



Disclosure Statement

As of February 20, 2009

iDeal Rate: 11.9%	Preferred Rate: 15.9%	Standard Rate: 22.5%
Timing of Periodic Statement: Monthly	Annual Fee: None	
Dishonoured Payment Fee (NSF): \$25	Reprint of Monthly Statement: \$3 per copy	
Copy of Transaction: \$3 per copy		
Minimum Payment Requirement:	The greater of 5% of Balance or \$50. If your balance is less than \$50, your minimum payment will be equal to the balance outstanding.	
Interest Free Grace Period:	A minimum of 21 days without finance charges being assessed on new purchases if that purchase is paid by its due date. If not paid by its due date, interest will accrue from the date the transaction was posted to the account, on any portion remaining until it is paid for in full.	
Interest Calculation Method:	Interest will be calculated on the average daily balance based on the outstanding interest bearing balance being carried which is made up of unpaid principal and interest charges. Example: a \$1,000 average daily balance x 1/365 x 11.9% x 30 days = \$9.78 in interest charges for an average 30 day periodic statement cycle.	

Terms and Conditions

The **iDeal** rate is offered on approved credit and is subject to an excellent credit standing. The **Preferred Rate** is offered on approved credit and is subject to a good credit standing. Accounts not meeting the minimum credit assessment standards required to qualify for the **iDeal or Preferred Rates** may be eligible for an AgriCard account issued at the **Standard Rate** at the discretion of Bank West.

For all account holders (new and current) eligible for the **iDeal or Preferred Rate**.

- Interest bearing balances being carried on the account will be charged interest on a daily basis at the assigned rate of interest if the account is considered to be current.
- If the account minimum payment requirement has not been received for a period of 60 days from the Due Date, the account will be considered to be in default. Effective from the first day of the statement cycle period in which the account has been considered to be in default, all interest bearing balances outstanding on the account will be charged the **Standard Rate** of interest.
- In order for the account to become eligible for the **Preferred Rate**, the amount in default must be cured and the account kept at a current status for a period of 6 consecutive statement cycles. Upon doing so, the account will be reassessed for eligibility for the **Preferred Rate** at Bank West's discretion.
- If the account is reassessed and Bank West determines that it is eligible for the **Preferred Rate**, all interest bearing balances will be charged interest on a daily basis at the **Preferred Rate**.

Terms & Rates subject to change upon notification by Bank West as required by law