



MERCHANT NUMBER  
200



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

TELEPHONE NO: 1-800-363-1163

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STATEMENT PERIOD

NOV 01, 2022 to NOV 30, 2022

## IMPORTANT

REMINDER: EFFECTIVE NOVEMBER 2022, MASTERCARD, AMEX OPTBLUE & TDMS MADE PRICING INCREASES & DECREASES. ALSO, EFFECTIVE MAR, APR & MAY 2023, MASTERCARD, VISA, INTERAC & AMEX OPTBLUE WILL MAKE PRICING INCREASES & OR DECREASES THAT MAY AFFECT FEES APPLIED TO YOUR TDMS ACCOUNT. LEARN MORE: 1-800-363-1163 OR [WWW.TDMERCHANTSOLUTIONS.COM/CHANGE](http://WWW.TDMERCHANTSOLUTIONS.COM/CHANGE). FOR AMEX OPTBLUE CHANGES: [WWW.TDMERCHANTSOLUTIONS.COM/NOTICES](http://WWW.TDMERCHANTSOLUTIONS.COM/NOTICES)

## EFFECTIVE RATE SUMMARY

PAYMENT CARD TYPE	TOTAL FEES	TOTAL SALES	EFFECTIVE DISCOUNT RATE
TOTAL VISA CREDIT SALES	\$1,036.83	\$44,349.95	2.338%
TOTAL MASTERCARD CREDIT SALES	\$446.05	\$21,259.78	2.098%
TOTAL INTERAC DIRECT PAYMENT SALES	\$9.27	\$15,472.61	0.060%
TOTAL DISCOVER CREDIT SALES	\$0.61	\$20.01	3.048%
TOTAL UNIONPAY SALES	\$10.35	\$669.60	1.546%

## SUMMARY OF FEES

	AMOUNT
SA CREDIT RATE	\$567.68
SA CREDIT ASSESSMENT FEE	\$88.70
SA FOREIGN ASSESSMENT FEE	\$76.26
SA CREDIT FOREIGN TRANS FEE	\$5.81
SA CREDIT DISCOUNT RATE ADJUSTMENT FEE	\$298.38
TOTAL VISA CREDIT TRANSACTION FEES	\$1,036.83
MASTERCARD CREDIT RATE	\$201.97
MASTERCARD CREDIT ASSESSMENT FEE	\$43.49
MASTERCARD FOREIGN ASSESSMENT FEE	\$23.06
MASTERCARD CREDIT FOREIGN TRANS FEE	\$1.49
MASTERCARD CREDIT DISCOUNT RATE ADJ FEE	\$148.16
MASTERCARD SAFETY NET FEE	\$0.14
MASTERCARD ACQUIRER LICENSE FEE	X \$27.52
MASTERCARD CYBER SECURE FEE	X \$0.22
TOTAL MASTERCARD CREDIT TRANSACTION FEES	\$446.05
INTERAC DIRECT PAYMENT TRANSACTION FEE	X \$5.44
INTERAC DIRECT PAYMENT ASSESSMENT FEE	X \$1.88

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<b>SUMMARY OF FEES</b>			
<b>INTERAC DISCOUNT ADJUSTMENT FEE</b>			
<b>TOTAL INTERAC DIRECT PAYMENT TRANS FEES</b>			
DISCOVER CREDIT RATE			\$1.95
DISCOVER CREDIT ASSESSMENT FEE			\$9.27
DISCOVER CREDIT INTERNATIONAL PROC FEE			\$0.33
DISCOVER CREDIT DISCOUNT RATE ADJ FEE			\$0.04
<b>TOTAL DISCOVER CREDIT TRANSACTION FEES</b>			\$0.16
UNIONPAY RATE			\$0.08
UNIONPAY ASSESSMENT FEE			\$0.61
<b>TOTAL UNIONPAY TRANSACTION FEES</b>			\$9.01
<b>MONTHLY SERVICE FEE</b>			\$1.34
<b>TOTAL ACCOUNT FEES</b>			\$10.35
<b>MONTHLY EQUIPMENT RENTAL FEE *</b>			\$2.95
<b>TOTAL EQUIPMENT RENTAL</b>			\$22.00
GST REGISTRATION NO.: R105255145			\$22.00
PST			\$1.10
<b>AMOUNT CHARGED TO YOUR BANK ACCOUNT</b>			\$1.54
<b>\$1,530.70</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 ELEC.	18	\$6,078.51					\$57.75
CDN INFINITE HI-SPEND ELEC.	18	\$3,348.73					\$37.84
NONCDN COMMERCIAL	2	\$143.05					\$1.50
NONCDN PREMIUM CARD	15	\$2,702.46					\$22.98
NONCDN SUPER PREMIUM	22	\$3,933.44					\$40.12
CDN PREPAID ELEC.	1	\$59.80					\$0.28
CDN INF BUS ELEC.	5	\$1,769.25					\$20.35
CDN INFINITE ELEC.	96	\$18,910.02					\$117.56
<b>TOTAL</b>	<b>177</b>	<b>\$36,945.26</b>					<b>\$298.38</b>

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN PREPAID ELEC	1	\$119.60					\$0.98
CDN COMMERCIAL SM ENT	4	\$763.01					\$10.53
CDN COMMERCIAL WE	1	\$550.00					\$8.97
CDN CONSUMER WO CLESS	2	\$74.81					\$0.40
CDN CONSUMER WO EMV	7	\$2,160.80					\$12.96
CDN CONSUMER WE CLESS	22	\$1,360.30					\$11.70
CDN CONSUMER WE EMV	25	\$7,927.40					\$74.51
NONCDN CONSUMER CORE CP	3	\$240.05					\$1.15
NONCDN CONSUMER PREMIUM CP	2	\$881.00					\$10.84