

Our Approach

Customers

Environment

Employees

Diversity

Community

Economy

> TD Helps

> Green Buildings

> Greening of
Canada Fund> Integration of TD
Bank> New Defined
Pension Plan> Build For The
Future> Dynamic
Workforce
Planning> The National
Mentoring
Initiative> TD Diversity
Inclusiveness
Survey> Great Canadian
Shoreline Cleanup> Housing For
Everyone> Small Business
Webinars

TD Helps

Objective

To help customers and clients in tough times. To encourage customer conversations before it is too late to help.

Description

In Canada, we launched a specific campaign to support our customers. Declining business income and unexpected job losses left many small business owners, sound investors and prudent savers in challenging financial circumstances. In focus groups, customers asked, "Help me survive in these times of economic crisis."



For our customers and clients

- We launched a [TD Helps website](#), which received more than 265,000 hits and hundreds of comments since July 2009. Customer features include a step-by-step breakdown of the loan consideration process.
- We launched a "Let's Figure It Out" marketing campaign, encouraging customers and clients to come talk to us. When times become tough, many people try to ignore the problem. This campaign was designed to encourage people to address the problem sooner and let TD help get them back on track.

Employee Tools

- We trained employees to initiate conversations about debt management.
- We gave credit specialists more flexibility to help customers manage or resolve their credit issues, including those who had become unemployed.
- We created an internal online resource, providing tools for employees to assist them through really tough customer conversations.
- TD Wealth Management launched its first strategic webinar, Getting Our Clients Across the Valley, which trained employees on how to respond to client's needs during difficult market conditions.

Impact/Stats

- Between March and September, over 1,000 customers sought help each week.
- TD restructured over 5,000 loans.
- TD made 25,000 other adjustments to credit accounts, including options like:
 - skipping a mortgage payment;
 - paying interest only for a few months; or
 - extending the amortization period.

By the end of the calendar year, we helped 24,000 customers.

Comments

"We know times are tough. So we've made sure that our employees are equipped with the right skills, the right training and solutions to help our customers through tough times.

"I think it's difficult for people to come in and ask for help, but we're here to listen. And we would really encourage our customers to come in and talk to us as early as they feel comfortable doing so. We know we can't help everybody, but we are committed to try and help and to provide as comfortable an experience to our customers as we can."

Tim Hockey, President and CEO, TD Canada Trust

"This isn't the time to hunker down, to be invisible. Our customers and clients are worried about all this market volatility. Be there for them – as a steady hand and a calming influence. For our customers, go that extra mile. Help our customers and clients through this tough time and you'll earn their loyalty for life."

Ed Clark, CEO, TD Bank Financial Group

Speech to the Senior Managers Conference, December, 2008

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