

# Disclosure Statement and Rate and Fee Schedule

This Disclosure Statement and Rate and Fee Schedule ("**Rate and Fee Schedule**") is provided by ATB Financial® ("ATB", also referred to as "we", "our" and "us") in connection with the ATB Financial Mastercard Card Account (the "**Card Account**"). This Rate and Fee Schedule sets out the annual interest rates and fees that apply to the Card Account, summarizes certain provisions of the ATB Financial Mastercard® Personal Cardholder Agreement (the "**Cardholder Agreement**"), and forms a part of the Cardholder Agreement. Capitalized terms not defined in this Rate and Fee Schedule have the meaning indicated in the Cardholder Agreement. We may change the information set out below in accordance with the Cardholder Agreement. The information set out here and rates are correct as of **November 23, 2016** and are subject to change in accordance with the Cardholder Agreement. For complete information about the Card Account, please call toll free **1-888-282-5678**.

## Mastercard® rates as of November 23, 2016.

Card Name	Purchases: Standard Rate	Default Rate	Cash Advances: Standard Rate	Default Rate	Annual Fee
ATB Gold Cash Rewards® Mastercard	19.90%	24.90%	21.90%	26.90%	\$0
ATB Gold My Rewards® Travel Mastercard	19.90%	24.90%	21.90%	26.90%	\$0
ATB World Elite® Mastercard	19.90%	24.90%	21.90%	26.90%	\$120/year (\$25 for supplementary cards)
US Dollar Mastercard	19.90%	24.90%	21.90%	26.90%	\$19 USD (no fee for supplementary cards)
Alberta Mastercard	19.90%	24.90%	21.90%	26.90%	\$0
ATB Preferred® Fixed Rate Mastercard	Preferred: 10.90% Standard: 15.90%	22.90%	Preferred: 10.90% Standard: 15.90%	22.90%	\$29/year (no fee for supplementary cards)
ATB Preferred® Variable Rate Mastercard	Between ATB Prime + 5.00% and ATB Prime + 7.00%	Standard Rate + 4.00%	Between ATB Prime + 6.00% and ATB Prime + 8.00%	Standard Rate + 4.00%	\$29/year (no fee for supplementary cards)
Alberta My Rewards® Mastercard	19.90%	24.90%	21.90%	26.90%	\$0
Student First Mastercard	19.90%	24.90%	21.90%	26.90%	\$0
Alberta Secured Mastercard	19.90%	24.90%	21.90%	26.90%	\$49/year (\$25 for supplementary cards)

## Disclosure Statement

<b>Annual Interest Rate</b>	<p>The annual interest rates that will apply to your Card Account depend upon which Card you receive. These annual interest rates are in effect the day the Card Account is opened.</p> <p><b>For all Cards except the Preferred Fixed-Rate Card:</b> You will lose the benefit of the Standard Rates that apply to your Card, if, for two consecutive Billing Periods, you fail to pay at least the Minimum Balance Due for each Statement when due, in which case your annual interest rates will increase to the Default Rates that apply to the Card you receive, as set out above, beginning on the first day of the Billing Period following such second consecutive Billing Period.</p> <p><b>For the Preferred Fixed-Rate Card only:</b> Your initial annual interest rate will be the Preferred Rate set out above. You will lose the benefit of the Preferred Rate if you fail to pay at least the Minimum Balance Due for a particular Statement when due, in which case the Preferred Rate will increase to the Standard Rate that applies to this Card beginning on the first day of the following Billing Period. The Standard Rates will continue to apply until either: (a) For three consecutive Billing Periods, you pay at least the Minimum Balance Due for each statement when due, in which case the Standard Rates will be decreased to the Preferred Rates set out above, or (b) You fail to pay, for two consecutive Billing Periods, at least the Minimum Balance Due for each Statement when due, in which case the Standard Rates will be increased to the Default Rates that apply to this Card, beginning on the first day of the Billing Period following such second consecutive Billing Period.</p> <p><b>For the Preferred Variable-Rate Card only:</b> The Standard Rates for which you are approved will depend upon your credit rating at the time of application, and will be disclosed to you in the Card Carrier.</p> <p><b>"ATB Prime"</b> means the annual rate of interest announced by us from time to time as our Canadian Dollar Prime Lending Rate; our Canadian Dollar Prime Lending Rate may be obtained at any time from our website at <a href="http://www.atb.com">www.atb.com</a>. Any change in the ATB Prime will cause a corresponding change in the annual interest rates applicable to the Card Account, effective on the first day of the Billing Period during which the change in the ATB Prime Rate occurs.</p> <p>For more information about our interest rates, see the enclosed Cardholder Agreement.</p>
<b>Interest-free Grace Period</b>	<p>If the entire new balance indicated on a particular Statement is paid by the payment due date shown on that Statement, we will waive the interest charges on those purchases and fees which appear on that Statement for the first time. This means those new purchases and fees (other than fees associated with Cash Advances) will be subject to an interest-free period of at least <b>21 days</b> if the entire balance is paid in full by the payment due date indicated on that Statement. There is no interest-free period for cash advances (including balance transfers, money orders, traveler's cheques, wire transfers and gambling transactions) and cheques, or their associated fees.</p>
<b>Determination of Interest</b>	<p>If interest is charged, it is calculated daily by multiplying the total daily interest bearing balance for each category of charges by the annual interest rate in effect for that category and dividing that by the number of days in a year. The interest charges for each day of a Billing Period are then added together and charged to your Card Account on the last day of each billing cycle. Interest accrues on purchases, fees and other charges, from (and including) the date the transaction is posted to the Card Account until we receive payment in full of the amount of the transaction, however, interest on new purchases and fees will be waived when subject to an interest-free grace period as set out above. Interest that is charged to the Card Account will be compounded monthly.</p>
<b>Minimum Payment</b>	<p>The <b>Minimum Balance Due</b> for each Statement will be equal to:</p> <ol style="list-style-type: none"> <li><b>\$10.00</b> plus all outstanding interest and fees on your Card Account, plus</li> <li>Any amount that exceeds the Credit Limit; or any amount that is overdue, whichever is greater. However, if the new balance indicated on the Statement is less than <b>\$10.00</b>, it must be paid in full by the payment due date shown on that Statement.</li> </ol>
<b>Foreign Currency Conversion</b>	<p>If you use your Card for a transaction in a currency other than the currency in which your Card is issued ("<b>Currency of the Card</b>"), the foreign currency will be converted into the Currency of the Card before it is posted on your Card Account. We will convert the amount of your transaction to the Currency of the Card at the conversion rate established by Mastercard International Incorporated ("<b>MCI</b>"). For purchases and cash advances, that rate is set at the time the transaction is presented for payment to MCI. For credits to the Card Account, that rate is set at the time the credit is presented for payment to us from MCI. When the transaction is posted to your Card Account, in addition to the conversion rate, you will be charged a foreign currency conversion fee of <b>2.9%</b> of the amount of the foreign currency transaction after the foreign currency has been converted to the Currency of the Card. This fee applies to both debits and credits.</p>
<b>Annual Fee</b>	<p>The annual fee, if any, will appear and be due on your second Statement, whether or not you have activated your Card, and thereafter will appear annually on your Statement anniversary date.</p>

<b>Other Fees</b>	<p>You will be charged on the day the transaction or event occurs (if you have a US Dollar Mastercard, all amounts listed below are in US dollars):</p> <p><b>ATM Cash Advance in Canada: \$2.50</b> for each cash advance</p> <p><b>ATM Cash Advance outside Canada: \$5.00</b> for each cash advance</p> <p><b>Over the counter Cash Advance in Canada: \$5.00</b> for each cash advance</p> <p><b>Over the counter Cash Advance outside Canada: \$7.50</b> for each cash advance</p> <p><b>Promotional Balance Transfer/Cheque Fee:</b> Up to <b>2%</b> of the amount of each balance transfer made and cheque written to take advantage of a promotional interest rate offer. The fee will be charged to you at the same time that the balance transfer or cheque is posted to your Card Account.</p> <p><b>Foreign Currency ATB Mastercard Cheque: \$7.50</b> per cheque</p> <p><b>Sales Slip Copy: \$5.00</b> for each copy of a sales slip</p> <p><b>Statement Reprint: \$10.00</b> for each statement reprinted</p> <p><b>Cheque Copy: \$10.00</b> for each copy of a cheque</p> <p><b>Over the Limit: \$25.00</b> charged once per billing cycle if your balance exceeds your credit limit at any time during the billing cycle and then once per statement period if your account remains over limit from a previous statement period.</p> <p><b>NSF Fee: \$40.00.</b> This fee applies if we dishonour a Mastercard cheque because it is for an amount that exceeds your credit limit and if any payment you make to us is returned as a dishonoured or unprocessed from your financial institution.</p> <p><b>Rush Replacement Card: \$29.00</b></p> <p><b>MyPic: \$15.00</b> for each card image change.</p> <p><b>Credit Balance Inactivity Fee: \$25.00</b> or full credit balance, whichever is less, charged on your February Statement if you have a credit balance on that Statement and there has been no activity on the Card Account for at least <b>12</b> months.</p>
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### Statement Frequency:

ATB will provide a Statement for the Card Account once each month, on a date that depends on your billing cycle, however, we will not provide a Statement for the Card Account if there has been no activity that month and nothing is owing on the Card Account or if there is a credit balance at the Statement Date, unless otherwise required by law.

### Annual Interest Rates:

**For all Cards except the Preferred Fixed-Rate Card:**

The annual interest rate is based upon the payment history in connection with this Card Account and will be determined as described below:

- The Standard rates set out on the first page of this Rate and Fee Schedule, that apply to your Card (the "**Standard Rate**") will be the initial annual interest rates. The Standard Rate will apply for the entire Billing Period for a Statement if you always pay at least the Minimum Balance Due for each Statement on or before the payment due date for that Statement.
- At any time the Standard Rate applies, you will lose the benefit of the Standard Rate if, for two consecutive Billing periods, you fail to pay at least the Minimum Balance Due for each Statement on or before the payment due date for each particular Statement, in which case, the applicable annual interest rates will be increased, effective from (and including) the first day of the next Billing Period following such second consecutive Billing Period, to the Default Rates set out on the first page of this Rate and Fee Schedule, that apply to your Card (the "**Default Rate**");
- At any time the Default Rates applies, the Default Rate will continue to apply until for three consecutive Billing Periods, you pay at least the Minimum Balance Due for each particular Statement on or before the respective payment due date for each Statement, in which case, the applicable annual interest rates will be decreased, effective from (and including) the first day of the next Billing Period following such payment to the Standard Rates.

**For the Preferred Fixed-Rate Card only:**

The annual interest rate is based upon the payment history in connection with this Card Account and will be determined as described below:

- The Preferred Rates set out on the first page of this Rate and Fee Schedule, that apply to the Preferred Fixed Rate Card (the "**Preferred Rate**") will be the initial annual interest rates. The Preferred Rate will apply for the entire Billing Period for a Statement if you always pay at least the Minimum Balance Due for each Statement on or before the payment due date for that Statement.
- At any time the Preferred Rate applies, you will lose the benefit of the Preferred Rate if you fail to pay at least the Minimum Balance Due for a particular Statement on or before the respective payment due date for that Statement, in which case the applicable annual interest rates will be increased effective from (and including) the first day of the next Billing Period to the Standard Rates, set out on the first page of this Rate and Fee Schedule, that apply to the Preferred Fixed Rate Card.
- At any time the Standard Rates apply, the Standard Rates will continue to apply until either:  
For three consecutive Billing Periods, you pay at least the Minimum Balance Due for each particular Statement on or before the respective payment due date for each Statement, in which case, the applicable annual interest rates will be decreased, effective from (and including) the first day of the next Billing Period following such third consecutive Billing Period, to the Preferred Rate; or  
For two consecutive Billing Periods, you fail to pay at least the Minimum Balance Due for each particular Statement on or before the respective payment due date for each Statement, in which case, the applicable annual interest rates will be increased, effective from (and including) the first day of the next Billing Period following such second consecutive Billing Period, to the Default Rates set out on the first page of this Rate and Fee Schedule, that apply to the Preferred Fixed Rate Card.
- At any time the Default Rates apply, the Default Rates will continue to apply until for three consecutive Billing Periods, you pay at least the Minimum Balance Due for each particular Statement on or before the respective payment due date for each Statement, in which case, the applicable annual interest rates will be decreased, effective from (and including) the first day of the next Billing Period following such payment to the Standard Rates.

**For the Preferred Variable-Rate Card only:**

The annual interest rate is based upon the payment history in connection with this Card Account and will be determined as described below:

- The Standard rates set out on the first page of this Rate and Fee Schedule, that apply to your Card (the "**Standard Rate**") will be the initial annual interest rates. The Standard Rate will apply for the entire Billing Period for a Statement if you always pay at least the Minimum Balance Due for each Statement on or before the payment due date for that Statement.
- At any time the Standard Rate applies, you will lose the benefit of the Standard Rate if, for two consecutive Billing periods, you fail to pay at least the Minimum Balance Due for each Statement on or before the payment due date for each particular Statement on or before the respective payment due date for each Statement, in which case, the applicable annual interest rates will be increased, effective from (and including) the first day of the next Billing Period following such second consecutive Billing Period, to the Default Rates set out on the first page of this Rate and Fee Schedule, that apply to your Card (the "**Default Rate**").
- At any time the Default Rate applies, the Default Rate will continue to apply until, for three consecutive Billing Periods, you pay at least the Minimum Balance Due for each particular Statement on or before the

respective payment due date for each Statement, in which case, the applicable annual interest rates will be decreased, effective from (and including) the first day of the next Billing Period following such payment, to the Standard Rate.

### Fees:

The annual fee on your Card, if any, will appear and be due on your second Statement, whether or not you have activated your Card, and thereafter will appear annually on your Statement anniversary date. Other fees are charged on the date that the transaction or event occurs (unless otherwise indicated). See the Rate and Fee Schedule above for the annual rate and all other fees applicable to each type of Card.

### Minimum Payment:

You will be required to pay the Minimum Balance Due by the payment due date shown on each Statement. We explain how we calculate the Minimum Balance Due in the Rate and Fee Schedule above.

### Grace Period:

If the entire new balance indicated on a particular Statement is paid by the payment due date shown on that Statement, we will waive the interest charges on new purchases and fees, except for those associated with any cash advances, which appear on that Statement for the first time. This means new purchases and fees will be subject to an interest-free period of at least 21 days if the entire balance is paid in full by the payment due date indicated on that Statement. There is no interest-free period on cash advances (including balance transfers, money orders, traveler's cheques, wire transfers and gambling transactions) and cheques, or their associated fees.

### Default Charges:

If you fail to comply with any of your payment obligations under the Cardholder Agreement, in addition to interest charged in accordance with the Cardholder Agreement, you will be liable to pay us, on demand, the amount of all legal expenses, costs and disbursements (including legal expenses of both our internal and external legal counsel) that we incur in collecting or attempting to collect any payment owing to us and/or to enforce any security that we may have taken to secure your obligations under the Cardholder Agreement.

### Lost or Stolen Cards and Maximum Liability for Unauthorized Use:

If a Card, Card Account Information, Cardholder Account Information, Cheque, or Security Credential is lost or stolen, or suspected to be lost or stolen, you must notify us immediately by calling our toll-free number at 1-888-ATB-5678. You will not be liable for any unauthorized use of the Card, a Cardholder Account or the Card Account that occurs after you have notified us the specific Card, Card Account or Cardholder Account information, Cheque, or Security Credential, as applicable, may have been lost or stolen. In addition, you will not be liable for Purchases or Cash Advances or Cheques charged to a Card Account or Cardholder incurred as a result of unauthorized use of a Card, Card Account, Cardholder Account, Cheque or Security Credential or card Account information, provided that the following conditions are satisfied, as determined by ATB in its discretion:

- If Purchases or Cash Advances, other than those drawn using your PIN or other Security Credential at an ABM, are charged to your Card Account as a result of unauthorized use of a lost or stolen Card, each Primary Cardholder will be jointly and severally (and in Quebec solidarily) liable with each other Primary Cardholder to ATB for all Debt on the Card Account resulting from such unauthorized use up to a maximum of \$50.00.
- If any Cheques that we have provided to you are lost or stolen, each Primary Cardholder will also be jointly and severally (and in Quebec solidarily) liable with each other Primary Cardholder to ATB for all Debt incurred and
- Each Primary Cardholder will be jointly and severally (and in Quebec solidarily) liable with each other Primary Cardholder to ATB for the full amount of any unauthorized Cash Advances.

Under our zero liability commitment, the Primary Cardholder will not be liable for Purchases or Cash Advances or Cheques charged to your Card Account incurred as a result of unauthorized use of your Card, Card Account information, Cheque or Security Credential, provided that the conditions set out in the Cardholder Agreement are satisfied. If the Zero Liability Conditions are not satisfied, you will be jointly and severally (and in Quebec solidarily) liable to ATB for unauthorized Charges on the Card Account as follows:

- If Purchases or Cash Advances, are charged to the Card Account or a Cardholder Account as a result of unauthorized use of a lost or stolen Card, before you have notified us as described in the above paragraph, you will be jointly and severally (and in Quebec solidarily) liable to ATB for all Debt on the Card Account resulting from such unauthorized use; and
- If any Cheques that we have provided to you are lost or stolen, you will also be jointly and severally (and in Quebec solidarily) liable to ATB for all Debt incurred before you notify us of the lost or stolen Cheques.

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