SCHEDULE "D"

	British Columbia	Alberta	Saskatchewan	Ontario	Nova Scotia	PEI	Manitoba
Maximum Rate	$23	$23	$23	$21	$25	$25	$17
Percentage of Net Pay	50%	No limit	No limit	No limit	No limit	No limit	30%
Default Fee	$20.00	$25.00	$50.00	Reasonable charges not exceeding $50.00	$40.00	Reasonable Charges	Fee equal to n.s.f. charge to lender not to exceed $20.00
Interest on Arrears	30% per annum	2.5 per month not compounded	30% per annum	60% per annum	60% per annum		2.5% per month not compounded
Extension Fee			30% per annum		60% per annum		5% of principal
Annual License Fee	$2500.00 head office $1250.00 per additional outlet	$1000.00 – 1st outlet; $500.00 per additional outlet	$2000.00 per outlet	$750.00 main office; $990.00 per branch	$3,000.00 per outlet	$750.00 Main Office $750.00 per branch	$5500
Bond Requirement	None	$25,000.	None	None	None	None	$25,000
Financial Literacy Fund	None	None	None	None	None	None	$500