

## Cost of Borrowing Disclosure for Credit Card Application

<b>Annual Interest Rate</b>	The Interest Rate is in effect the day the Account is used or activated. Purchases: <b>11.99%</b> Cash Advances: <b>11.99%</b>
<b>Interest-Free Grace Period</b>	<b>21 Days</b> The payment Due Date will be at least <b>21</b> days after the monthly Statement Date. No interest is charged for new Purchases if the New Balance is paid in full by the Due Date shown on the monthly Account Statement. There is no interest-free period on Cash Advances or balance transfers.
<b>Minimum Payment</b>	<b>3.00% or \$10.00</b> The monthly Minimum Payment is the greater of (i) <b>\$10.00</b> or <b>3.00%</b> of the New Balance shown on the monthly Account Statement, and (ii) any amount over the Credit Limit.
<b>Foreign Currency Conversion</b>	<b>0%</b> Purchases or Cash Advances in a foreign currency will be converted into Canadian dollars at the exchange rate set by Visa International in effect on the day the transaction is posted to the Account, plus a <b>0%</b> currency conversion charge.
<b>Annual Fees</b>	There is no Annual Fee.
<b>Other Fees</b>	<p><b>Over Limit Fee: \$29.00</b> charged at the end of the billing period if the Debt exceeds the Credit Limit during any period covered by an Account Statement.</p> <p><b>Dishonoured (NSF) Cheque Charge: \$45.00</b> for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn.</p> <p><b>Account Maintenance Fee:</b> for an inactive Credit Card Account with a credit balance that has not changed for <b>360</b> consecutive days, a fee of the lesser of <b>\$10.00</b> or the full credit balance will be charged on that date.</p> <p>These fees are for services requested and will be charged on the day the transaction or event occurs:</p> <p><b>ATM Charge: 1%</b> of amount withdrawn (Minimum fee of <b>\$2.50</b> and Maximum fee of <b>\$10.00</b>) for a Cash Advance from an ATM displaying the Visa or Plus logo located in Canada; <b>1.50%</b> (Minimum fee of <b>\$4.50</b> and Maximum fee of <b>\$15.00</b>) if the ATM is located in United States; <b>1.50%</b> (Minimum fee of <b>\$5.50</b> and Maximum fee of <b>\$15.00</b>) if the ATM is located outside Canada and the United States. This is in addition to any other charges that may be levied by the owner/operator of the ATM.</p> <p><b>Convenience Cheque Fee: \$10.00</b> for each convenience cheque processed.</p> <p><b>Convenience Cheque Copy Fee: \$5.00</b> for a copy of a processed convenience cheque.</p> <p><b>Statement Copy Fee: \$5.00</b> for a copy of an Account Statement for any other period other than the current statement period.</p> <p><b>Rush Plastic Fee: \$39.00</b> for the delivery of a new or replacement Card by courier at the request of the Applicant(s).</p> <p><b>Sales/Cash Advance Draft Copy Fee: \$5.00</b> for each copy of a Purchase or Cash Advance draft. No charge will be applied for any copy of a draft to which an Account posting error is determined.</p>