

**INFORMATION BOX – JPMORGAN CHASE BANK, N.A.
Marriott Rewards® Premier Visa® Card**

Annual Interest Rate	These rates are currently in effect as of the date of your application: Purchases: 19.99% Cash Advances: 19.99% (includes Balance Transfers and Convenience Cheques)
Interest-free Grace Period	You will benefit from an interest-free grace period of at least 21 days on new purchases of goods or services on your card if you pay the outstanding balance owing on your statement in full by the due date (1). There is no interest-free grace period for cash advances, balance transfers, convenience cheques, cash-like transactions and applicable cash advance fees.
Minimum Payment	Is the greater of A. \$10.00 or B. 1% of the New Balance shown on your statement plus (if applicable) all new Interest Charges and any Over the Credit Limit Fee. PLUS (if applicable) Low Interest Program Payments, Insurance Premiums, Past Due Amounts and any amount over your Credit Limit (2). If your balance is less than the above, the Minimum Payment will equal the balance.
Foreign Currency Conversion	Foreign Currency Conversion: We will bill you in Canadian Currency if you use your account to make a transaction in foreign currency. We will convert it into Canadian currency at the exchange rate set by Visa International in effect at the time we post the transaction to your account. This exchange rate may be different from the rate in effect on the transaction date. Foreign Currency Transaction Charges: We will not charge you any additional foreign currency conversion charge.
Annual Fees	\$120.00 Waived for the 1 st year; charged annually thereafter (whether your card is activated or not) on your statement anniversary date.
Other Fees	To be charged on the day the transaction occurs: (unless otherwise indicated)
	Cash Advance 1.0% of the Cash Advance amount, minimum \$5.00
	Dishonoured Cheque \$25.00
	Fast Card* \$20.00
	Over the Credit Limit \$25.00
	Extra Copy of your monthly statement \$2.00 per statement
	Copy of sales draft \$4.00 per item. No charge if our error
	Credit balance administration The lesser of \$25.00 or the amount of your credit balance. This fee will apply to accounts which have inactive credit balances for a period of at least 12 months and will be assessed annually thereafter.

*Charged when a replacement Card is sent by courier within 72 hours at the Cardholder's request.

(1) Interest Free Grace Period: The number of days between the Statement Date and the Payment Due Date shown on your account statement is the Grace Period for new purchases of goods and services on that account. Interest will accrue on the new purchases of goods and services from their transaction date(s) if the New Balance amount on the account statement on which these transactions first appear is not paid in full by the said Payment Due Date. Interest is charged on cash advances, balance transfers, convenience cheques, cash-like transactions and applicable cash advance fees from the date of the transaction until paid in full.

(2) Minimum Payment: Minimum Payment is specified on each account statement.

Lost or Stolen Cards: If your card is lost or stolen, you will not be liable for unauthorized use of your Card. However, if your Card and PIN are used together to complete a transaction before you notify us that your Card is lost or stolen, you will be liable for the full debt including any interest arising from such debt. Once you notify us that your Card is lost or stolen, you will not be liable for any subsequent unauthorized transactions entered into through the use of your Card. However, you must identify for us the unauthorized charges from which you received no benefit.

Statement Frequency: Monthly (subject to exceptions permitted by law).



If you have a question or concern about your account, please contact us at:

Cardmember Services in Canada & the U.S.: English: 1-866-705-6755
French: 1-866-705-6777
International (call collect): 1-416-332-2588