

DISCLOSURE SUMMARY FOR FIDO™ MASTERCARD®

(subject to change)

ANNUAL INTEREST RATES	<p>These interest rates are in effect when your Credit Card Account is activated.</p> <p>Standard Rate on Purchases and Fees: 19.99%</p> <p>Standard Rate on Cash Advances, Cash-Like Transactions and Balance Transfers: 21.5%</p> <p>Your interest rates will increase to the Rate of 25.99% for Purchases and Fees and 27.99% for Cash Advances, Cash-Like Transactions and Balance Transfers on your next statement if you:</p> <ul style="list-style-type: none"> • do not make the minimum payment by the due date 2 times in any 12 month period, or • are not in full compliance with the terms of your cardholder agreement.
INTEREST-FREE GRACE PERIOD	<p>The payment due date shown on your monthly statement will be at least 21 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>
DETERMINATION OF INTEREST	<p>If interest is charged, it is calculated on your daily average balance and charged monthly to your account on the last day of your billing cycle.</p>
MINIMUM PAYMENT	<p>The minimum payment shown on each monthly statement will be the sum of (i) any previous unpaid minimum payments; and (ii) any balance over your credit limit PLUS the greater of (a) \$10.00 PLUS current interest and any other Fees (see "OTHER FEES" below); OR (b) 2% of your statement balance.</p> <p>Balances under \$10 are due in full.</p>
FOREIGN CURRENCY CONVERSION	<p>All transactions made in a foreign currency are converted to Canadian dollars at the rate established by MasterCard International in effect on the date that we post the transaction to your 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>
ANNUAL FEES	<p>None</p>
OTHER FEES	<p>To be charged on the day the transaction or event occurs, unless otherwise specified.</p> <p><u>Rush Card Delivery Fee:</u> \$30.00 for each occurrence</p> <p><u>Over Limit Fee:</u> \$29.00 when your outstanding balance exceeds your credit limit; fee is charged only 1 time per statement period.</p> <p><u>Cash Advance Fee:</u> \$3.50 each time you obtain a cash advance at a financial institution or automated banking machine located in Canada; \$5.00 if obtained outside of Canada.</p> <p><u>Fee for Cash-Like Transactions:</u> \$3.50 each time you conduct a transaction using your account that involves one of the following: money order, wire transfer, travellers cheque, purchase of foreign currency, bets, lottery tickets, or casino gaming chips; \$5.00 if obtained outside of Canada.</p> <p><u>Dishonoured Payment Fee:</u> \$42.00 each time a payment you make from or to your account is dishonoured.</p> <p><u>Statement and Transaction Reprint Fee:</u> \$5.00 for an additional copy of your monthly statement or to reprint a transaction record.</p> <p><u>Credit Balance Refund Fee:</u> \$20.00 for manual cheque requests only.</p> <p><u>Account Maintenance Fee:</u> if on your statement date 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 12 consecutive months, your account is subject to a fee equal to the lesser of \$10 and the credit balance amount.</p>