

HOME TRUST SECURED VISA DISCLOSURE STATEMENT

This Disclosure Statement applies to the Account and each Card issued on the Account.

Annual Interest Rate	<p>The Interest Rate is in effect the day your Account is activated, and is set out on each monthly Account Statement, expressed as an annual percentage rate.</p> <p>Purchases: 14.90%</p> <p>Cash Advances: 19.80%</p>
Interest-Free Grace Period	<p>21 Days</p> <p><u>Purchases</u>: Your payment due date will be at least 21 days after the statement date. There will not be any interest charges on the amount of any Purchase appearing on your Account Statement for the first time if the New Balance shown on your Account Statement is paid in full by the Due Date, even if you are carrying a balance from the previous month.</p> <p><u>Cash Advances</u>: There is no interest-free period on Cash Advances.</p>
Determination of Interest	<p>Interest is charged on the amount of each Interest-Bearing Purchase and Cash Advance from (and including) the transaction posting date until payment is received in full. Interest accrues daily and is calculated monthly.</p>
Minimum Payment	<p>3% or \$10.00</p> <p>The minimum payment for the Account will be the greater of \$10.00 or 3% of the New Balance shown on your Account Statement, and any amount by which the New Balance exceeds your Credit Limit.</p>
Foreign Currency Conversion	<p>2%</p> <p>For Purchases or Cash Advances in a foreign currency, that foreign currency will be converted into Canadian dollars at an exchange rate which is 2% over the exchange rate set by <i>Visa</i> International, in effect on the day the transaction is posted to your Account.</p>
Other Fees	<p><u>Monthly Service Fee</u>: This fee will be charged on your monthly Account Statement:</p> <p>Applicant: \$6.00</p> <p>Each Co-Applicant or Authorized User: \$3.00</p> <p><u>Other Fees</u>:</p> <p>These are fees charged for services requested by you and will be charged on the day the transaction occurs:</p> <p>ATM Charge: 1% of amount withdrawn (Minimum fee of \$2.50 and Maximum fee of \$10.00) for a Cash Advance from an ATM displaying the <i>Visa</i> or Plus logo located in Canada; 1.50% (Minimum fee of \$4.50 and Maximum fee of \$15.00) if the ATM is located in United States; 1.50% (Minimum fee of \$5.50 and Maximum fee of \$15.00) if the ATM is located outside Canada and the United States. This is in addition to any other charges that may be levied by the owner/operator of the ATM.</p> <p>Dishonoured (NSF) Cheque Charge: \$45.00 for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn.</p> <p>Statement Copy/Update Fee: \$5.00 for a copy of your Account Statement for</p>

any other period other than the current statement period.

Sales/Cash Advance Draft Copy Fee: \$5.00 for each copy of a Purchase or Cash Advance draft. No charge will be applied for any copy of a draft to which an Account posting error is determined.

Rush Plastic Fee: \$39.00 for the delivery of a new or replacement Card by courier at your request.

Over Limit Fee: \$29.00 if the Debt is permitted to exceed the Credit Limit during any period covered by an Account Statement.

Collection Fees: All costs we incur where a collection agency or a law firm is used to collect amounts due, including legal fees.

For current fees, visit www.hometrusted.ca or call us at 1-877-727-6883.

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