

Welcome

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Your financial journey in Canada begins **here.**





## Welcome to TD.

Thank you for choosing us. We understand the challenges of moving to a new country. We're here to support your immediate and future banking needs as you start your new life in Canada.

# Welcome to banking in Canada.

## Day-to-day banking products and services



### Chequing Accounts

- An account for regular, day-to-day transactions.
- One of the ways you can access this account is through a debit card that lets you access money at ATMs and make purchases in-store, online and around the world.
- These accounts generally do not pay interest and may include a monthly fee.



### Savings Accounts

- An account to set aside money you don't need to use right away.
- Allows access to your money through deposits, withdrawals, or transfers as you need.
- You can earn interest, but these accounts often offer fewer withdrawals than Chequing account plans.



### Credit Cards

- A credit card acts like a type of secured or unsecured loan that you need to apply for.
- A credit card lets you borrow funds from an approved limit to make purchases rather than having to pay for them right away.
- Many credit cards offer perks or rewards when they're used.

## Common Canadian banking terms

Banking terms and services that may be new to you:

### Terms related to investing

- **Guaranteed Investment Certificate (GIC)**  
This is a type of investment that usually pays a predetermined rate of interest for a definite amount of time and guarantees protection of the principal investment.
- **Mutual Funds**  
These are professionally managed portfolios where funds are pooled together to purchase securities, usually stocks and bonds.

### Terms related to saving

- **Registered Education Savings Plan (RESP)**  
A special type of savings account that is registered with the government which is designed to help parents who want to save for their child's education.
- **Registered Retirement Savings Plan (RRSP)**  
A special savings plan that is registered with the government. The money you contribute to an RRSP can be used to reduce your income tax.
- **Tax Free Savings Account (TFSA)**  
This account is registered with the government and is a great way to save for short-term and long-term goals as it allows you to grow your savings tax-free.

To learn more about the various kinds of accounts, visit [td.com](https://www.td.com)

# How to bank with us.



## In-Person Banking

With an extensive network of branches and ATMs across North America, we make banking with us convenient and easy.



### TD Branch

- Pay bills, buy U.S. dollars, or make deposits and withdrawals.
- Drop by a branch to take care of your everyday banking needs or book an appointment to meet with an advisor.



### TD ATMs

- Enjoy access to Green Machine ATMs across Canada and the U.S.
- Pay no ATM fees when you use Green Machines anywhere in Canada.
- Withdraw different bill types at TD ATMs: \$5, \$20, \$50, \$100

# Self-serve Banking

Get access to secure digital banking tools that truly unlock the power of day-to-day banking.



## TD App

- Easily view account balances, transaction history and TD Credit Card account information
- Receive banking tips and info on TD related events and special offers, based on your location
- Send money to family and friends almost anywhere in the world with TD Global Transfer<sup>1</sup>
- Quickly send money with *Interac* e-Transfer®
- Make Canadian bill payments
- Locate a TD branch, Investor Centre or ATM



Download the TD App



## EasyWeb Online Banking

- Bank online from the comfort and convenience of your home or office
- Keep track of transactions
- Set up TD Simply Save and pre-authorized transfer services
- View account balances, online statements and transfer money between accounts
- Make changes to your account
- View cheques
- Pay Canadian bills for thousands of companies online with TD



Visit EasyWeb



## EasyLine Telephone Banking

- Use TD VoicePrint to validate your identity
- Access a quick automated service
- Get answers in many languages
- Connect with a Telephone Banking Specialist
- Available 24 hours a day, 7 days a week
- Get answers in real-time



Call EasyLine

<sup>1</sup>Supported countries can change at any time and not all transfer methods may work in every country.

# Discover how easy banking can be.



## Sending and receiving money



### Local Money Transfer

- Use *Interac* e-Transfer<sup>®</sup> to securely and efficiently send and receive money anywhere in Canada.
- You can also request money with *Interac* e-Transfer<sup>®</sup>.
- It can be accessed through EasyWeb as well as the TD App.



### International Money Transfers

- **Global Money Transfer:** an innovative marketplace for TD customers to send money internationally.
  - **Western Union<sup>®</sup> Money Transfer<sup>SM</sup>:** Send money for cash pick-up<sup>2</sup> at a Western Union<sup>®</sup> Agent location to over 200 countries and territories.
  - **International Bank Transfer:** Transfer directly to a recipient's bank account globally.
  - **Visa Direct:** Send money to your recipient's Visa Direct Debit Card, Visa Credit Card or Reloadable Prepaid Visa Card<sup>3</sup>.
- **Wire Transfer:** You can send and receive transfers in Canada and globally to or from your TD account through a TD Branch.



[Learn more](#)

<sup>2</sup>Western Union Agent locations may also make alternative pickup options available to the recipient.

<sup>3</sup>Most Visa credit, debit and reloadable prepaid cards around the world are eligible. However, certain countries and financial institutions may choose not to accept these transactions due to local regulatory or other restrictions. Also, certain reloadable prepaid products may be restricted from receiving Visa Direct payments such as reloadable youth prepaid cards, government disbursement cards and Visa travel cards.

## Depositing your money



### Direct Deposit

Payments from your employer or the government can be directly deposited into your bank account.



### Branch & ATM

Make in-person deposits into your TD accounts.



### Mobile Cheque Deposits<sup>4</sup>

With the TD App, you can deposit a cheque by simply taking a photo of it.

## Secure your money



### TD Fraud Alerts<sup>5</sup>

Get instant text messages notifying you of suspicious activity on your TD credit cards or debit cards.



### TD MySpend<sup>6</sup>

Track your spending, create a list of savings goals, and get insights to help you achieve them.



### Download the TD MySpend App

## Paying your bills



### Pre-Authorized Debit (PAD)

Set up automatic payments to ensure that your bills are paid on time.



### Pay bills online

Pay bills online through the TD App or EasyWeb.



### Branch & ATM

Pay bills in-person at a branch or ATM. You can also pay bills over the phone with EasyLine Telephone Banking.

<sup>4</sup>Cheques must be drawn on a Canadian financial institution. Cheques payable in Canadian currency must be deposited to an eligible Canadian dollar account and cheques payable in U.S. currency must be deposited to an eligible U.S. dollar account.

<sup>5</sup>You are responsible for ensuring the mobile phone number we have on file is accurate and notifying us of any changes. We will send the TD Fraud Alert text message instantly upon detection of suspicious activity; however, receipt of the text message may be delayed or prevented due to a variety of factors such as technology failures, service outages, multiple third-party involvement. TD Fraud Alert text messages will only be sent to customers who have a Canadian mobile phone number and a Canadian mailing address in their TD customer profile. Receipt of the text message may also be delayed or prevented if the mobile phone number on file isn't active and/or connected to a cellular network at the time suspicious activity is detected.

<sup>6</sup>The TD App and the TD MySpend App are free to download; however, standard wireless carrier message and data rates may apply.

# Quick tips to get the most value and avoid extra fees

## 1 ATM Fees

Try to use TD ATMs as much as possible to avoid paying an ATM fee for withdrawals made at non-TD ATMs.

## 2 Interac e-Transfer<sup>®</sup>

Send and receive money online quickly in place of cheques, which may cost time and money to order.

## 3 Rewards

Choose a credit card that offers travel or cash back rewards on purchases.

## 4 Features and Perks

Look for accounts or credit cards that may offer discounted or free features.

## 5 Waived Fees

Know your minimum monthly balance and maintain it to avoid Monthly Account Fees.

## 6 Transaction Limits Fees

Different accounts have different transaction limits. Stay within the limit included in your account plan to avoid these fees.

## 7 NSF Fees

If you use your debit card, write a cheque or transfer funds without having enough money in your account to make the payment, you may be charged Non-sufficient funds (NSF) fees.

## 8 Overdraft Protection

It could help cover occasional shortfalls and prevent NSF fees that may occur from transactions to your chequing account. You need to apply and be approved for this optional product.

## 9 Financial Check-up

We invite you to visit us again within the next 6 months to complete a personal financial check-up and put together a plan as your needs change.



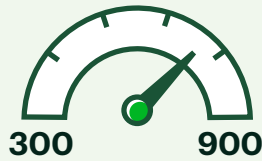


## **We're here to help you move forward.**

TD advisors can help you understand every aspect of banking in Canada. As you work towards your goals, you can turn to us for support and encouragement at each milestone. With personalized advice and digital tools, we're here to help you move forward with what is most essential to you.

# In your **first few months** in Canada.

## Build your Credit Score and History



### What is a credit score?

A credit score is record of your ability to borrow and repay loans on time. As a newcomer to Canada, it's important that you start building your credit history right away to improve your rating.



### Why a good credit score matters

Having a good credit rating can also help you in accessing services such as internet, mobile phone plans, and buying or renting a home.



### How to build & maintain your credit score

A good way to build credit is to apply for a credit card. Using your credit card regularly and paying it off each month can help to build your credit history. We can help you find the right credit card for your needs.

Once your credit card is set up, remember to:

- Always make payments on time
- Avoid going over your credit limit
- If you think you might have trouble making a payment, contact us

## Set Financial Goals



Create a strategy for setting aside some money at regular intervals.



It is recommended to have 3-6 months of basic living expenses saved for emergencies.



Set up pre-authorized transfers to your savings account to automatically save towards your goals.



Choose the right investment products to help you grow your money.

# In your **first few years** in Canada.



## Buying a car

Purchasing a car or motorcycle as a means of transport may be important to you. We can help you get a new or used vehicle with an auto loan that fits your budget.



## Buying a home

You may qualify for a mortgage, even if you don't yet have Canadian credit history, provided you are, or have applied to become, a Permanent Resident and have been in Canada for 5 years or less.



## Saving for your child's education

A Registered Education Savings Plan (RESP) is a government-registered plan that helps you save for a child's post-secondary education.



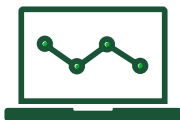
## Starting a business

Get advice and access flexible banking solutions for all your Small Business Banking needs.



## International student

TD has you covered from everyday banking to money transfers, credit cards and flexible financing for your education.



## Investing and making trades

TD Direct Investing offers trading platforms, online tools and support.



## Portfolio management

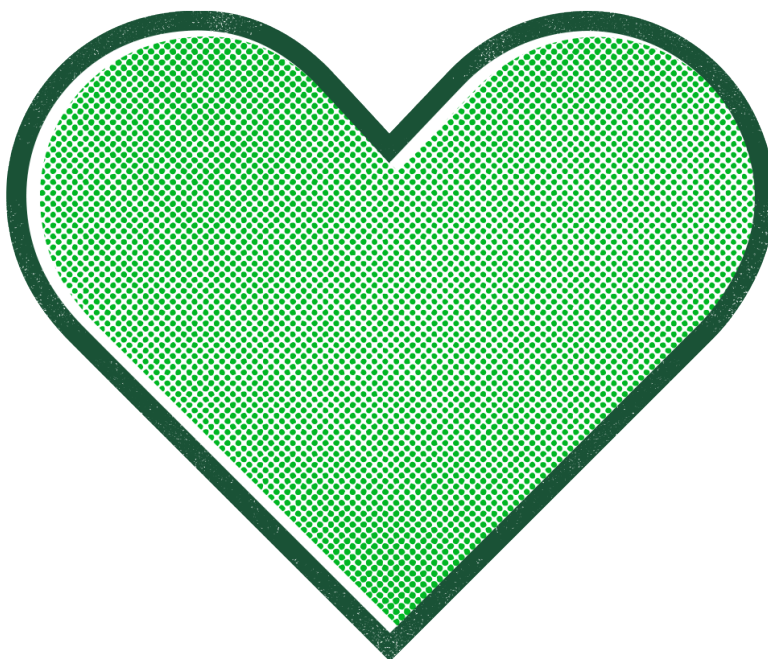
TD Wealth provides personalized planning and advice.



## Saving for retirement

A Registered Retirement Savings Plan (RRSP) offers tax benefits for a comfortable retirement.

# Focus on your financial health.



Here are a few simple guidelines that will help you create a solid financial foundation in Canada.



## Plan

Plan for the future.

Connect with a TD advisor regularly.



## Save

Create an emergency fund.

Have sufficient long-term savings or assets.



## Spend

Aim to spend less than your income.

Make complete bill payments on time.



## Borrow

Don't take on too much debt.

Maintain an excellent credit score.

## Questions?

Let's connect. Call **1-866-222-3456**. Text Telephone (TTY) **1-800-361-1180**.

To learn more, visit [td.com](https://www.td.com)