

2009 Corporate Responsibility Report

Community

Diversity

Environment

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Our Key Stakeholders

Customers

Our Approach

Within each aspect of corporate responsibility, we actively engage with our key stakeholders to define priorities and goals. Stakeholder engagement involves two-way dialogue through formal and informal

Employees

When identifying stakeholder organizations that we wish to engage with (e.g., those associated with community, diversity, customer and environmental issues), we try to collaborate or support organizations that align closely with our areas of focus. For example, The TD Friends of the Environment Foundation prioritize projects that seek to protect or preserve the Canadian environment (among other criteria).

Here are some of the many ways we seek feedback from our stakeholders:

Group	Ways we interact with our Stakeholders:		
Customers and Clients	We learn a lot from our customers and clients through e-mails, phone calls and focus groups. In 2009, we conducted over 600,000 interviews to determine satisfaction levels with the service we deliver. We actively seek the "voice of the customer" – to understand what's working, as well as address any concerns they may have about our products, fees and customer service. In 2009, they asked more questions about interest rates and how fees are		
	 calculated when exiting a mortgage. A TD Ombudsman is available to address escalated concerns. Read more on our 2009 customer feedback results. 		
	Read more on our 2007 customer recorder results.		
Employees	 We conduct employee surveys in the spring and fall to measure employee engagement. 		
	 We encourage employees to discuss concerns with their immediate manager but also offer confidential services through an Employee Ombuds Office and a formal Complaint Resolution Process. 		
	 We also conduct focus groups, internal surveys, individual meetings between human resources and the majority of our Canadian employees and 360-degree feedback. 		
	 The TD Intranet posts daily articles and employees are encouraged to post news and views about what's happening in the bank. This feature has become highly popular and remarkably candid, as employees contribute to a virtual community across the organization. 		
	Read more on our 2009 employee feedback results.		
Environment	 We actively engage in dialogue and solicit input on environmental issues and initiatives from our employees, communities and other environmental constituents. 		
	We maintain memberships and affiliations with industry associations, academic institutions and multi-stakeholder groups.		
Suppliers	Our Strategic Sourcing group manages relationship with several suppliers.		
	We are planning to review supplier diversity in 2010.		
Community	TD has a Government and Community Relations team in Canada and a Community Development team in the U.S.		
	 We work collaboratively with not-for-profit groups and community members to have an impact on the neighbourhoods, towns and cities where we operate. 		
	TD employees are actively involved through community volunteerism, reading programs, fundraising and mentoring programs, and through these channels we learn which causes they are concerned about.		
Shareholders and Investors	TD has an Investor Relations team and a Shareholder Relations group. We actively engage our investors and shareholders through face-to-face meetings, emails, phone discussions, investor events, a website, and the		
	annual meeting of shareholders.		
	Investors let us know their concerns and opinions through letters, phone		

In Depth

Economy

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	We conduct ad-hoc and formal investor surveys to solicit feedback. We carefully review shareholder proposals and feedback and provide regular opportunities for shareholders to communicate with management or the Board. All these inputs help the Board understand how we are doing and guide future governance innovations. Learn more about our Corporate Governance practices.		
Governments and NGOs	We are members of various associations and organizations that are important to TD and its stakeholders.		
	We foster relationships with government officials.		
	We fund research projects and continue to share best practices at conferences and forums.		
	We maintain an open-door policy with NGOs (Non-Government Organizations).		

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		Snapshot - Canada		
		Snapshot - U.S.		

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