

Fees and important information about Vancity enviro™ Visa* cards



The following summary information is effective June 26, 2026. For more information, please call 1-800-611-8472, visit vancity.com/VisaAgreements or contact us by mail at Vancity, PO Box 8000, Station Terminal, Vancouver, BC, V6B 4E2.

Initial Credit Limit	Your initial credit limit will appear in the package that accompanies your Visa Card. Your current credit limit will appear on your statements and on your Visa Account.															
Annual Interest Rate(s)	Your interest rate will depend on your Visa Card: <table><tr><th>Visa Card</th><th>Interest Rate</th></tr><tr><td>Vancity enviro Classic* with Vancity Rewards™</td><td>19.50%</td></tr><tr><td>Vancity enviro Classic Low Interest Rate plus Vancity Rewards</td><td>11.25%</td></tr><tr><td>Vancity enviro Gold™ with Vancity Rewards</td><td>19.50%</td></tr><tr><td>Vancity enviro Visa Infinite* with Vancity Rewards</td><td>19.50%</td></tr><tr><td>Vancity enviro Visa Infinite Low Interest Rate plus Vancity Rewards</td><td>11.25%</td></tr><tr><td>Vancity enviro Visa Infinite Privilege* with Vancity Rewards</td><td>19.50%</td></tr></table>		Visa Card	Interest Rate	Vancity enviro Classic* with Vancity Rewards™	19.50%	Vancity enviro Classic Low Interest Rate plus Vancity Rewards	11.25%	Vancity enviro Gold™ with Vancity Rewards	19.50%	Vancity enviro Visa Infinite* with Vancity Rewards	19.50%	Vancity enviro Visa Infinite Low Interest Rate plus Vancity Rewards	11.25%	Vancity enviro Visa Infinite Privilege* with Vancity Rewards	19.50%
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Interest-free Grace Period	21 days You will benefit from an interest-free grace period of 21 days on new purchases and fees appearing on your statement. The 21-day grace period is the period between the last day of your statement period and the payment due date. The payment due date for your statement period appears on your current statement. If you pay off the balance showing on your statement in full by the payment due date, no interest will be payable on all new purchases that appear on your statement for the first time. If you do not pay off the balance appearing on your statement in full by the payment due date, interest will be payable on all purchases appearing on the statement and is charged from the transaction date of each purchase. There is no interest-free grace period on cash advances, balance transfers and amounts written on a Visa Cheque. Interest will be charged on these types of transactions from the date of the transaction.															

Minimum Payment	You must make at least the minimum payment by the payment due date on your current statement. If you do not make the minimum payment by the payment due date, you may not be able to use your Visa Card(s) until you do. Your minimum payment is calculated as follows: <table border="1" data-bbox="375 243 1503 810"> <tr> <td data-bbox="375 243 915 810"> Vancity enviro Classic Visa card The sum of: • \$10 or 3% of the unpaid balance shown on your statement, whichever is higher • any amount by which your balance exceeds your credit limit • any previous unpaid amounts If the unpaid balance shown on your statement is ever less than \$10, your minimum payment will be the amount of your unpaid balance. </td><td data-bbox="915 243 1503 810"> Vancity enviro Gold Visa card, Vancity enviro Visa Infinite card or Vancity enviro Visa Infinite Privilege card The sum of: • \$50 or 3% of the unpaid balance shown on your statement, whichever is higher • any amount by which your balance exceeds your credit limit • any previous unpaid amounts If the unpaid balance shown on your statement is ever less than \$50, your minimum payment will be the amount of your unpaid balance. </td></tr> </table>	Vancity enviro Classic Visa card The sum of: • \$10 or 3% of the unpaid balance shown on your statement, whichever is higher • any amount by which your balance exceeds your credit limit • any previous unpaid amounts If the unpaid balance shown on your statement is ever less than \$10, your minimum payment will be the amount of your unpaid balance.	Vancity enviro Gold Visa card, Vancity enviro Visa Infinite card or Vancity enviro Visa Infinite Privilege card The sum of: • \$50 or 3% of the unpaid balance shown on your statement, whichever is higher • any amount by which your balance exceeds your credit limit • any previous unpaid amounts If the unpaid balance shown on your statement is ever less than \$50, your minimum payment will be the amount of your unpaid balance.
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Foreign Currency Conversion Transactions	Exchange rate We will charge you in Canadian currency if you use your Visa Card to make transactions in a foreign currency. We will convert transactions in U.S. dollars directly to Canadian dollars at the Visa exchange rate in effect at the time we process your transaction (which may be different from the date you made the transaction). For other foreign currencies, the transaction is first converted to U.S. dollars and then to Canadian dollars at the exchange rates in effect at the time we process your transaction. 2.5% Administration fee When the transaction is processed, we will add a 2.5% administration fee in addition to the Visa exchange rate. The conversion rate shown on your statement includes the Visa exchange rate and the administration fee we charge you. Any refunds you receive on the Visa Account in a foreign currency will also be converted into Canadian dollars in the same way.		

Annual Fees	Visa Card	Annual Fee
	Vancity enviro Classic with Vancity Rewards	no annual fee
	Vancity enviro Classic Low Interest Rate plus Vancity Rewards	\$50
	Vancity enviro Gold with Vancity Rewards	\$99
	Vancity enviro Visa Infinite with Vancity Rewards	\$120
	Vancity enviro Visa Infinite Low Interest Rate plus Vancity Rewards	\$145
	Vancity enviro Visa Infinite additional card (issued to Authorized User)	First card \$0 Each additional card is \$50 per card
	Vancity enviro Visa Infinite Privilege with Vancity Rewards	\$245
	Vancity enviro Visa Infinite Privilege additional card (issued to Authorized User)	First card \$0 Each additional card is \$50 per card
The annual fee for Visa Infinite, Visa Infinite Privilege and other Visa Cards with Vancity Rewards is charged on your first statement after opening the Visa Account (whether or not your Visa Card is activated). The annual fee for Visa Cards with no Vancity Rewards is charged following the first transaction on the Visa Account. Once we charge the first annual fee, we will charge you the annual fee in that same month every year. If the type of Visa Card changes and the annual fee changes as a result, the new annual fee will be charged on the first statement after the change, or following the first transaction (if there was no previous transaction on the Visa Account and if the new type of Visa Card is with no Vancity Rewards), and then in that same month every year.		
Other Fees	Charged on the day the transaction or event occurs, unless otherwise specified: Cash Advance: \$4 for each Cash Advance in Canada or internationally. Payment not accepted due to Not Sufficient Funds (NSF): \$45 if you make a payment on your Visa Account that is not accepted because your cheque bounces or any other type of payment method is not accepted. Over credit limit: \$25 will be charged if you go over your credit limit at any time during your statement period. We will only charge this fee one time in a statement period, even if you go over your credit limit more than one time in that statement period. Extra copy of your statement: \$2 per statement if you request a copy of an old statement. There is no charge for a copy of the current statement or for electronic statements you are able to access online. Extra copy of sales receipt: \$5 if you request a copy of the sales receipt for any of your purchases. Return of positive credit balance: \$10 if we return to you any over-payment you’ve made on your Visa Account. Annual Account maintenance: \$10 or the full amount of the positive credit balance, whichever is lower is charged to your account when there’s been no transactions or activity for 12 consecutive months and there is a positive credit balance.	

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