

Annual Interest Rate	<p>19.99%</p> <p>The Interest Rate for Purchases and Cash Advances is 19.99%. The Interest Rate is in effect the day your Home Trust Account is opened, and is set out on each monthly Account Statement you receive from Home Trust, expressed as an annual percentage rate.</p>
Interest-Free Grace Period	<p>21 Days</p> <p>Your payment due date will be at least 21 days after your monthly Account Statement date. You will benefit from an Interest-Free Grace Period of at least 21 days for new Purchases if you pay your balance in full by the due date shown on your monthly Account Statement.</p> <p>There is no interest-free period on Cash Advances or balance transfers.</p>
Minimum Payment	<p>3.00% or \$10.00</p> <p>Your minimum monthly payment for your account will be (i) the greater of \$10.00 or 3% of the new balance shown on your monthly Account Statement, and (ii) any amount over your credit limit.</p>
Foreign Currency Conversion	<p>0%</p> <p>For Purchases or Cash Advances in a foreign currency, that 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 your Account, plus a 0% currency conversion charge.</p>
Annual Fee	<p>There is no annual fee.</p>
Other Fees	<p>Over Limit Fee: \$29.00 if the Debt is permitted to exceed the Credit Limit during any period covered by an Account Statement.</p> <p>These are other fees charged for services you request and will be charged on the day the transaction occurs.</p> <p>ATM Charge: 1% of amount withdrawn (Minimum fee of \$2.50 and Maximum fee of \$10.00) for a Cash Advance from an ATM displaying the <i>Visa</i> or Plus logo located in Canada; 1.50% (Minimum fee of \$4.50 and Maximum fee of \$45.00) if the ATM is located in United States; 1.50% (Minimum fee of \$5.50 and Maximum fee of \$15.00) 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>Convenience Cheque Fee: \$10.00 for each convenience cheque processed.</p> <p>Convenience Cheque Copy Fee: \$5.00 for a copy of a processed convenience cheque.</p> <p>Statement Copy Fee: \$5.00 for a copy of your Account Statement for any other period other than the current statement period.</p> <p>Rush Plastic Fee: \$39.00 for the delivery of a new or replacement Card by courier at your request.</p> <p>Sales/Cash Advance Draft Copy Fee: \$5.00 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> <p>Dishonoured (NSF) Cheque Charge: \$45.00 for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn;</p> <p>Fees are subject to change upon notice. Visit us at www.hometrusted.ca or call us at 1-877-281-7793.</p>