

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 **May 3, 2019** 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**.

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|--|---|--|-----------------|--|----------------|--|----------------|--|--------------|
| Foreign currency conversion | <p>If you use your Card for a transaction in a currency other than Canadian dollars, foreign currency will be converted into Canadian dollars before it is posted on your Card Account. We will convert the amount of your transaction to Canadian dollars at the conversion rate established by Mastercard International Inc. (“MCI”). 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 2.9% of the amount of the foreign currency transaction after the foreign currency has been converted to Canadian dollars. This fee applies to both debits and credits.</p> | | | | | | | | |
| Annual fees | <p>The monthly fee will be charged to your Card whether or not you have activated your Card, and thereafter will be charged each month on the account anniversary date.</p> <table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 5px;">ATB Load & Go Prepaid Mastercard monthly fee</td> <td style="padding: 5px; text-align: right;">\$1.25</td> </tr> </table> | ATB Load & Go Prepaid Mastercard monthly fee | \$1.25 | | | | | | |
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| Other fees | <p>You will be charged on the day the transaction or event occurs.</p> <p><i>Card account load or re-load: FREE</i></p> <p><i>ABM cash withdrawal, or cash-like* transactions in Canada: \$3.50 for each withdrawal**</i></p> <p><i>ABM cash withdrawal, or cash-like* transactions outside Canada: \$5 for each withdrawal**</i></p> <p><i>Dishonoured payment: \$40</i></p> <p><i>Rush replacement card: \$29</i></p> | | | | | | | | |
| Limits | <table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 5px;">Daily pre-load limit (per 24 hours)</td> <td style="padding: 5px; text-align: right;">\$10,000</td> </tr> <tr> <td style="padding: 5px;">Maximum point of sale purchase transactions (per 24 hours)</td> <td style="padding: 5px; text-align: right;">\$5,000</td> </tr> <tr> <td style="padding: 5px;">ABM and other cash withdrawals per 24 hours (including cash advances through casinos, gambling and lottery ticket purchases)</td> <td style="padding: 5px; text-align: right;">\$3,000</td> </tr> <tr> <td style="padding: 5px;">Maximum ABM withdrawal per transaction</td> <td style="padding: 5px; text-align: right;">\$500</td> </tr> </table> | Daily pre-load limit (per 24 hours) | \$10,000 | Maximum point of sale purchase transactions (per 24 hours) | \$5,000 | ABM and other cash withdrawals per 24 hours (including cash advances through casinos, gambling and lottery ticket purchases) | \$3,000 | Maximum ABM withdrawal per transaction | \$500 |
| Daily pre-load limit (per 24 hours) | \$10,000 | | | | | | | | |
| Maximum point of sale purchase transactions (per 24 hours) | \$5,000 | | | | | | | | |
| ABM and other cash withdrawals per 24 hours (including cash advances through casinos, gambling and lottery ticket purchases) | \$3,000 | | | | | | | | |
| Maximum ABM withdrawal per transaction | \$500 | | | | | | | | |

*Cash-like transactions include online gambling, lottery ticket purchases or casino transactions.

**Withdrawal fees listed include ATB Financial charges. Withdrawals from a non-ATB Financial ABM provider may be subject to additional fees. Cheques and over-the-counter withdrawals are not permitted on the ATB Load & Go Prepaid Mastercard.



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The ATB Load & Go Prepaid Mastercard is a reloadable payment Card issued by ATB Financial. Please read these important details about your Card:

- The Card has no value until loaded and can be loaded in real time when using ATB Online bill pay and an existing ATB chequing account.
- You can make a payment with your ATB Load & Go Prepaid anywhere Mastercard is accepted including online purchases, travel accommodations and ABM withdrawals. If asked by the merchant, tell them you're paying with Mastercard.
- This Mastercard is not a credit card and will not influence your credit rating. If you're looking to build your credit rating, please give us a call so we can help find a good solution for you.
- Funds loaded onto your ATB Load & Go Prepaid Mastercard do not earn interest.
- Funds loaded on the ATB Load & Go Prepaid Mastercard are not deemed as deposits with ATB Financial. Neither the Province of Alberta nor the Canada Deposit Insurance Corporation or any other government deposit insurer or agency insures your card balance.

Statement frequency:

ATB will not provide a paper statement for this account. You can see your available balance and verify your transactions by visiting ATB Online.

Fees:

The monthly fee on your Card will appear and be due on your first statement, whether or not you have made a purchase with your Card. 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 monthly rate and all other fees applicable to each type of Card.

Lost or stolen cards and maximum liability for unauthorized use

If your Card, Card Account information, PIN, Password or any other Security Credential is lost or stolen or suspected to be lost or stolen, you must notify ATB Financial immediately by calling 1-888-282-5678. You will not be liable for unauthorized use of the Card or Card Account that occurs after you have notified us that your Card, Card Account information, PIN, password or other Security Credential may have been lost or stolen. Except where you are protected by our zero liability commitment as described in the Cardholder Agreement, or unless otherwise prohibited by law, you will be liable for unauthorized Charges on the Card Account as follows:

- a. If purchases or withdrawals, other than those drawn using your PIN at an ABM, are charged to your Card Account as a result of unauthorized use of a lost or stolen Card, Security Credential, or Card Account information, before you have notified us as described in the above paragraph, each Primary Cardholder will be jointly and severally (and in Quebec solidarily) liable with each other Primary Cardholder to ATB for all purchases on the Card Account resulting from such unauthorized use up to a maximum of \$50;
- b. 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 withdrawals before you have notified us as described above. Under our zero liability commitment, you will not be liable for Purchases charged to your Card Account incurred as a result of unauthorized use of your Card or Card Account, provided the conditions set out in the Cardholder Agreement are satisfied.

Questions

If you have any questions about the Card Account, please call toll free **1-888-282-5678**.

