENT INTERCHANGE RATE		0.00%			

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