

Information Summary Box

Date of contract(s)	<p>Effective start date: The date when you first use our Services which is the date of your first transaction.</p> <p>Length of Term: 3 years</p> <p>Renewal date: Third anniversary of effective start date (please add three years from your effective start date to determine your renewal date).</p>
Acquirer	<p>Moneris Solutions Corporation on its own behalf and on behalf of Royal Bank of Canada ("RBC") and Bank of Montreal ("BMO") 3300 Bloor Street West, West Tower Toronto, ON M8X 2X2 Tel: 1-866-319-7450 www.moneris.com</p> <p>RBC is a party to this Agreement for Visa and Interac Card acceptance services and BMO is a party to this Agreement for MasterCard Card acceptance services, as required by the Card Brand Rules and Regulations.</p>
For Cancellation of contract(s) and any applicable penalties	<p>Merchant's right to cancel:</p> <p>Despite what the Agreement states on your right to cancel, you may cancel the Agreement without penalty in the event of:</p> <ul style="list-style-type: none">• A fee increase, except one made in accordance with a pre-determined fee schedule in the Agreement;• The introduction of a new fee; or• A reduction in applicable interchange rates that is not fully passed on to you. <p>To do so, you must exercise this right within 90 days of the date of receiving notice of:</p> <ul style="list-style-type: none">• the fee increase;• the introduction of a new fee; or• the reduction on the applicable interchange fees that is not fully passed on to you. <p>by sending notice to Moneris to this effect as described in Section 27 of the Agreement.</p> <p>Other cancellation rights:</p> <p>You may also cancel the Agreement by paying Moneris a deactivation fee of \$300 for each location processing with Moneris.</p> <p>Contract renewals:</p> <p>The Agreement will automatically renew for successive Renewal Terms of 6 months.</p> <p>Notice of non-renewal:</p> <p>Should you not wish to renew the Agreement at the end of the Initial Term or a Renewal Term, you must provide Moneris with at least 90 days before the end of the Initial Term or Renewal Term, that you wish to terminate this Agreement, such termination to be effective at the end of the Initial Term or Renewal Term, as the case may be.</p>

Complaint handling procedures	<p>If you have a complaint pertaining to the Code of Conduct for the Credit and Debit Card Industry, you can file a complaint through a variety of channels: by filling out the form on https://www.moneris.com/en/About-Moneris/Code-of-Conduct, by calling our toll free number 844-663-2948, via email CodeofConduct@moneris.com, or by mailing Moneris, Code of Conduct P.O. Box 219, Station D, Toronto, ON M6P 3J8.</p>												
Information about Payment Terminal	<p>Terminal rental company name and contact information:</p> <p>Moneris Solutions Corporation 3300 Bloor Street West, West Tower Toronto, ON M8X 2X2 Tel: 1-866-319-7450 www.moneris.com</p>												
Contactless payments acceptance	<p>Equipment information and Fees (Excluding Taxes):</p> <p>The terminal is being provided on rental basis by Moneris. Please refer to the Other Fees Disclosure Box to review your rental pricing for terminals.</p> <p>Contactless payments have been enabled at the point-of-sale and consented to by the merchant for the following payment card networks:</p> <table> <tr> <td>X</td><td>Visa</td></tr> <tr> <td>X</td><td>MasterCard</td></tr> <tr> <td></td><td>Discover</td></tr> <tr> <td></td><td>American Express</td></tr> <tr> <td></td><td>UnionPay</td></tr> <tr> <td>X</td><td>Interac</td></tr> </table>	X	Visa	X	MasterCard		Discover		American Express		UnionPay	X	Interac
X	Visa												
X	MasterCard												
	Discover												
	American Express												
	UnionPay												
X	Interac												
Transaction return policy	<p>Card acceptance fees will be applied to transaction returns as follows:</p> <p>\$ 0.1500</p>												
Independent Sales Organization	N/A												
Code of Conduct	<p>The Code of Conduct can be accessed through the following link:</p> <p>http://www.fcac-acfc.gc.ca/Eng/forIndustry/publications/lawsReg/Pages/CodeofCo-Codedeco.aspx</p>												
Statements	<p>Merchants can view their statements by registering online at https://www1.moneris.com/merchantdirect</p> <p>A paper statement fee applies as follows:</p> <p>\$ 2.00</p>												

Fee Disclosure Box

These are the most common domestically issued card types and processing methods.
They do not represent all the possible fees and variations that are charged to merchants

PAYMENT CARD TYPE	PROCESSING METHOD	
	Card/Device Present Means that the card/device was electronically read (contact or contactless interface or mag-stripe).	Card/Device Not-Present Means that the card/device was not electronically read, e.g. mail/telephone order, online, recurring payment, manually key-entered).
American Express Cards	N/A	N/A
American Express Prepaid Cards	N/A	N/A
Interac Debit Cards	\$0.0500	N/A
Interac Debit Cards - Contactless	\$0.0850	N/A
MasterCard Business Cards	2.34500%	2.34500%
MasterCard Consumer Credit Cards	1.58500%	1.89500%
MasterCard Corporate Cards	2.34500%	2.34500%
MasterCard Debit Cards	N/A	N/A
MasterCard Prepaid Cards	1.58500%	1.89500%
MasterCard World Cards	1.87500%	2.23500%
MasterCard World Elite Cards	2.24500%	2.83500%
UnionPay Credit Cards	N/A	N/A
Visa Business Cards	2.24500%	2.34500%
Visa Business Premium Cards	2.44500%	2.59500%
Visa Consumer Credit Cards	1.56500%	1.86500%
Visa Corporate Cards	2.24500%	2.34500%
Visa Corporate Premium Cards	N/A	N/A
Visa Debit Cards	N/A	N/A
Visa Infinite Cards	1.88500%	2.05500%
Visa Infinite Privilege Cards	2.29500%	2.79500%
Visa Prepaid Cards	1.56500%	1.86500%

The rates listed above represent the most common types of domestic payment card transactions and your actual transaction rates may vary based on a number of factors including, but not limited to, whether or not a transaction:

- is contactless;
- attracts a special card brand rate program; or
- exceeds or falls below a certain transaction amount was completed online or via mail or telephone order.
- All fees are exclusive of taxes. Any applicable taxes will be charged separately.

Other Fees Disclosure Box

DIFFERENTIAL PRICING		
Interchange/Wholesale Discount Rates	See Card Brand Website or https://www.moneris.com/about-moneris/code-of-conduct/Interchange-Rates	
Differential Fee	The Differential Fee is equal to the difference between the Interchange/Wholesale Discount Rates associated with an Electronic Consumer Transaction (as of the date of the Transaction and subject to change by the Card Brand) and the Interchange/Wholesale Discount Rates at which the Card Brand actually processed the Transaction.	
MasterCard MDR [Merchant Discount Rate]	1.46000 %	\$ 0.0000
Debit MasterCard MDR [Merchant Discount Rate]	%	\$
Visa MDR [Merchant Discount Rate]	1.44000 %	\$ 0.0000
Visa Debit MDR [Merchant Discount Rate]	%	\$
Discover MDR [Merchant Discount Rate]	%	\$
UnionPay MDR [Merchant Discount Rate]	%	\$
Interac Transaction Fee		\$ 0.0430
American Express/JCB MDR [Merchant Discount Rate]	%	\$
MasterCard Non-Qualified Fee	0.20000 %	\$ 0.0000
Debit MasterCard Non-Qualified Fee	%	\$
Visa Non-Qualified Fee	0.20000 %	\$ 0.0000
Visa Debit Non-Qualified Fee	%	\$
Discover Non-Qualified Fee	%	\$
UnionPay Non-Qualified Fee	%	\$
American Express/JCB Non-Qualified Fee	%	\$
MasterCard Card Brand Fee	0.12500 %	\$
Debit MasterCard Card Brand Fee	%	\$
Visa Card Brand Fee	0.12500 %	\$
Visa Debit Card Brand Fee	%	\$
Discover Card Brand Fee	%	\$
UnionPay Card Brand Fee	%	\$
Interac Card Brand Fee		\$ 0.0070
American Express/JCB Card Brand Fee	%	\$
MasterCard Card Brand Foreign Fee	0.92500 %	\$
Debit MasterCard Card Brand Foreign Fee	%	\$
Visa Card Brand Foreign Fee	0.92500 %	\$
Visa Debit Card Brand Foreign Fee	%	\$
Discover Card Brand Foreign Fee	%	\$

UnionPay Card Brand Foreign Fee	%	\$
American Express/JCB Card Brand Foreign Fee	%	\$
ONE TIME FEES		
Administration Fee		\$
Air Miles Program Set Up Fee		\$
Air Miles Additional Location Set Up Fee		\$
DCC Set-up Fee		\$
Gateway Set-Up Fee		\$
Gift Card Program Setup Fee		\$
Gift Card New Artwork Fee		\$
Gift Card Total Card Fee		\$
Gift Card Additional Location Fee		\$
Gift Card Reload Setup Fee		\$
Imprinter Rental - Portable - Purchase		\$
Interac Online Registration Fee		\$
Interac Surcharge Set Up Fee		\$
Loyalty Card Program Set Up Fee		\$
Loyalty Card Rush Fee		\$
Loyalty Card Custom Artwork Fee		\$
Loyalty Program Change/Plan Switch Fee		\$
Loyalty Card Additional Location Setup Fee		\$
Loyalty Card Total Card Fee		\$
On-Site Installation Fee		\$
Touch Bistro Integration Fee		\$
POS Upgrade Fee		\$
Vault Service Set Up Fee		\$
Verified by Visa/Secure Code Fee		\$
Wireless Activation Fee		\$
MONTHLY FEES		
Account Service Package Fee		\$ 2.95
Automated Billing Updater Monthly Fee		\$
Consolidation Fee		\$
Fraud Tools Monthly Fee		\$
Gateway Access Fee		\$
iCMP PIN Pad		\$
Interac Surcharge Monthly Fee		\$
iPP320 Mobile		\$
IPP320 PIN Pad		\$
IVR Service		\$
iWL220 Additional Charge Base		\$
iWL220 Additional Com. Base		\$

iWL220 Package A	\$
iWL220 Package B	\$
iWL255	\$
iWL255 + Charge Base	\$
Gift Card Program Fee	\$
Gift Card Reload Fee	\$
Gift Enhanced Web Reporting Fee	\$
Loyalty Monthly Fee	\$
Minimum Monthly MDR	\$ 10.00
MX 915 PIN Pad	\$
Paper Statement Fee	\$ 2.00
PetroTrak	\$
POSPAD Monthly Usage Fee (Per Device)	\$
Vault Service Monthly Fee for each Record	\$
Touch Bistro License Fee	\$
Terminal 1: Vx820	\$ 22.00
Terminal 2:	\$
Terminal 3:	\$
ANNUAL FEES	
Imprinter Rental Fee	\$
TRANSACTION FEES	
Gateway Transaction Fee	\$
eVAR Transaction Fee	\$
VAR Transaction Fee	\$
IVR Transaction Fee	\$
Interac Online Transaction Fee	\$
MasterCard Other Financial Institution Transaction Fee	\$
Visa Other Financial Institution Transaction Fee	\$
American Express/JCB Other Financial Institution Transaction Fee	\$
CitiCommerce Transaction Fee	\$
HSBC Transaction Fee	\$
Sears Transaction Fee	\$
Wells Fargo Transaction Fee	\$
MasterCard Authorization Fee	\$
Debit MasterCard Authorization Fee	\$
Visa Authorization Fee	\$
Visa Debit Authorization Fee	\$
Discover Authorization Fee	\$
UnionPay Authorization Fee	\$
Interac Authorization Fee	\$

American Express/JCB Authorization Fee	\$
MasterCard Settlement Fee	\$
Debit MasterCard Settlement Fee	\$
Visa Settlement Fee	\$
Visa Debit Settlement Fee	\$
Discover Settlement Fee	\$
UnionPay Settlement Fee	\$
Interac Settlement Fee	\$
American Express/JCB Settlement Fee	\$
MasterCard Refund Transaction Fee	\$ 0.1500
Debit MasterCard Refund Transaction Fee	\$
Visa Refund Transaction Fee	\$ 0.1500
Visa Debit Refund Transaction Fee	\$
Discover Refund Transaction Fee	\$
UnionPay Refund Transaction Fee	\$
Interac Refund Transaction Fee	\$
American Express/JCB Refund Transaction Fee	\$
OTHER VARIABLE FEES	
Aged Close Batch Fee	\$ 2.50
Air Miles Per Reward Mile Issued Fee	\$
Automated Billing Updater MasterCard Fee Per Match	\$
Automated Billing Updater MasterCard Fee Per Submission	\$
Automated Billing Updater Visa Fee Per Match	\$
Automated Billing Updater Visa Fee Per Submission	\$
Chargeback Fee	\$ 25.00
Compliance Fee	\$ 80.00
Dial Communication Fee	\$
Environmental Handling Fee	\$
Handling Fee	\$ 5.00
Installation Package Fee	\$
Installation Services Cancellation Fee	\$
Loyalty Transaction Overage Fee	\$
Non-Compliance Fee	\$ 25.00
MasterCard Processing Integrity Fee for Final Authorizations*	The greater of \$ 0.04 (US) or 0.25% of Transaction amount
MasterCard Processing Integrity Fee for Undefined Authorizations**	\$ 0.045 (US)
MasterCard Processing Integrity Fee for Pre Authorizations***	\$ 0.045 (US)
PCI Security Fee	\$ 12.95
Tokenization (Vault) Per Click Fee	\$
Tokenization (Vault) Per Record Fee	\$
Stationery Fee []	\$

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Stationery Fee []	\$

- All fees are exclusive of taxes. Any applicable taxes will be charged separately.

* applies to a MasterCard purchase Transaction where:

(1) you have not sent us your clearing and settlement files for the Transaction within seven calendar days after receiving the Authorization Code for the Transaction.

(2) the clearing amount in your clearing and settlement files for the Transaction differs from the Authorization Code amount for the Transaction.

(3) the clearing currency code in your clearing and settlement files for the Transaction differs from the currency of the Authorization Code for the Transaction.

(4) the MasterCard Transaction data was not provided or was invalid in the clearing and settlement files for the Transaction.

** applies to MasterCard Transactions where you have received an Authorization Code but you have not either submitted the Transaction in the clearing and settlement files or reversed the Transaction within 7 calendar days of the authorization date for any Transaction with an undefined financial amount.

*** applies to MasterCard Transactions that are not sent to us for clearing and settlement within 30 calendar days of the date the Transaction was pre-authorized.

*We will convert the amounts from United States dollars into Canadian dollars at an exchange rate set by MasterCard on the date of the conversion.