THE MAJOR MILESTONES OF THE CREDIT CARD FEES ISSUE

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
January											
February									First reading of Private Bill C-236	Walmart s'entend avec Visa	
March	Explosion of credit card fees by Visa & MasterCard with the launch of new high-rate privilege cards										
April			The Department of Finance Canada unveils a finalized voluntary Code of Conduct adopted by card issuers, acquirers and credit card companies.								
May											
June		Senate Standing Committee on Banking, Trade and Commerce recommends reforms	Department of Finance Working Group created to review the payment system.							Class Action: Visa| MasterCard settlement agreement allowing surcharges in the future	
July		CFIB is proposing a voluntary code of conduct that includes 10 recommendations.				Decision of the Competition Tribunal which is returning the problem to the government.			Walmart announces that it has stopped accepting the Visa card in some of its stores.		
August											**SECOND VOLUNTARY FIVE-YEAR AGREEMENT LIMITING AVERAGE FEES TO 1.4% (2020-2025)**
September											
October	Creation of the coalition "Stop Sticking it To Us"							LPC is forming the new government			Private Bill C-236 is withdrawn from the Order Paper
November		The Department of Finance Canada releases a draft code of conduct for consultation.					**FIRST VOLUNTARY FIVE-YEAR AGREEMENT LIMITING AVERAGE FEES TO 1.5% (2015-2020)**	The European Union caps the fee at 0.3%.			
December			Request made by the Competition Bureau to the Competition Tribunal.								