



COBR SCHEDULE 4 INFORMATION BOX FOR CREDIT CARD APPLICATION

INFORMATION BOX

<p>Annual Interest Rate or Rates</p>	<p>These interest rates are in effect the day your account is activated.</p> <p>Promotional rate on purchases: 16.99% for your first three monthly statements.</p> <p>Purchases: 18.99% following the promotional period.</p> <p>Cash advances: 21.9%</p> <p>Balance transfers: 18.99%</p> <hr/> <p>Your interest rate will increase to 25.99% on your next statement if you:</p> <ul style="list-style-type: none"> • make a late payment • go over your credit limit • make a payment that is returned • fail to meet any of the terms in the cardholder agreement.
<p>Interest-free Grace Period</p>	<p>21 days</p> <p>You will benefit from an interest-free grace period of at least 21 days if you pay off your balance in full by the due date.</p> <p>There is no interest-free period on cash advances and balance transfers.</p>
<p>Minimum Payment</p>	<p>3% or \$10.00</p> <p>Your minimum payment will be the greater of 3.00% of the outstanding balance owing and as shown on your monthly statement, or \$10.00.</p>



Foreign Currency Conversion	4.50% We will bill you in Canadian currency if you use your account to make transactions in foreign currency. We will convert it directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to your account. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion of 4.50% for each foreign currency transaction.
Annual Fees	\$58 Charged on your first monthly statement and annually on your first monthly statement anniversary date. The annual fee will be charged annually even if your account is inactive for any period during the applicable year and in addition to the Inactive fee described below.
Other Fees	Monthly Maintenance Fee: \$4.99 will be charged to your account each month at the end of the billing period, and will apply even if your account is inactive for the applicable month. International POS Transaction: \$4.75 per Transaction To be charged on the day the transaction occurs: In-Branch transactions at Canada Financial Institution: \$8.99 ATM Domestic Fee: \$4.99 In-Branch transaction at any Financial Institution outside Canada: \$10.99 ATM International Fee: \$7.99 Monthly statement Fee (paper copy): \$4.99 Adding or Removing a Joint Cardholder Fee: \$24.99 Replacement Card: \$20.00 NSF Fee: \$39.99