



## Initial Cardholder Disclosure Statement

The interest rates and fees listed below apply to the **Money Mart Mastercard** issued by Brim Financial Inc. ("Brim"). The interest rates and fees are current and effective as of November 1, 2025 unless otherwise noted and are subject to change in accordance with your Cardholder Agreement ("Agreement"). Capitalized terms used in this initial Disclosure Statement have the meaning given to them in your Agreement unless otherwise defined. This initial Disclosure Statement forms part of your Agreement.

<b>Initial Credit Limit</b>	Your initial Credit Limit appears in the email you receive confirming you are approved for your Card.
<b>Annual Interest Rate (AIR)</b>	<b>29.99%</b>
<b>Interest-free Grace Period</b>	The interest-free grace period is <b>21</b> days on new Purchases from the end of each billing period shown on your monthly statement. This means that interest will not be charged on new Purchases if we receive payment in full of the Balance on your current monthly statement by the Payment Due Date. Otherwise, interest is charged and begins to accrue from the transaction date that appears on your monthly statement until the date we receive payment that covers the full amount of such Purchase. There is no interest-free grace period for Cash Advances. Interest is charged and begins to accrue on each Cash Advance from the date of the Cash Advance until the amount of the Cash Advance is paid in full.
<b>Determination of Interest</b>	<p>Interest is calculated each day by multiplying the outstanding balance on your Account by the applicable daily interest rate, which is equal to the applicable Annual Interest Rate (AIR) divided by 365 days (366 days in a leap year).</p> <p>The interest that accrues each day is added to your balance at the end of the day and becomes part of the balance on which interest is calculated on the following day. This means that interest compounds daily.</p> <p>All parts of your balance, including interest and fees, continue to accrue interest until paid in full.</p>
<b>Minimum Payment</b>	<p>The Minimum Payment shown on each monthly statement will be the sum of:</p> <ol style="list-style-type: none"><li>i. <b>\$10</b>;</li><li>ii. the fees and interest shown on your current monthly statement;</li></ol>

	<ul style="list-style-type: none"> <li>iii. any premiums and applicable taxes for any optional credit card balance protection insurance you have added to your Account;</li> <li>iv. any amount by which your Balance exceeds your Credit Limit; and</li> <li>v. any previously unpaid Minimum Payments.</li> </ul> <p>If your monthly statement Balance is less than <b>\$10</b>, your Minimum Payment will be the full Balance. The Minimum Payment must be paid by the Payment Due Date to avoid you being in default of your Agreement.</p>
<p><b>Foreign Currency Conversion</b></p>	<p>If you use the Account to make Purchases or obtain Cash Advances in a foreign currency, the amount of the transaction will be converted to Canadian dollars using the Mastercard rate of exchange applicable at the time the transaction is presented to Mastercard for processing which is before it is recorded in the Account. For foreign currency transactions, you are charged the conversion rate received from Mastercard, on both credits and debits. You are charged a fee of <b>2.5%</b> of the converted amount, on both credits and debits. This fee is charged on currency conversion and added to the converted amount.</p>
<p><b>Monthly Fees</b></p>	<p><b>\$9.99</b> per month. Posted to your Account when your Card is issued and monthly thereafter.</p>
<p><b>Other Fees</b></p>	<p>Fees are charged on the day the transaction or activity occurs, unless otherwise specified:</p> <p>Non-sufficient funds (NSF) Fee: <b>\$50.00</b> for each cheque or other instrument used to pay your account that is dishonoured by the financial institution on which it is drawn (this charge is in addition to any non-sufficient funds service fees charged by the financial institution).</p> <p>Rush Card Replacement Fee: <b>\$39.99</b></p> <p>Inactivity Fee: if your Account has a credit balance and there has been no activity for at least <b>12</b> months, you will be charged <b>\$11.99</b> on the <b>12</b>-month anniversary of inactivity, and on each subsequent <b>12</b>-month anniversary thereafter, as long as the Account remains inactive and retains a credit balance.</p> <p>Paper Statement Fee: <b>\$3.00</b> for each monthly statement that is mailed to you.</p>

	<p>Supplemental Statement Fee: <b>\$10.99</b> for each additional mailed hard copy of a monthly statement.</p> <p>Overlimit Fee: <b>\$29.99</b> charged if your Balance goes over your credit limit. You will be charged this fee on the day your Balance goes over your credit limit and, also if, on the first day of each following statement period your Balance remains over your credit limit.</p>
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**Monthly 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 statement period. Unless otherwise required by law, we may choose not to provide the Primary Cardholder with a monthly statement after:

- i. the Primary Cardholder has been notified that their privileges to obtain advances under your Agreement have been suspended or cancelled due to an Event of Default; and
- ii. we have demanded full repayment of the outstanding Balance.

**Prepayment:** You are entitled to pay the full outstanding amount on your Account, including interest and fees accrued to the date of payment, if applicable, at any time without any prepayment fee, charge or penalty.

**Legal Expenses:** To the extent permitted by applicable law, in the event of any default under your Agreement, you will be responsible for all reasonable charges incurred by us or our agents for legal costs retained to collect or attempt to collect payment under your Agreement.

**Lost or Stolen Cards and Unauthorized Use of Your Account:** You must lock your card and notify us right away if your card is lost, stolen, compromised, or your account has been used or you suspect it has been used without your authorization. You are not liable for any unauthorized Transactions made after you notify us that your Card was lost, stolen or used without authorization. Your liability for unauthorized transactions made before you notify us is limited to **\$50**.

**How to Contact Us:** If you have questions, please visit a Branch or call us at 1-800-361-1407.

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