

DISCLOSURE SUMMARY FOR CHATR™ SECURED MASTERCARD®

<p>Annual Interest Rate</p>	<p>These interest rates are in effect when the Account is activated. Standard rate on Purchases and Fees: 19.99% Standard rate on Cash Advances, Cash-like Transactions and Balance Transfers: 22.99%</p> <p>Your interest rates may, <i>at our sole discretion</i>, increase to the Rate of 25.99% for Purchases and Fees and 27.99% for Cash Advances, Cash-like Transactions and Balance Transfers on the next Statement if you do not make the Required Payment by the due date any 2 times in a 12-month period. Required Payment means any past due amounts shown on a Statement plus the greater of: (a) \$10.00 PLUS current interest (excluding interest on Equal Payment Plans) and any other Fees; OR (b) 2% of your Statement Balance, excluding any Equal Payment Plan balance (or 5% of your Statement Balance, excluding any Equal Payment Plan balance, if you are resident in Quebec).</p>
<p>Interest-Free Grace Period</p>	<p>The payment due date shown on your Statement will be a minimum of 21 days from the last day of the Statement period. This period of time is referred to as an interest-free grace period. This means that interest will not be charged on Purchases (excluding any new Purchases converted to an Equal Payment Plan) and Fees if you pay the full Amount Due (or for Purchases that have been converted to an Equal Payment Plan during that Statement period, if you pay the full outstanding Balance) by the payment due date shown on your Statement.</p> <p>There is no interest-free grace period for Cash Advances, Cash-like Transactions or Balance Transfers, and interest is charged from the date such Transactions occur.</p>
<p>Minimum Payment</p>	<p>The minimum payment shown on each Statement will be the sum of (i) any past due amounts, (ii) any balance over your credit limit, and (iii) any Equal Payment Plan payments (including interest) due on that Statement PLUS the greater of:</p> <ul style="list-style-type: none"> (a) \$10.00 PLUS current interest (excluding interest on Equal Payment Plans) and any other Fees (detailed in “OTHER FEES” section); OR (b) 2% of your Statement Balance, excluding any Equal Payment Plan balance (or 5% of your Statement Balance, excluding any Equal Payment Plan balance, if you are resident in Quebec). <p>For all Cardholders, Statement Balances under \$10.00 are due in full by the payment due date.</p>
<p>Foreign Currency Conversion</p>	<p>All Transactions made in a foreign currency are converted to Canadian dollars at the rate established by Mastercard International in effect on or after the date of the Transaction and no later than the date the Transaction is posted to the Account (which may not be the same date as the date of the Transaction) plus an amount equal to 2.5% of the Transaction amount after it has been converted to Canadian dollars.</p>
<p>Annual Fees</p>	<p>Primary Cardholder: \$60.00 (payable in twelve equal monthly installments of \$5.00 each and charged on the last day of the Statement period after your first Transaction is made and posted to the Account and charged monthly thereafter on the last day of each Statement period); Authorized User(s): \$0.00</p>
<p>Other Fees</p>	<p>To be charged on the day the Transaction or event occurs, unless otherwise specified.</p> <p><u>Over Limit Fee:</u> \$29.00 when the outstanding Balance exceeds your credit limit; fee is charged only 1 time per Statement period. This fee is not applicable to residents of Quebec.</p> <p><u>Cash Advance Fee:</u> \$5.00 each time you obtain a Cash Advance at a financial institution or automated banking machine located inside or outside Canada, and each time you conduct a Cash-like Transaction.</p> <p><u>Dishonoured Payment Fee:</u> \$42.00 each time a payment you make from or to the Account is dishonoured.</p> <p><u>Statement and Transaction Reprint Fee:</u> \$5.00 for an additional copy of a Statement or to reprint a Transaction record. There is no fee for a Transaction reprint for residents of Quebec.</p> <p><u>Credit Balance Refund Fee:</u> \$20.00 for manual cheque requests only.</p> <p><u>Fee for Balance Transfers:</u> 3% of the amount of each Balance Transfer 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 for Balance Transfers on the Account. We 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. This fee will be charged on the day that the Balance Transfer is posted to the Account.</p> <p><u>Fee for Equal Payment Plans:</u> 3% of the amount of each Purchase that you have converted to an Equal Payment Plan 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 for Purchases on the Account. We 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. This fee is not applicable to residents of Quebec.</p> <p><u>Inactive Account Fee:</u> If, on the last day of the Statement period shown on a Statement, there is a credit balance on the Account and there has been no activity on the Account (meaning no debits, credits, interest or fees) for the preceding 12 consecutive months, the Account will be charged a fee equal to the lesser of \$10.00 and the amount of the credit balance.</p>

Available Credit Alerts: Starting **June 30, 2022**, we will, without delay, automatically send you an alert by electronic means (unless you have not provided your contact information to us or have subsequently opted out of receiving alerts) for every Transaction you make where the available credit on the Account falls below or remains below the amount that you have set through your alert preferences or, if you have not set an amount through your alert preferences, the amount of \$100 or any other amount set by law.