

PLEASE SEND INQUIRIES TO:  
**TD MERCHANT SOLUTIONS**  
**P.O. BOX 300, TD CENTRE**  
**TORONTO, ONTARIO M5K 1K6**

TELEPHONE NO: 1-800-363-1163

RICHMOND BC V6X 1B9

9697

MERCHANT NUMBER	
[REDACTED]	
CHAIN CODE	PAGE
200	200002615
1 of 4	
STATEMENT PERIOD	
NOV 01, 2021 to NOV 30, 2021	

**IMPORTANT**

EFFECTIVE APRIL 2022, MASTERCARD, VISA AND INTERAC WILL BE MAKING PRICING CHANGES (INCLUDING INCREASES, DECREASES AND NEW FEES) THAT MAY AFFECT FEES APPLIED TO YOUR TDMS ACCOUNT.

LEARN MORE AT: [WWW.TDMERCHANTSOLUTIONS.COM/CHANGE](http://WWW.TDMERCHANTSOLUTIONS.COM/CHANGE) OR CALL 1-800-363-1163.

**EFFECTIVE RATE SUMMARY**

PAYMENT CARD TYPE	TOTAL FEES	TOTAL SALES	EFFECTIVE DISCOUNT RATE
TOTAL VISA CREDIT SALES	\$1,117.80	\$45,375.89	2.463%
TOTAL MASTERCARD CREDIT SALES	\$558.81	\$26,556.10	2.104%
TOTAL INTERAC DIRECT PAYMENT SALES	\$10.78	\$14,784.91	0.073%

SUMMARY OF FEES	UNIT COST	NUMBER/QUANTITY	AMOUNT
VISA CREDIT RATE	1.29%	\$45,375.89	\$585.35
VISA CREDIT ASSESSMENT FEE	0.20%	\$45,375.89	\$90.75
VISA FOREIGN ASSESSMENT FEE	1.45%	\$9,558.81	\$138.60
VISA CREDIT AUTHORIZATION FEE	\$0.10	178	\$17.80
VISA CREDIT FOREIGN TRANS FEE	\$0.135	16	\$2.16
VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE			\$283.14
<b>TOTAL VISA CREDIT TRANSACTION FEES</b>			<b>\$1,117.80</b>
MASTERCARD CREDIT RATE	0.96%	\$26,556.10	\$254.94
MASTERCARD CREDIT ASSESSMENT FEE	0.20%	\$26,700.10	\$53.40
MASTERCARD FOREIGN ASSESSMENT FEE	1.20%	\$3,779.20	\$45.35
MASTERCARD CREDIT AUTHORIZATION FEE	\$0.10	98	\$9.80
MASTERCARD CREDIT FOREIGN TRANS FEE	\$0.135	7	\$0.95
MASTERCARD CREDIT DISCOUNT RATE ADJ FEE			\$167.48
MASTERCARD SAFETY NET FEE <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	\$0.0013	87	\$0.11
MASTERCARD ACQUIRER LICENSE FEE <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	0.10%	\$26,556.10	\$26.56
MASTERCARD CYBER SECURE FEE <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	\$0.22	1	\$0.22
<b>TOTAL MASTERCARD CREDIT TRANSACTION FEES</b>			<b>\$558.81</b>
INTERAC DIRECT PAYMENT TRANSACTION FEE	\$0.04	133	\$5.32

MERCHANT NUMBER	CHAIN CODE	STATEMENT PERIOD	PAGE
200 021222356	200 200002615	NOV 01, 2021 to NOV 30, 2021	2 of 4

SUMMARY OF FEES		UNIT COST	NUMBER/QUANTITY	AMOUNT
INTERAC DIRECT PAYMENT ASSESSMENT FEE		\$0.02	133	\$2.66
INTERAC DISCOUNT ADJUSTMENT FEE				\$2.80
<b>TOTAL INTERAC DIRECT PAYMENT TRANS FEES</b>				<b>\$10.78</b>
BATCH CLOSE FEE		\$0.35	7	\$2.45
<b>TOTAL ACCOUNT FEES</b>				<b>\$2.45</b>
RENTED SOLUTION FEE-TDDESK5000 PP*			1	\$34.00
<b>TOTAL EQUIPMENT RENTAL</b>				<b>\$34.00</b>
GST REGISTRATION NO.: R105255145				\$1.70
PST				\$2.38
<b>AMOUNT CHARGED TO YOUR BANK ACCOUNT NO: (96970-096975201918 )</b>				<b>\$1,727.92</b>

\* Fee/Rate is subject to sales tax

## DETAILS OF DISCOUNT RATE ADJUSTMENT FEE

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN BUS STANDARD	2	\$1,280.00		0.750%		0.300%	\$13.44
CDN BUS ELEC.	3	\$2,670.24		0.650%		0.300%	\$25.37
CDN INFINITE HI-SPEND STANDARD	2	\$960.00		1.200%		0.300%	\$14.40
CDN INFINITE HI-SPEND ELEC.	8	\$2,366.00		0.830%		0.300%	\$26.74
NONCDN STANDARD	1	\$107.52		0.350%		0.300%	\$0.70
NONCDN PREMIUM CARD	7	\$6,814.04		0.550%		0.300%	\$57.92
NONCDN SUPER PREMIUM	3	\$677.80		0.720%		0.300%	\$6.91
CDN CONSUMER STANDARD	24	\$3,825.11		0.200%		0.300%	\$19.13
CDN INFINITE STANDARD	30	\$7,454.60		0.450%		0.300%	\$55.91
CDN INFINITE ELEC.	55	\$10,099.91		0.320%		0.300%	\$62.62
<b>TOTAL</b>	<b>135</b>	<b>\$36,255.22</b>					<b>\$283.14</b>

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
NONCDN CONSUMER ELEC	1	\$144.00		0.180%		0.300%	\$0.69
NONCDN CONSUMER STANDARD	2	\$572.00		0.680%		0.300%	\$5.61
NONCDN CORPORATE STANDARD	2	\$2,480.00		1.080%		0.300%	\$34.22
CDN COMMERCIAL SM ENT	2	\$96.00		1.080%		0.300%	\$1.32
CDN CONSUMER UC PRES	16	\$3,752.76		0.300%		0.300%	\$22.52
CDN CONSUMER WO CLESS	4	\$272.00		0.240%		0.300%	\$1.47
CDN CONSUMER WO EMV	4	\$3,037.60		0.300%		0.300%	\$18.23
CDN CONSUMER WO UC PRES	5	\$1,984.50		0.600%		0.300%	\$17.86
CDN CONSUMER WE CLESS	11	\$754.08		0.560%		0.300%	\$6.49
CDN CONSUMER WE EMV	6	\$2,393.00		0.640%		0.300%	\$22.49
CDN CONSUMER WE UC PRES	9	\$2,310.77		0.940%		0.300%	\$28.65
NONCDN CONSUMER SUP PREM ELEC	1	\$480.00		1.060%		0.300%	\$6.53

MERCHANT NUMBER		CHAIN CODE		STATEMENT PERIOD				PAGE
200 021222356		200 200002615		NOV 01, 2021 to NOV 30, 2021				3 of 4

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
NONCDN CONSUMER SUP PREM STD	1	\$103.20		1.060%		0.300%	\$1.40
<b>TOTAL</b>	<b>64</b>	<b>\$18,379.91</b>					<b>\$167.48</b>

INTERAC DIRECT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
INTERAC FLASH INTERCHANGE FEE	80	\$4,793.12	\$0.035				\$2.80
<b>TOTAL</b>	<b>80</b>	<b>\$4,793.12</b>					<b>\$2.80</b>

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATES, VISIT [WWW.TDMERCHANTSOLUTIONS.COM/INTERCHANGE](http://WWW.TDMERCHANTSOLUTIONS.COM/INTERCHANGE)  
 FOR AN INTERCHANGE PLUS MERCHANT, THE INTERCHANGE DIFFERENTIAL RATE  
 REPRESENTS THE INTERCHANGE RATE FOR EACH CARD TYPE

SUMMARY OF SALES					NUMBER	AMOUNT
TOTAL VISA CREDIT SALES					181	\$45,375.89
TOTAL VISA CREDIT RETURNS					1	\$1,000.00
<b>NET VISA CREDIT SALES</b>					<b>182</b>	<b>\$44,375.89</b>
TOTAL MASTERCARD CREDIT SALES					87	\$26,556.10
TOTAL MASTERCARD CREDIT RETURNS					2	\$144.00
<b>NET MASTERCARD CREDIT SALES</b>					<b>89</b>	<b>\$26,412.10</b>
TOTAL INTERAC DIRECT PAYMENT (IDP) SALES					133	\$14,784.91
<b>NET INTERAC DIRECT PAYMENT (IDP) SALES</b>					<b>133</b>	<b>\$14,784.91</b>

### DETAILS OF ACCOUNT ACTIVITY

CLS DATE	DEP DATE	VISA CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/01	11/01	DEPOSIT	1305920444408906	23	\$5,654.17			23	\$5,654.17
11/07	11/08	DEPOSIT	1311920443988603	37	\$8,330.17			37	\$8,330.17
11/12	11/12	DEPOSIT	1316920445765004	27	\$6,683.62			27	\$6,683.62
11/17	11/17	DEPOSIT	1321920444328807	31	\$9,271.11			31	\$9,271.11
11/22	11/22	DEPOSIT	1326920444186705	31	\$6,778.60	1	\$1,000.00	32	\$5,778.60
11/23	11/23	DEPOSIT	1327920444288203	3	\$621.00			3	\$621.00
11/28	11/29	DEPOSIT	1332920444284700	29	\$8,037.22			29	\$8,037.22
<b>TOTAL VISA CREDIT TRANSACTIONS</b>				<b>181</b>	<b>\$45,375.89</b>	<b>1</b>	<b>\$1,000.00</b>	<b>182</b>	<b>\$44,375.89</b>

CLS DATE	DEP DATE	MC CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/01	11/01	DEPOSIT	1305920444408906	4	\$708.60			4	\$708.60
11/07	11/08	DEPOSIT	1311920443988702	22	\$3,436.15	2	\$144.00	24	\$3,292.15
11/12	11/12	DEPOSIT	1316920445765103	21	\$8,607.76			21	\$8,607.76
11/17	11/17	DEPOSIT	1321920444328906	14	\$4,595.04			14	\$4,595.04
11/22	11/22	DEPOSIT	1326920444186804	9	\$5,364.10			9	\$5,364.10
11/23	11/23	DEPOSIT	1327920444288203	5	\$1,131.45			5	\$1,131.45

MERCHANT NUMBER			CHAIN CODE		STATEMENT PERIOD		PAGE	
200 021222356			200 200002615		NOV 01, 2021 to NOV 30, 2021		4 of 4	

CLS DATE	DEP DATE	MC CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/28	11/29	DEPOSIT	1332920444284809	12	\$2,713.00			12	\$2,713.00
<b>TOTAL</b>	<b>MASTERCARD CREDIT TRANSACTIONS</b>			<b>87</b>	<b>\$26,556.10</b>	<b>2</b>	<b>\$144.00</b>	<b>89</b>	<b>\$26,412.10</b>

CLS DATE	DEP DATE	INTERAC	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/01	11/01	DEPOSIT	130592044408902	12	\$751.92			12	\$751.92
11/07	11/08	DEPOSIT	1311920443988609	28	\$3,106.14			28	\$3,106.14
11/12	11/12	DEPOSIT	1316920445765000	22	\$1,785.52			22	\$1,785.52
11/17	11/17	DEPOSIT	1321920444328803	19	\$2,999.76			19	\$2,999.76
11/22	11/22	DEPOSIT	1326920444186701	26	\$1,803.98			26	\$1,803.98
11/23	11/23	DEPOSIT	1327920444288209	4	\$653.20			4	\$653.20
11/28	11/29	DEPOSIT	1332920444284706	22	\$3,684.39			22	\$3,684.39
<b>TOTAL</b>	<b>IDP TRANSACTIONS</b>			<b>133</b>	<b>\$14,784.91</b>			<b>133</b>	<b>\$14,784.91</b>