



SECURED VISA DISCLOSURE STATEMENT

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

Annual Interest Rate	The Interest Rate is in effect the day the Account is used or activated. Purchases: 14.99% Cash Advances: 19.80%
Interest-Free Grace Period	21 Days The payment Due Date will be at least 21 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.
Determination	Interest is charged on the amount of each Interest-Bearing Purchase and Cash Advance from (and of Interest including) the transaction posting date until payment is received in full. Interest accrues daily and is calculated monthly.
Minimum Payment	3% or \$10.00 The monthly Minimum Payment is the greater of \$10.00 or 3% of the New Balance shown on the monthly Account Statement.
Foreign Currency Conversion	2% 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 2% currency conversion charge.
Annual Fees	\$59.00 Annual Fee for the Applicant or, if the Applicant chooses to pay the Annual Fee on a monthly basis, \$60.00 payable \$5.00 per month. \$19.00 Annual Fee for each Co-Applicant and Authorized User or, if each Co-Applicant or Authorized User chooses to pay the Annual Fee on a monthly basis, \$24.00 payable \$2.00 per month. To be charged on the first Account Statement and annually on the anniversary date of the first Account Statement or, if paid monthly, to be charged on each monthly Account Statement, starting on the first Account Statement
Other Fees	Over Limit Fee: \$29.00 charged at the end of the billing period if the Debt exceeds the Credit Limit during any period covered by an Account Statement. Dishonoured (NSF) Cheque Fee: \$45.00 for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn. Inactive Fee: \$12.00 following each 12-month period of account inactivity (no credit or debit transactions) will be applied to your Home Trust Visa account. These fees are for services requested and will be charged on the day the transaction or event occurs: ATM Charge: \$2.50 for Cash Advances up to \$250.00 and 1% of Cash Advances for amounts greater than \$250.00 up to a maximum fee of \$10.00 for Cash Advances from an ATM displaying the Visa or Plus logo located in Canada; \$4.50 for Cash Advances up to \$300.00 and 1.5% of Cash Advances for amounts greater than \$300.00 up to a maximum fee of \$15.00 for Cash Advances if the ATM is located in United States; \$5.50 for Cash Advances up to \$366.67 and 1.5% of Cash Advances for amounts greater than \$366.67 up to a maximum fee of \$15.00 for Cash Advances if the ATM is located outside Canada and the United States. These fees are in addition to any other charges that may be levied by the owner/operator of the ATM. Statement Copy/Update Fee: \$5.00 for a copy of an Account Statement for 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 the request of the Applicant(s).