

## WALMART REWARDS MASTERCARD DISCLOSURE STATEMENT

The information below is effective as of April 1st, 2015 (unless otherwise indicated). Subject to change.

<b>Initial Credit Limit</b>	Your initial Credit Limit is specified in your Welcome Kit, which is the package that includes your first Card. Your current Credit Limit will be shown on each statement of account.
<b>Annual Interest Rates</b>	<p><b>19.89%</b> is Our Preferred Rate.</p> <p><b>21.49%</b> is the Cash Interest Rate.</p> <p><b>25.99%</b> is the Standard Rate.</p> <p>If you always pay at least the minimum payment shown on your statement on or before the payment due date, our Preferred Rate will apply to your account Balance (excluding Cash Advances, Balance Transfers and Convenience Cheques) and the Cash Interest Rate will apply to all Cash Advances, Balance Transfers and Convenience Cheques. If you do not pay the minimum payment by the payment due date for any <b>2</b> billing periods within any <b>12</b> month period, the Standard Rate will apply, beginning on the first day of the following billing period. If you then pay the minimum payment on time for <b>9</b> consecutive billing periods, Our Preferred Rate and the Cash Interest Rate will apply beginning on the first day of the following billing period.</p>
<b>Interest-free Grace Period</b>	<p><b>21 days</b></p> <p>The payment due date shown on your monthly statement will be at least <b>21 days</b> after the last day of the statement period shown on your monthly statement. This period of time is referred to as an interest-free grace period. There is no interest-free grace period for Cash Advances, Cash-Like Transactions, Balance Transfers and transactions using Convenience Cheques or any fees associated with such transactions.</p>
<b>Determination of Interest</b>	When interest is charged, it is calculated using your average daily balance and charged to your account on the last day of each billing period.
<b>Minimum Payment</b>	<p>On each statement, your minimum payment will be the sum of:</p> <ul style="list-style-type: none"> <li>(i) any previous unpaid minimum payments;</li> <li>(ii) any charges for insurance or warranty products you have chosen to purchase from us;</li> <li>(iii) any amount by which the Balance exceeds your Credit Limit;</li> <li>(iv) any Over Credit Limit Fees;</li> <li>(v) any NSF Cheque Fees; and</li> <li>(vi) the greater of (a) <b>\$10.00</b>; OR (b) <b>3%</b> of the statement Balance,</li> </ul> <p>however, if the statement Balance is less than <b>\$10.00</b>, your minimum payment will be the full Balance.</p>
<b>Foreign Currency Conversion</b>	<p><b>2.5%</b></p> <p>For foreign currency transactions, the foreign currency conversion markup percentage charged is <b>2.5%</b> of the amount of the charge or credit transaction</p>

	as converted first into U.S. Dollars and then into Canadian Dollars at the exchange rates charged to us by MasterCard International on the date we post the transaction to your account.
<b>Annual Fees</b>	<b>None</b>
<b>Other Fees</b>	<p>Charged on the day the transaction or event occurs, unless otherwise specified:</p> <p>Cash Advance at a bank machine or teller in Canada - <b>\$4</b></p> <p>Cash-like Transactions - <b>\$4</b></p> <p>Balance Transfers:</p> <ul style="list-style-type: none"> <li>• less than \$1000 and within Canada - <b>\$4</b></li> <li>• equal to or greater than \$1000 - <b>\$8</b></li> <li>• any transfer made outside of Canada - <b>\$8</b></li> </ul> <p>Convenience Cheque:</p> <ul style="list-style-type: none"> <li>• less than \$1000 and within Canada - <b>\$4</b></li> <li>• equal or greater than \$1000 within Canada - <b>\$8</b></li> <li>• any cheque cashed outside of Canada - <b>\$8</b></li> </ul> <p>Over Credit Limit (when your Balance exceeds your Credit Limit at the end of a billing period)</p> <ul style="list-style-type: none"> <li>• prior to June 1, 2015 - <b>\$20</b></li> <li>• effective June 1, 2015 - <b>\$25</b></li> </ul> <p>Dishonoured Payment / NSF - <b>\$20</b> (each time a payment you make is dishonoured)</p> <p>Convenience Cheque or Balance Transfer NSF - <b>\$20</b> (each time a Convenience Cheque or Balance Transfer is not accepted due to insufficient available credit or available cash)</p> <p>Rush Replacement Card Fee - <b>\$25</b></p> <p>Credit Balance Inactivity Fee - (12 months of inactivity with a credit Balance) <b>Lesser of \$10 or the full credit Balance</b></p>

#### Statement Frequency

We will provide a monthly statement for your account if you have a balance owing, a credit balance or if there has been any activity on your account during the previous billing period.

#### Lost or Stolen Cards and Unauthorized Transactions

You will not be responsible for any unauthorized transactions that occur after you have informed us that your card or account information has been lost, stolen, misused or missing. Unless the MasterCard Zero Liability Policy (the "Policy") applies, your maximum liability in the event that your card is lost or stolen and used in an authorized manner is \$50.

You will not be liable for purchases to which the Policy applies. If your card is used at an automated banking machine (an "ABM") in conjunction with your PIN, you may be responsible for the full amount charged to your account before we receive notice from you that your Card has been lost or stolen. Please see the "Lost or Stolen Cards and Unauthorized Transactions" of the Walmart Rewards MasterCard Cardholder Agreement (the "Agreement") for more information.

**Questions**

If you have any questions about your account, you can call us toll-free at **1-888-331-6133**, Monday-Saturday 8am-12am, Sunday 10am-9pm, Eastern Time.