



Welcome Guide



TD Rewards Visa* Card



Everyday Rewards



Discover your TD Rewards Visa* Card

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Quick Steps for Getting Started

How to make the most of your new TD Rewards Visa* Card.

- Register for EasyWeb® Online banking at easyweb.td.com to access and manage your Account online and sign up for online statements.
- Download the TD app to view your Account and bank almost anywhere. Learn more at td.com/app
- Visit My TD Rewards in the TD app or EasyWeb to manage your **TD Rewards Points** and discover **loyalty perks**.
- Set up your regularly recurring bill payments on your Account to **save time, avoid late fees** and **earn 2 TD Rewards Points** for every \$1 charged to your Account¹.
- Learn how to set up your Card on your phone at td.com/waystopay to pay for purchases at participating retailers through **Apple Pay**² and **Samsung Pay**².
- Make your TD Rewards Visa Card the Primary Card for retail apps on your phone³ to earn **TD Rewards Points on purchases you make through phone apps**, like food delivery and transportation.



TD Rewards Program

Every eligible purchase you make with your **TD Rewards Visa Card** earns you TD Rewards Points. Your points will never expire as long as your Account is open and in good standing.

The more you use your TD Rewards Visa Card, the more TD Rewards Points you'll earn!

<p>4</p> <p>TD Rewards Points</p> <p>for every \$1 in Travel Purchases you make with your Card⁴ through Expedia For TD⁵. Learn more at expediafortd.com</p>	<p>3</p> <p>TD Rewards Points</p> <p>for every \$1 in Grocery and Restaurant Purchases⁶ you charge to your Card.</p>
<p>2</p> <p>TD Rewards Points</p> <p>for every \$1 in regularly recurring bill payments you set up on your Card¹.</p>	<p>1</p> <p>TD Rewards Point</p> <p>for every \$1 you spend on all other eligible purchases⁷ made with your Card.</p>

- **50% more TD Rewards Points at Starbucks** when you link your Card with your Starbucks® Rewards account. Conditions apply. Visit td.com/starbucksoffer to learn more.
- **Earn more TD Rewards Points when you add up to three Additional Cardholders**⁸ and earn TD Rewards Points every time they use their Cards to make eligible purchases.



Using Your TD Rewards Points

Visit My TD Rewards in the TD app or EasyWeb to manage your TD Rewards Points and discover loyalty perks.

Go places on points

- **Make your points go further when you redeem through Expedia For TD:** Search over a million flights, hotels, packages and more! When you're ready to book, you can redeem⁹ your TD Rewards Points towards your travel purchase right away.
- **Or Book Any Way⁹:** You can also choose to book your trip through any other travel agency or website. This gives you the flexibility to use your TD Rewards Points towards all kinds of travel expenses – including excursions and taxes – within 90 days of your purchase.
- And under the TD Rewards Program, there are no blackouts¹⁰ or seat restrictions¹⁰.

Amazon Shop with Points

Redeem your TD Rewards Points towards making purchases at [Amazon.ca](https://www.amazon.ca/tdrewards)¹¹.

Learn more at
[amazon.ca/tdrewards](https://www.amazon.ca/tdrewards)

Starbucks® Rewards

Link your Card with your Starbucks Rewards account and you can convert your TD Rewards Points into Stars at Starbucks to buy your favourite Starbucks coffee or treat at participating stores using the Starbucks app. Conditions apply.

Visit td.com/starbucksoffer

Merchandise and Gift cards

Redeem your TD Rewards Points for great deals on a wide selection of merchandise and gift cards.

Financial Rewards

- **Pay With Rewards:** Redeem TD Rewards Points to help pay down your credit card balance.
- **Education Credits from HigherEdPoints:** Redeem TD Rewards Points towards tuition for higher education at over 100 participating institutions – for a student in your life, or yourself.





Insurance

Mobile Device Insurance¹²

Get mobile device protection of up to \$1,000 in the event of the loss, theft, accidental damage or mechanical breakdown for eligible mobile devices when you use your Card to pay all of your monthly mobile bill payments and any upfront costs, or charge at least 75% of the purchase price when paying the full cost of your new mobile device up front.

Purchase Security and Extended Warranty Protection¹³

You automatically have access to this coverage for eligible items you've purchase with your Card:

- Repair, replacement or reimbursement should eligible items be stolen or damaged within 90 days of purchase.
- Double your warranty, up to 12 additional months, if the eligible item came with a manufacturer's warranty valid in Canada.

Enhance your TD Rewards Visa Card with optional benefits

Optional TD Travel Insurance Coverages available to you

Travel Medical Insurance¹⁴

When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Rewards Visa Cardholder, you have the option to purchase TD Travel Medical Insurance.

You'll enjoy:

- Comprehensive emergency medical coverage for when you are travelling outside of your province or territory, whether internationally or within Canada.
- No out-of-pocket costs for eligible emergency medical expenses.
- 24/7 medical assistance.

Trip Cancellation/Trip Interruption Insurance¹⁵

With Trip Cancellation and Trip Interruption Insurance if, due to a covered cause such as illness, injury and more, you need to:

- cancel your trip, we'll help you recover your trip expense.
- return home early, we'll cover the cost of your eligible return transportation.

For information about Travel Medical Insurance, or Trip Cancellation and Trip Interruption Insurance, and how to enroll, visit td.com/travelmedicalinsurance or call **1-800-293-4941**.

Be prepared with optional TD Credit Card Payment Protection Plan¹⁶

Optional TD Credit Card Payment Protection Plan insurance products are designed to help you deal with your TD® Credit Card payment obligations in the event of a covered Job Loss, Total Disability or Loss of Life.

- Enroll or learn more at **1-866-315-9069** or td.com/BP



Everyday Convenience

Save on car rentals

Save a minimum of 10% on the lowest available base rates^{17,18} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{17,18} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis

Reserve at avis.com/tdcreditcards

Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Rewards Visa Card.

Budget

Reserve at budget.com/tdcreditcards

Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Rewards Visa Card.

Apply for optional Deluxe TD Auto Club Membership¹⁹

With optional Deluxe or Standard TD Auto Club Membership, know that, in the event of a road emergency, help is just a phone call away. For information and to enroll, call **1-800-245-0297**.

Learn more at td.com/autoclub

Help and assistance.

- **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device, or by phone at 1-800-983-8472.

- **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at 1-800-983-8472.
- **Fast, reliable access to cash.** You can ask for an emergency Cash Advance²⁰ of up to \$5,000 in emergency funds (subject to your available credit limit), at over one million ATMs internationally, at all TD Canada Trust branches and at select financial institutions around the world.
- **Getting information when you need it.** The TD Credit Card Contact Centre can also provide you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.

Ways to Pay

Save time with Apple Pay² and Samsung Pay²

Digital Wallets are accepted by many shops, restaurants and retailers, making it a secure and convenient way to pay for everyday purchases with just a tap of your phone.

Learn more at td.com/waystopay

Tap to pay with Visa

Contactless payments are a secure way to pay for small-dollar purchases at participating retailers. It's fast and more convenient than cash, and your Card never leaves your hand.

Pay online easily and securely

Online buying is evolving so you can pay with fewer clicks. Paying online with your TD Visa Card is easy, smart, and secure. Just click to pay with your TD Visa when you see the Click to Pay icon where Visa is accepted.

Enroll now at visa.ca

Manage your Account, your way

TD Green Machine® ATMs

Access and manage your Card Account at any of our ATMs.



Find an ATM at
td.com/branchlocator

EasyWeb® Online banking

Manage your Card Account easily online.



Log in to EasyWeb at
easyweb.td.com

EasyLine® telephone banking

Give us a call to access or manage your Card Account.



Call
1-866-222-3456

TD app

Get secure access to TD's mobile banking service anywhere you are.



Learn more at
td.com/app

Balance Transfers

Consider consolidating higher-rate non-TD credit card balances you may have to your TD Rewards Visa Card Account through a Balance Transfer²¹. You can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of a balance transfer.

Visit your TD branch or call
1-800-983-8472.

Payment Plans

Turn credit card purchases into manageable monthly payments. This convenient feature gives you more control over your budget knowing when these purchases are paid off in full. This can come in handy if you're planning to buy a new laptop, go on a trip or start a home renovation project. (Conditions apply. Visit td.com/paymentplans for details.)

Emergency Travel Assistance Services²²

Help is just a call away with toll-free access to help in the event of a personal emergency while travelling. Emergency Travel Assistance Services can help you with:

- Translation services in the event of an emergency situation.
- Lost document and ticket replacement.
- Emergency Cash Transfer in the event of a theft, loss or emergency – our Administrator can assist you to obtain a Cash Advance, which will be charged to your Account.
- In Canada and the U.S., call 1-866-374-1129.
- In other countries, call collect 416-977-4425.



Keeping Your Card Secure

Visa Zero Liability

Shop online and in person securely with Visa Zero Liability and be protected, in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.

Lock or unlock your Card

Misplaced your TD Credit Card? Feel more confident by locking your Card in the TD app. When locked, pre-authorized payments and ATM transactions will still go through, credit card payments will still be accepted, and you can make transfers. If you find your Card, it's just as easy to unlock it.

Shop with confidence with Chip & PIN technology

Chip & PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).



Keep your Personal Identification Number (PIN) Secure

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or birthday.
- Never write down your PIN.
- Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
- Never let anyone else know or use your PIN or use your Card.
- Make transactions only when and where you feel secure. If in doubt, don't use your Card.
- **Reset your PIN** at a TD branch or 24/7 at any TD ATM.

24-hour Fraud Protection

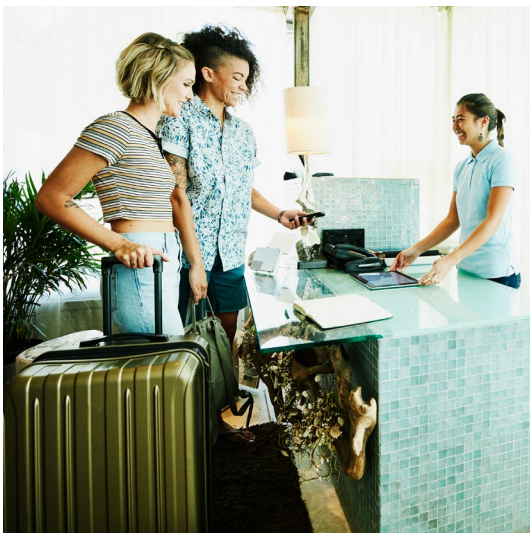
Our enhanced protection measures are part of an industry-wide effort to protect you from the inconvenience of credit card fraud. In the event that our advanced fraud prevention system detects unusual activity relating to your Account:

- You may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Credit Card Account.
- During a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our Customer Service Representatives.
- Your Card may be temporarily blocked until we can contact you for verification.

- You can automatically receive TD Fraud Alerts on your mobile phone any time we suspect suspicious activity on your TD Rewards Card, or on any Additional Cardholder's Card on your Account.

Learn more at

td.com/fraudalerts





Contact and Support

For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

Within Canada and the U.S.:

1-800-983-8472

Outside Canada and the U.S.,
call collect: **416-307-7722**

TTY (text telephone):

1-866-704-3194

To report a lost or stolen Card and arrange a replacement Card:

Loss Prevention Centre (24 hours):

Within Canada and the U.S.:

1-888-347-3261

Outside Canada and the U.S.,
call collect: **416-308-3763**

For information on travel protection or to make a claim:

Travel Insurance:

Within Canada and the U.S.:

1-866-374-1129

Outside Canada and the U.S.,
call collect: **416-977-4425**

For more information about the TD Travel Rewards Program, including your TD Rewards Points balance:

TD Rewards Points:

Within Canada and the U.S.:

1-800-983-1043

Annual interest rates, fees and features are current as of October 30, 2022, unless otherwise indicated, and subject to change.

- Earn 2 TD Rewards Points ("**PAP Rebate**") on each \$1 in payments made on a monthly or other regularly recurring basis for merchant bills, including insurance premiums, magazine/newspaper/online streaming subscriptions, membership fees and telecommunication fees, that are set up by the merchant with your consent to be automatically charged to your TD Rewards Visa Card Account ("**Account**") and that are classified through the Visa network as "recurring payments" ("**Pre-Authorized Payments**"). You must confirm with your merchant if they can accept Pre-Authorized Payments. Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Pre-Authorized Payment. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points.

\$5,000 Cap: The PAP Rebate is only available to a \$5,000 maximum net annual spend ("**\$5,000 Cap**"). Once the \$5,000 Cap has been reached, then any further Pre-Authorized Payments made on the Account will only earn TD Rewards Points at the standard rebate rate of 1 TD Rewards Point that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("**Standard Rebate**"). **Applicability of PAP Rebate:** The PAP Rebate is in place of, and not in addition to, the Standard Rebate. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- Subject to current \$250 limit for point-of-sale transactions. Certain transactions may not be completed outside of Canada and in-app availability may be limited. Certain merchants may set their limit under \$250. Please check with the merchant about the limit before using Apple Pay or Samsung Pay.

Please visit <http://www.apple.com/ca/apple-pay/> for a complete list of Apple Pay-compatible devices and <https://www.samsung.com/ca/apps/samsung-pay/> for a complete list of Samsung Pay compatible devices.
- The Toronto-Dominion Bank is not responsible for any third-party retail apps, including their use and any services or products provided through such apps.
- Earn 4 TD Rewards Points for every \$1 in Purchases of travel made online through ExpediaForTD.com or travel made by phone through Expedia For TD ("**Phone Travel Purchases**") ("**Online Travel**")

Purchases") and charged to your TD Rewards Visa Card Account ("**Account**"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Online Travel Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

- 5 Expedia For TD is operated by Expedia, Inc. at ExpediaForTD.com and 1-877-222-6492. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, Inc.
- 6 Earn 3 TD Rewards Points ("**Grocery Rebate**") for every \$1 in Purchases of groceries or grocery items ("**Grocery Purchases**") charged to your TD Rewards Visa Card Account ("**Account**") and earn 3 TD Rewards Points ("**Restaurant Rebate**") for every \$1 in Purchases at restaurants including fast food restaurants ("**Restaurant Purchases**") charged to your Account. Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Grocery Purchase or Restaurant Purchase, as applicable. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. **\$5,000 Cap:** Each of the Grocery Rebate and the Restaurant Rebate is only available to a \$5,000 maximum net annual spend ("**\$5,000 Cap**"). Once the \$5,000 Cap has been reached for either Grocery Purchases or Restaurant Purchases, then any further Grocery Purchases and Restaurant Purchases made on the Account will earn TD Rewards Points at the standard rebate rate of 1 TD Rewards Point that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("**Standard Rebate**"). **Applicability of Grocery Rebate and Restaurant Rebate:** Each of the Grocery Rebate and the Restaurant Rebate is in place of, and not in addition to, the Standard Rebate. **Merchant Category Codes:** To earn the Grocery Rebate and/or the Restaurant Rebate, the Grocery Purchases and/or Restaurant Purchases must be made at merchants classified through the Visa network with a Merchant Category Code ("**MCC**") that identifies them in the "grocery", "restaurant" or "fast food" category. Some merchants may (i) sell groceries or grocery items; (ii) provide restaurant service or sell fast food; or (iii) have separate merchants located on their premises that also sell groceries or grocery items, or provide restaurant service or sell fast food; but may not be classified with a grocery, restaurant or fast food MCC

and such Purchases will not earn the Grocery Rebate or Restaurant Rebate, as applicable. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. **Other Conditions:**

Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

- 7 Earn 1 TD Rewards Point ("**Standard Rebate**") on every \$1 on all other Purchases ("**Other Purchases**") charged to your TD Rewards Visa Card Account ("**Account**"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 8 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. A Maximum of 3 Additional Cardholders are allowed on the Account.
- 9 TD Rewards Points must be redeemed in minimum 200-point increments for travel Purchases charged to your Card that are booked online or by phone through Expedia For TD. For travel Purchases charged to your Card that are not booked through Expedia For TD, TD Rewards Points must be redeemed in minimum increments of 200 or 250 TD Rewards Points as fully explained in the TD Travel Credit Cardholder Agreement for your Card. We can decrease the required minimum TD Rewards Point redemption increment at any time. To redeem TD Rewards Points for travel Purchases charged to your Card that are not booked through Expedia For TD, Cardholder must contact the TD Rewards Program after the travel Purchase has been posted to the Account and within 90 days from the transaction date of the travel Purchase. The required TD Rewards Points will be deducted from the Cardholder's TD Rewards Points balance available at the time the TD Rewards Points are redeemed for the travel Purchase, not the transaction date of the travel Purchase. The amount that will be credited toward the travel Purchase will be equal to the value of the TD Rewards Points redeemed. If there are insufficient TD Rewards Points available to cover the entire amount of the travel Purchase, the Account will only be credited by the value of the TD Rewards Points redeemed. Any amount of the travel Purchase not covered by the TD Rewards Points redeemed will remain on the Account for payment.
- 10 Subject to carrier or space availability.
- 11 The Amazon.ca Shop with Points program for TD Rewards Points ("SWP for TD"). is provided by

Amazon.ca. To use your TD Rewards Points to pay for an order at Amazon.ca, your eligible TD credit card must be linked to your Amazon.ca account. For more information, including how to enrol in SWP for TD and terms, conditions and restrictions, visit www.amazon.ca/tdrewards. Amazon.ca is operated by Amazon.com, Inc. The Toronto-Dominion Bank and its affiliates are not liable or responsible for SWP for TD or any of the services and products offered/provided by Amazon.ca. SWP for TD may be amended or cancelled at any time without notice.

- 12 Insurance coverages are underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TD102022. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificates of Insurance included with your TD Credit Cardholder Agreement. ABIC, its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®.
®Assurant is a registered trademark of Assurant, Inc.
- 13 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, the item must be paid for in full using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 14 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941, or visiting td.com/travelmedicalinsurance. Note that this optional insurance offers different benefits, on different terms and conditions, than the Travel Medical Insurance that is automatically included with other TD Credit Cards.
- 15 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). Claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions,

including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting td.com/travelmedicalinsurance. Note that this optional insurance offers different benefits, on different terms and conditions, than the Trip Cancellation/Trip Interruption Insurance that is automatically included with other TD Credit Cards.

- ¹⁶ Life coverage is underwritten by American Bankers Life Assurance Company of Florida and Job Loss and Total Disability coverages are underwritten by American Bankers Insurance Company of Florida. The Toronto-Dominion Bank receives a fee from each insurer with respect to premium collection. Complete terms of coverage are in the Certificate of Insurance you will receive upon enrollment. Eligibility requirements, limitations and exclusions apply, and vary by benefit.
- ¹⁷ Provided by Avis Rent A Car System ULC. Minimum discount offer subject to terms and conditions, which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.
- ¹⁸ Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to terms and conditions, which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre or mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.
- ¹⁹ TD Auto Club is provided by Dominion Automobile Association (2004) Limited, an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- ²⁰ Cash Advance is subject to available credit. Fees apply to applicable Cash Advances and Cash Advances accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made.
- ²¹ Subject to available credit. Balance Transfers are treated as Cash Advances and accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made. See your Cardholder Agreement for complete information on Cash Advances including how we apply your payments and interest to Cash Advances.
- ²² Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

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* Trademark of Visa Int.; Licensed user.

Amazon, the Amazon.ca logo and the smile logo are trademarks of Amazon Services International, Inc. or its affiliates.

Starbucks is a registered trademark of Starbucks Corporation. © 2022 Starbucks Coffee Company. All rights reserved.

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