

Disclosure Statement and Rate and Fee Schedule

We will refer to this document as the Rate and Fee Schedule. Capitalized terms not defined in this Rate and Fee Schedule have the meaning indicated in the ATB Financial Business Mastercard Cardholder Agreement (the "Cardholder Agreement") provided to you with your Card (as may be amended or replaced from time to time). In this Rate and Fee Schedule, the words "we", "our" and "us" refer to ATB Financial® and the words "you" or "yours" refer collectively to the Business and each Owner. The information set out here and rates are correct as of **February 6, 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**.

Business Mastercard® rates as of February 6, 2016

Card Name	Purchases: Standard Rate	Default Rate	Cash Advances: Standard Rate	Default Rate	Annual Fee
Alberta Rewards Businesscard™	19.90%	22.90%	19.90%	22.90%	\$120/year
Alberta Agri-Industry BusinessCard®	*	n/a	*	n/a	\$65 or \$130/year
Alberta Businesscard®	*	n/a	*	n/a	\$65 or \$130/year

Disclosure Statement

Statement Frequency	We will send a periodic statement (the " Statement ") for the Card Account (" Card Account ") every month in accordance with the terms of the Cardholder Agreement; 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.
Credit Limit	Please refer to the spending limit established on the Card Carrier that we provide with the Card. If the Card Account is set up on an unrestricted basis, this is the Business Credit Limit for the Card Account. If the Card Account is set up on a restricted basis, this is the Card Limit for the Cardholder Account. We may change the Card Limit or Business Credit Limit on notice to you. The current Business Credit Limit is shown on your monthly Statement.
Minimum Periodic Payment	You must make a minimum monthly payment (the " Minimum Balance Due ") by the Payment Due Date for each Statement, as follows: <ul style="list-style-type: none"> a) by making a payment equal to the greater of \$10.00 or 3% (or 1% in the case of the ATB Alberta Agri-Industry BusinessCard Mastercard) of the New Balance shown on the Statement; b) by paying the New Balance shown on the Statement; or c) by making any payment greater than the amount in (a) above. <p>If the New Balance on the Statement is less than \$10.00 it must be paid in full by the Payment Due Date. Any amounts that exceed the Business Credit Limit must be paid immediately (whether or not a Statement disclosing this excess has been provided). You are entitled to pay the entire credit balance at any time without any charge or penalty for doing so.</p>
Annual Interest Rates	The annual interest rates applicable to the Card Account for Purchases and Cash Advances vary depending on your card name and are as noted in the table below and are subject to change: (i) in accordance with the terms of the Cardholder Agreement; or (ii) based upon your payment history with us as noted below. Unless otherwise specified, we will provide 30 days' notice of any changes to the annual interest rate and upon expiry of the days, the new annual interest rates will apply. <p>Interest accrues on Purchases, Cash Advances and fees from (and including) the date each such Charge is posted to the Card Account, and will be charged until payment of such amounts have been received and applied, in accordance with the Cardholder Agreement, except on Purchases and fees (other than fees associated with Cash Advances) to which the grace period described below applies. Where you do not pay the entire New Balance in full by the Payment Due Date, Interest interest will be compounded monthly on the Statement Date. A billing period "Billing Period") for a particular Statement, is the period ending on the Statement date shown on that Statement and beginning the day after the Statement date of the previous Statement. The annual interest rate for the Billing Period covered by a Statement will be set forth on the front of the Statement.</p> <p>You may lose the benefit of any lower interest rate promotional offers in which you are participating if you do not pay the Minimum Balance Due by the Payment Due Date. The applicable annual interest rate is based upon your payment history with us and will be determined as described below.</p> <ul style="list-style-type: none"> a) The initial annual interest rate will be the Standard Rate set out above that applies to your card name. 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; b) 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 particular Statement on or before the respective Payment Due Date for each Statement, in which case, the applicable annual interest rate will be increased, effective from (and including) the first day of the next Billing Period following such second consecutive Billing Period, to the Default Rate set out above that applies to your card name; c) At any time the Default Rate applies, the Default Rate will continue to apply until you pay at least the Minimum Balance Due for a particular Statement on or before the respective Payment Due Date for that Statement for three consecutive billing periods, in which case, the applicable annual interest rate will be decreased, effective from (and including) the first day of the next Billing Period following such payment, to the Standard Rate that applies to your card name.

Annual Fee	You will be charged an annual fee which will vary depending on the type of Card and authorized limit you receive.
Grace Period	<p>If the entire New Balance on a particular Statement is paid by the Payment Due Date for that Statement we will waive the interest charges on those Purchases and fees (other than fees associated with Cash Advances) which appear on that Statement for the first time.</p> <p>This means those Purchases and fees are allowed a 21 day grace period if the entire balance is paid in full by the Payment Due Date indicated on that Statement. However, interest will not be waived:</p> <ul style="list-style-type: none"> a) for Purchases and fees, if the entire balance of a Statement is not paid by the Payment Due Date for that Statement; or b) for Cash Advances (including Cheques and Balance Transfers, or their associated fees.) <p>This means there is no grace period for these transactions.</p>
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.
Maximum Liability for Unauthorized Use	<p>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 1-888-282-5678. 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. Except where you are protected by our zero liability commitment as described in the Cardholder Agreement, you will be liable for unauthorized Charges on the Card Account as follows:</p> <ul style="list-style-type: none"> a) 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 b) if any Cheques 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 of or stolen Cheques.
Service Fees and Other Charges	<p><i>Cash Advance from an automated banking machine ("ABM:") in Canada: \$2.50</i> for each cash advance <i>Cash Advance from an ABM outside Canada: \$5.00</i> for each cash advance <i>Over the counter Cash Advance in Canada: \$5.00</i> for each cash advance <i>Over the counter Cash Advance outside Canada: \$7.50</i> for each cash advance <i>Foreign currency conversion: 2.90%</i>. There may be additional fees (i.e. personalized cheques) charged in relation to a specific Card if you request additional services from us. Details will be provided prior to the fee being charged. <i>Foreign Currency ATB Mastercard Cheque: \$7.50</i> per cheque</p> <p><i>Sales Slip Copy: \$5.00</i> for each copy of a sales slip <i>Statement Copy: \$10.00</i> for each statement reprinted <i>Cheque Copy: \$10.00</i> for each copy of a cheque <i>Over Limit Fee: \$30.00</i>. This fee applies to both debits and credits. For details, refer to the Cardholder Agreement. <i>NSF Fee: \$40.00</i>. This fee applies if we dishonour a Mastercard Cheque because it is for an amount that exceeds your Business Credit Limit and if any payment you make to us is returned as dishonoured or unprocessed from your financial institution. <i>Rush Replacement Card: \$29.00</i> <i>Credit Bureau Search: \$15.00</i>. This fee applies each time we are required or authorized to conduct a credit bureau search in relation to an existing Card Account.</p> <p>Applies to each individual transaction made. Each fee will be posted to your Card Account on or about the date of the applicable transaction to which it relates.</p>

Your Privacy:

We take your privacy seriously. That's why we keep any and all personal information private and confidential. Any personal information we collect about you is subject to our Privacy Statement and Privacy Code, which is designed to protect your personal information under privacy laws, including Alberta's Personal Information Protection Act. For more information you can pick up a copy of our Privacy Statement at any branch or on atb.com

