

## Simplii Financial™ Summary of Rates and Fees

Simplii Financial Credit Card Summary of Annual Interest Rates and Fees			
Annual Interest Rates	Card Product	Purchases	Cash Advances, Balance Transfers and Convenience Cheques
	Simplii Financial Cash Back Visa*	<b>20.99%</b> (Effective the first day of your 2025 September statement period, <b>21.99%</b> )	<b>22.99%</b>
	<p>If you do not make your Required Payment by the payment due date <b>2</b> times in any <b>12</b> month period, your interest rate may increase to <b>24.99%</b> on Purchases and <b>27.99%</b> on Cash Advances, Balance Transfers and Convenience Cheques for at least <b>12</b> months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase.</p> <p>Required Payment means:</p> <ul style="list-style-type: none"> <li>a) any interest; plus</li> <li>b) fees (excluding the annual fee); plus</li> <li>c) any past due amount; plus</li> <li>d) the lesser of either <b>\$10</b>, or your Balance minus a) to c).</li> </ul> <p>If your Balance is under <b>\$10</b>, that lesser amount is your Minimum Payment.</p>		
Interest-Free Grace Period	<p>Your payment due date is at least <b>21</b> days after the Statement Date. No interest is charged on a Purchase appearing on a monthly statement if we receive payment in full of the Balance by the payment due date. There is no interest-free period for Cash Advances, Balance Transfers or Convenience Cheques.</p>		
Minimum Payment	<p>Your Minimum Payment is:</p> <ul style="list-style-type: none"> <li>a) any interest; plus</li> <li>b) fees (excluding the annual fee); plus</li> <li>c) the greater of either any amount that exceeds your credit limit or any past due amount; plus</li> <li>d) the lesser of either <b>\$10</b>, or your Balance minus a) to c).</li> </ul> <p>If your Balance is under <b>\$10</b>, that lesser amount is your Minimum Payment.</p>		
Foreign Currency Conversion	<p>Foreign currency Transactions, except Convenience Cheques, are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. At the time of currency conversion, you are charged the same conversion rate we must pay, plus a fee of <b>2.5%</b> of the converted amount, on both debits and credits. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.</p>		
Annual Fee(s)	<p>There is no annual fee for the Primary Cardholder or any Authorized User.</p>		

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<b>Other Fees</b>	<p>Overlimit fee: <b>\$29</b> is charged if your Balance goes over your Credit Limit. You will be charged on the day your Balance goes over your Credit Limit and on the first day of each following statement period if your Balance remains over your limit. You will only be charged once per statement period.</p> <p>Account maintenance fee: If you have an inactive Account with a credit Balance that has not changed for <b>360</b> consecutive days, you will be charged a fee of the lesser of <b>\$10</b> or the full credit Balance on that date.</p> <p>Promotional (low rate) Convenience Cheque or Balance Transfer fee: Up to <b>3%</b> of the amount of the promotional (low rate) Convenience Cheque or Balance Transfer. The exact fee will be disclosed at the time the offer is made to you and will be charged to your Account when the Transaction is posted.</p> <p>The following fees are posted to your Account when, or soon after, the Transaction or other activity occurs:</p> <p>Statement copy fee: <b>\$10</b> is charged for each monthly statement you request. There is no charge for a copy of the current monthly statement (or a Transaction receipt appearing on it) or if the inquiry is due to our error.</p> <p>Transaction receipt copy fee: <b>\$5</b> is charged for each copy you request. Transaction receipts may not be available for all types of Transactions.</p> <p>Cash Advance fee: <b>\$5</b> for each Cash Advance.**</p> <p>Dishonoured Convenience Cheque or Balance Transfer fee: <b>\$45</b> each. Applies if a Convenience Cheque or Balance Transfer is not accepted due to insufficient Available Cash or Available Credit.</p> <p>Dishonoured payment fee: <b>\$45</b> each. Applies if a payment on your Account made by cheque or preauthorized debit from any financial institution, including CIBC, is not accepted for any reason.</p> <p>**These fees are in addition to any other charges that may be levied by the owner/operator of the ATM.</p>
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## Additional Disclosures

**More Information about Interest and the Grace Period:** When interest is charged on a new Purchase, it is charged from its Transaction date. Interest is charged on Cash Advances from the date they are taken. Interest is charged on Balance Transfers and Convenience Cheques from the date they are posted to your Account. If you do not pay your new Balance in full by the payment due date shown on the monthly statement displaying the new Balance, we will extend the payment due date in the following monthly statement period. Interest will continue to accrue for the extended period. When you pay your Balance in full, your payment due date will revert to at least 21 days after the last day of the monthly statement period shown on the next ensuing monthly statements.

**Balance Alerts:** If the Primary Cardholder has provided the necessary contact information to Simplii Financial (email address, Canadian mobile number or registration for Simplii Online Banking or Simplii Mobile Banking), and haven't opted out, Simplii Financial will send the Primary Cardholder an electronic alert when the Available Credit on the Account falls below an amount set by the Primary Cardholder, or \$100 in the absence of a set amount. The Primary Cardholder may opt out of these alerts by following the instructions in alert message (or otherwise provided by Simplii Financial), or through Simplii Online Banking or Simplii Mobile Banking. The Primary Cardholder may change alert preferences through Simplii Online Banking or Simplii Mobile Banking or by contacting Telephone Banking. Due to their nature, alerts may be intercepted, reviewed or altered by others with access to the Primary Cardholder's account or device(s). Simplii Financial will not be liable for any losses arising out of the Primary Cardholder's use of our inability to use the alerts, or if alerts are delayed or not delivered due to factors beyond Simplii Financial's reasonable control except as may be required by applicable law.

**Lost and Stolen Cards:** You must tell us immediately if your Card or Card Details are lost or stolen or your Account is compromised. If you report that your Card, account information, including Card Details, or PIN has been lost or stolen or is otherwise at risk of being used in an unauthorized manner, you will not be liable for any unauthorized Transactions following the receipt of that report. If the Card, account information, including Card Details, or PIN is used in an unauthorized manner, the maximum liability you will incur is \$50, unless a Cardholder has demonstrated gross negligence in safeguarding their Card, account information, such as Card Details, or PIN. Please see your Simplii Financial Credit Card Agreement for more information.

**Simplii Financial™ Summary of Rates and Fees**

**Interpretation:** Capitalized terms used in this Summary of Rates and Fees have the meanings given to them in the Simplii Financial Credit Card Agreement unless otherwise defined.

For TTY service (teletypewriter users only), please call 1-888-632-9022. The Simplii Financial Credit Card Agreement and other information may also be obtained from [www.simplii.com](http://www.simplii.com). The above is just a summary. For full details about your rights and obligations see the Simplii Financial Credit Card Agreement. The information in this Summary of Rates and Fees is current as of November 1<sup>st</sup>, 2023.