

DISCLOSURE STATEMENT AND RATE AND FEE SCHEDULE

We will refer to this document as the Disclosure Statement and Rate and Fee Schedule. Capitalized words used here but not defined are explained in the ATB Financial Business Mastercard Cardholder Agreement (the "Cardholder Agreement") provided to you with your Card (which may be amended or replaced from time to time – check your current Cardholder Agreement). In this Disclosure Statement and 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 **December 1, 2022** and are subject to change in accordance with the Cardholder Agreement. For complete information about the Business Account, please call toll free **1-800-332-8383**.

Disclosure Statement

Initial Credit Limit	The initial Business Credit Limit is shown on the welcome package that we provide with the Card and will be shown on each monthly Statement. You or we may change the Business Credit Limit in certain circumstances, and in some cases you can set different limits for different Cardholders, as explained in your Cardholder Agreement.																														
Annual Interest Rate	<p>The annual interest rates applicable to the Business Account for Purchases and Cash Advances vary depending on Card type, as follows:</p> <table border="1" data-bbox="347 575 1430 1010"> <thead> <tr> <th></th> <th colspan="2">Purchases</th> <th colspan="2">Cash Advances</th> </tr> <tr> <th>Card Name</th> <th>Standard</th> <th>Default</th> <th>Standard</th> <th>Default</th> </tr> </thead> <tbody> <tr> <td>Alberta Rewards Businesscard™</td> <td>19.90%</td> <td>22.90%</td> <td>19.90%</td> <td>22.90%</td> </tr> <tr> <td>Agri-Industry Businesscard®</td> <td>*</td> <td>n/a</td> <td>*</td> <td>n/a</td> </tr> <tr> <td>Alberta Businesscard™</td> <td>*</td> <td>n/a</td> <td>*</td> <td>n/a</td> </tr> <tr> <td>ATB MyBusiness Rewards™</td> <td>19.90%</td> <td>24.90%</td> <td>22.90%</td> <td>27.90%</td> </tr> </tbody> </table> <p>There are two different rates: Standard and Default. You will start off at the Standard Rate and you will keep this rate unless you miss the Minimum Payment Due for two Billing Periods in a row. In that case your rate will go up to the Default Rate and the Default Rate will then apply until you make the Minimum Payment Due for a certain number of Billing Periods in a row (six for the ATB MyBusiness Rewards card, three for all other cards) – and then you will go back to the Standard Rate. When your rate changes, the new rate will take effect on the first day of the next Billing Period.</p>		Purchases		Cash Advances		Card Name	Standard	Default	Standard	Default	Alberta Rewards Businesscard™	19.90%	22.90%	19.90%	22.90%	Agri-Industry Businesscard®	*	n/a	*	n/a	Alberta Businesscard™	*	n/a	*	n/a	ATB MyBusiness Rewards™	19.90%	24.90%	22.90%	27.90%
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Interest-free Grace Period	You will benefit from a 21-day interest-free grace period for new Purchases and fees showing on a Statement for the first time if you pay the entire New Balance in full by the Payment Due Date for that Statement. This interest-free grace period does not apply to Cash Advances.																														
Determination of Interest	<p>The way we calculate interest is explained fully in the Cardholder Agreement in the section "How We Calculate Interest". If interest is charged, we calculate it daily by:</p> <ul style="list-style-type: none"> • multiplying the "total daily interest-bearing balance" for each category of transactions (for example, Purchases are one category and Cash Advances are another category), by the annual interest rate in effect for that category, • for each category, dividing that amount by the actual number of days in a year, and • adding up the interest owing that day for each category (interest on Purchases + interest on Charges + interest on Cash Advances). <p>For each Statement, we then add up all the daily interest charges for each day in the Billing Period and charge these to the Business Account on the last day of that Billing Period.</p> <p>Interest is calculated on Purchases and other Charges starting on the date the transaction is posted to the Business Account until we receive payment in full of the amount of that transaction (and if you pay the entire New Balance by the Payment Due Date you'll benefit from the grace period on Purchases and fees explained above).</p> <p>Interest that is charged to the Business Account will be compounded monthly. This means that if you don't pay off all of the interest that was charged in one Billing Period, that interest will form part of the New Balance on the Statement for your next Billing Period, and you will be charged interest on that interest.</p>																														
Minimum Payment	<p>You must pay at least the Minimum Payment Due by the Payment Due Date for each Statement, as follows:</p> <ol style="list-style-type: none"> for all Cards other than the Agri-Industry Businesscard, you must pay at least 3% of the New Balance shown on the Statement; for the Agri-Industry Businesscard, you must pay at least 1% of the New Balance shown on the Statement. <p>If the New Balance on the Statement is less than \$10.00 it must be paid in full by the Payment Due Date.</p> <p>Any amounts that exceed the Business Credit Limit must be paid immediately (whether or not a Statement has been provided).</p>																														

Foreign Currency Conversion	<p>2.9%</p> <p>If a Card is used to make transactions (all Purchases and Cash Advances) in a currency other than Canadian dollars, we'll convert the amount of the transaction to Canadian dollars using the Mastercard International Incorporated (Mastercard) rate of exchange applicable at the time the transaction is presented to Mastercard for processing, PLUS a fee of 2.9%. This fee will be added to the converted amount. This is fully explained in your Cardholder Agreement in the section "Using the Card for Transactions that are in a Different Currency".</p>
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Annual Fees	<p>You will be charged an annual fee which will vary depending on the Card type, as follows:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Card Name</th> <th style="text-align: left;">Annual Fee</th> </tr> </thead> <tbody> <tr> <td>Alberta Rewards Businesscard™</td> <td>\$120 per Card</td> </tr> <tr> <td>Agri-Industry Businesscard®</td> <td>\$65 per Card for Business Credit Limits of \$50,000 or less \$130 per Card for Business Credit Limits greater than \$50,000</td> </tr> <tr> <td>Alberta Businesscard™</td> <td>\$65 per Card for Business Credit Limits of \$50,000 or less \$130 per Card for Business Credit Limits greater than \$50,000</td> </tr> <tr> <td>ATB MyBusiness Rewards™</td> <td>\$0</td> </tr> </tbody> </table>	Card Name	Annual Fee	Alberta Rewards Businesscard™	\$120 per Card	Agri-Industry Businesscard®	\$65 per Card for Business Credit Limits of \$50,000 or less \$130 per Card for Business Credit Limits greater than \$50,000	Alberta Businesscard™	\$65 per Card for Business Credit Limits of \$50,000 or less \$130 per Card for Business Credit Limits greater than \$50,000	ATB MyBusiness Rewards™	\$0
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ATB MyBusiness Rewards™	\$0										

Other Fees	<p>There are extra fees for some uses of the Business Account. You will be charged the following fee per transaction/request on the date that it occurs (unless we say otherwise below):</p> <p>Cash Advance Fees:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">ABM Advance</th> <th style="text-align: center;">Non-ABM Advance</th> </tr> </thead> <tbody> <tr> <td>In Canada</td> <td style="text-align: center;">\$2.50</td> <td style="text-align: center;">\$5.00</td> </tr> <tr> <td>Outside Canada</td> <td style="text-align: center;">\$5.00</td> <td style="text-align: center;">\$7.50</td> </tr> </tbody> </table> <p>Additional Card Issuance:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Card Name</th> <th></th> </tr> </thead> <tbody> <tr> <td>Alberta Rewards Businesscard™</td> <td>\$49 each</td> </tr> <tr> <td>Agri-Industry Businesscard®</td> <td>\$35 each</td> </tr> <tr> <td>Alberta Businesscard™</td> <td>\$35 each</td> </tr> <tr> <td>ATB MyBusiness Rewards™</td> <td>\$0 for first three Cards; \$60 for each additional Card</td> </tr> </tbody> </table> <p>Promotional Balance Transfer/Cheque Fee: Up to 3% of the amount of each Balance Transfer made and Cheque written to take advantage of a promotional interest rate offer. The fee will be charged to you at the same time that the Balance Transfer or Cheque is posted to the Business Account</p> <p>Foreign Currency Cheque: \$7.50</p> <p>Sales Slip Copy: \$5.00</p> <p>Statement Reprint: \$10.00</p> <p>Cheque Copy: \$10.00</p> <p>Over the Limit: \$30.00 charged once per Billing Period if the balance went over the Business Credit Limit at any time during the Billing Period, and then once again in each following Billing Period if the balance remains or goes back over the Business Credit Limit</p> <p>NSF Fee: \$40.00 will be charged if a Cardholder tries to use a Cheque for an amount that goes over the Business Credit Limit, or if any payment you make to us is returned/dishonoured from your bank (or other financial institution)</p> <p>Rush Replacement Card: \$29.00</p> <p>MyPic Fee: \$15.00 per image</p>		ABM Advance	Non-ABM Advance	In Canada	\$2.50	\$5.00	Outside Canada	\$5.00	\$7.50	Card Name		Alberta Rewards Businesscard™	\$49 each	Agri-Industry Businesscard®	\$35 each	Alberta Businesscard™	\$35 each	ATB MyBusiness Rewards™	\$0 for first three Cards; \$60 for each additional Card
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Statement Frequency:

We will send a Statement for the Business Account every month. We will not provide a Statement if there has been no activity that month and nothing is owing on the Business Account. We will provide a Statement if there is a credit balance at the Statement Date.

Default Charges:

If you fail to comply with any of your payment obligations under the Cardholder Agreement, in addition to interest (which may change to the Default Rate, as explained above), you will be responsible for paying us for the amount of any legal expenses or other costs and disbursements that we may incur in collecting or attempting to collect payments from you, or enforcing any security that we may have taken.

Lost or Stolen Cards and Maximum Liability for Use by Someone Else Without Your Permission (Unauthorized Use):

If a Card or Card Information is lost or stolen, or suspected to be lost or stolen, you must notify us immediately by calling our toll-free number at 1-800-332-8383. You will not be liable for any unauthorized use of the Card or Business Account that occurs after you have notified us. Except where you are protected by our zero liability commitment as described in the Cardholder Agreement, you will be jointly and severally liable for unauthorized Charges on the Business Account as follows:

- a. for Purchases or Cash Advances charged to the Business Account, the liability for all Debt on the Business Account resulting from such unauthorized use will be up to the full amount; and
- b. if any Cheques that we have provided are lost or stolen, the liability will be for all Debt incurred using the lost or stolen Cheques

Questions:

If you have any questions about the Business Account, please call toll free **1-800-332-8383**.

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