

**DISCLOSURE SUMMARY FOR ANY ROGERS BANK™ MASTERCARD®**

<p><b>Annual Interest Rate</b></p>	<p>These interest rates are in effect when your Credit Card Account is activated.            Standard Rate on Purchases and Fees: <b>19.99%</b>            Standard Rate on Cash Advances, Cash-Like Transactions and Balance Transfers: <b>22.99%</b>            Your interest rates will increase to the Rate of <b>25.99%</b> for Purchases and Fees and <b>27.99%</b> for Cash Advances, Cash-Like Transactions and Balance Transfers on your next statement if you do not make the minimum payment by the due date <b>2</b> times in any <b>12</b>-month period.</p>
<p><b>Interest-Free Grace Period</b></p>	<p>The payment due date shown on your monthly statement will be at least <b>21</b> days after the last day of the statement period shown on your monthly statement. This period of time is referred to as an interest-free grace period. This means that interest will not be charged on your Purchases and Fees 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><b>Minimum Payment</b></p>	<p>The minimum payment shown on each monthly statement will be the sum of (i) any past due amounts and (ii) any balance over your credit limit PLUS the greater of:</p> <p style="padding-left: 40px;">(a) <b>\$10.00</b> PLUS current interest and any other Fees (detailed in “<b>OTHER FEES</b>” section); OR            (b) <b>2%</b> of your statement balance (or <b>5%</b> of your statement balance if you are resident in Quebec).</p> <p>For all cardholders, statement balances under <b>\$10</b> are due in full.</p>
<p><b>Foreign Currency Conversion</b></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 your Account (which may not be the same date as the date of the Transaction) plus an amount equal to <b>2.5%</b> of the transaction amount after it has been converted to Canadian dollars.</p>
<p><b>Annual Fees</b></p>	<p><b>None</b></p>
<p><b>Other Fees</b></p>	<p><b>To be charged on the day the transaction or event occurs, unless otherwise specified.</b></p> <p><u>Over Limit Fee:</u> <b>\$29.00</b> when your outstanding balance exceeds your credit limit; fee is charged only <b>1</b> time per statement period. This fee is not applicable to residents of Quebec.</p> <p><u>Cash Advance Fee:</u> <b>\$5.00</b> 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> <b>\$42.00</b> each time a payment you make from or to your credit card account is dishonoured.</p> <p><u>Statement and Transaction Reprint Fee:</u> <b>\$5.00</b> for an additional copy of your monthly 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> <b>\$20.00</b> for manual cheque requests only.</p> <p><u>Fee for Balance Transfers:</u> <b>3%</b> 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 standard interest rate that applies to Balance Transfers on your Account. We may waive or lower this <b>3%</b> 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 your account.</p> <p><u>Inactive Account Fee:</u> If on the last day of the statement period shown on your monthly statement there is a credit balance on your Account and there has been no activity on your Account (meaning no debits, credits, interest or fees) for the preceding <b>12</b> consecutive months, your Account will be charged a fee equal to the lesser of <b>\$10.00</b> and the amount of the credit balance.</p>