

DISCLOSURE STATEMENT
Best Buy Reward Zone™ Visa® Credit Card

Annual Interest Rate	19.99%, calculated daily
Grace Period for Purchases	21 days from statement date if each month we receive payment of your full balance by the payment due date set out in your account statement. If the full balance is not paid by the payment due date, interest accrues from the first date of the statement period following your transaction. Interest will accrue on new purchases from their transaction date and no grace period will apply if your prior month's account balance is not paid in full by the due date.
Grace Period for Cash Advances	None
Cash Advance Fee (includes balance transfers)	1% of the Cash Advance amount, minimum \$5.00
Dishonoured Cheque Charge	\$25.00
Fast Card Fee*	\$20.00
Foreign Currency Transaction Fee	2.5%
Over Credit Limit Fee	\$25.00
Replacement Statement Charge	\$2.00 per statement
Sale/Cash Advance Draft Copy Charge**	\$4.00 per item
Credit Balance Administration Fee***	\$25.00 assessed annually
Minimum Payment Due	<p>Until the first day of your July 2009 statement period: Is the greater of:</p> <p>(A) \$10.00 or</p> <p>(B) 3% of the new balance as shown on your account statement, plus:</p> <ul style="list-style-type: none"> • any past due amount as shown on your account statement. <p>Effective the first day of your July 2009 statement period: Is the greater of A) or B):</p> <p>(A) \$10.00 plus</p> <ul style="list-style-type: none"> • any interest accrued during the statement period; and • the following fees, if applicable: Cash Advance Fee, Dishonoured Cheque Charge, Fast Card Fee, Over Credit Limit Fee, Replacement Statement Charge. <p>OR</p> <p>(B) 3% of the new balance as shown on your account statement.</p> <p>Total Minimum Payment Due is the Minimum Payment Due plus any past due amount as shown on your account statement.</p>
Account Statement Frequency	Monthly
Lost or Stolen Cards	You will not be held liable for unauthorized use of your Card in the event that it is lost or stolen. 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 transaction(s). Once you notify us that your Card is lost or stolen, you will not be liable for any subsequent unauthorized transactions entered into through use of your Card.
Annual Fee	None.

Notes:

* A Fast Card Fee is charged when a replacement Card is sent by courier within 72 hours at the Cardholder's request.

** No charge if our error.

*** A Credit Balance Administration Fee is 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.

The information contained herein is accurate as of April, 2009. All terms and conditions are subject to change.

For more information, call our Cardmember Service Department.

Cardmember Service Department:
In Canada & the U.S.: English: 1-877-209-9135
In Canada & the U.S.: French: 1-877-209-9136