



## EQUITYLINE® VISA DISCLOSURE STATEMENT

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

<b>Annual Interest Rate</b>	The Interest Rate is in effect the day the Account is used or activated. Purchases: <b>9.99%</b> Cash Advances: <b>9.99%</b>
<b>Interest-Free Grace Period</b>	<b>21 Days</b> The payment Due Date will be at least <b>21</b> days after the monthly Statement Date. No interest is charged for new Purchases if the New Balance is paid in full by the Due Date shown on the monthly Account Statement. There is no interest-free period on Cash Advances or balance transfers.
<b>Determination</b>	Interest is charged on the amount of each Interest-Bearing Purchase and Cash Advance from (and <b>of Interest</b> including) the transaction posting date until payment is received in full. Interest accrues daily and is calculated monthly.
<b>Minimum Payment</b>	<b>1% or \$10.00</b> The monthly Minimum Payment is the greater of <b>\$10.00</b> or <b>1%</b> of the New Balance shown on the monthly Account Statement.
<b>Foreign Currency Conversion</b>	<b>0%</b> Purchases or Cash Advances in a foreign currency will be converted into Canadian dollars at the exchange rate set by Visa International in effect on the day the transaction is posted to the Account, plus a <b>0%</b> currency conversion charge.
<b>Annual Fees</b>	There is no annual fee.
<b>Other Fees</b>	<p><b>Over Limit Fee: \$29.00</b> charged at the end of the billing period if the Debt exceeds the Credit Limit during any period covered by an Account Statement.</p> <p><b>Dishonoured (NSF) Cheque Fee: \$45.00</b> for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn.</p> <p><b>Inactive Fee: \$12.00</b> following each 12-month period of account inactivity (no credit or debit transactions) will be applied to your Home Trust Visa account.</p> <p><b>Account Set Up Fee:</b> Up to <b>3%</b> of the approved Credit Limit. This is a one-time, non-refundable fee and it will be charged on the first Account Statement.</p> <p><b>COLLATERAL SECURITY FEES:</b> Costs incurred in establishing and discharging acceptable Collateral to secure payment of existing and future obligations under the Cardholder Agreement and on the Account which may include:</p> <p><b>Title Search Fee: \$35.00</b> charged on the first Account Statement</p> <p><b>Mortgage Title Fee:</b> up to a maximum of <b>\$781</b> for basic services (varies by province), charged on the first Account Statement.</p> <p><b>Mortgage Discharge Fee</b> (varies by province): Alberta \$0, British Columbia <b>\$75</b>, Manitoba and Maritimes <b>\$200</b>, Ontario <b>\$295</b> (plus <b>\$70**</b> if discharge done online).</p> <p><b>OTHER FEES:</b> Charged for services on the day the transaction or event occurs:</p> <p><b>ATM Fees: \$2.00</b> for a Cash Advance from an ATM displaying the Visa or Plus logo located in Canada; <b>\$4.50</b> if the ATM is located in United States; <b>\$5.50</b> 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><b>Convenience Cheque Fee: \$10.00</b> for each convenience cheque processed.</p> <p><b>Convenience Cheque Copy Fee: \$5.00</b> for a copy of a processed convenience cheque.</p> <p><b>Statement Copy Fee: \$5.00</b> for a copy of an Account Statement for any other period other than the current statement period.</p> <p><b>Sales/Cash Advance Draft Copy Fee: \$5.00</b> 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.</p> <p><b>Default Charges:</b> In the event that any payments are not made when due or there is default in the performance of any term of the Cardholder Agreement or the Collateral security for the Account, the following charges may be imposed:</p> <ol style="list-style-type: none"> <li><b>Collection Fees:</b> All costs incurred where a law firm is used to collect amounts due;</li> <li><b>Security Costs:</b> Reasonable costs incurred to protect the property and enforce the Collateral security including legal fees and amounts Home Trust pays for realty taxes, condominium fees and other property expenses; and</li> <li><b>Interest:</b> Interest on overdue payments and on the default charges applied to the Account from the date incurred.</li> </ol>