

Our Approach Customers Environment Employees Diversity Community Economy

- > [Our Commitments](#)
- > [Customer Protection](#)
- > [Product Responsibility](#)
- > [Serving Diverse Customers](#)
- > [Meeting Diverse Needs](#)
- > [Accessible Banking](#)
- > [Inclusive Banking](#)

Our Commitments

Deliver legendary customer service

We work hard to go above and beyond for our customers every time. In 2009, we contacted over 600,000 customers to determine service satisfaction levels. Customers tell us they feel valued and that we show genuine interest in being helpful and meeting their needs.



On both sides of the border, our branches and stores are open 50% longer than our competitors – it's just one of the ways we offer the most convenience to our customers and clients.

Help our customers in tough times

In 2009 the impact of the global economic crisis caused unprecedented turmoil in the financial marketplace. Our customers faced real and significant problems and we wanted to help. We launched **TD Helps**, a program to provide Canadian customers with practical solutions enabling them to keep their homes and manage their non-mortgage debt and to help small-business banking customers with cash flow.

By the end of the year, our program made a real difference in the lives of more than 24,000 customers.

Run a Sound Bank

Many of our customers in the United States were concerned about bank failure. We talked to our customers about the safety and soundness of TD and backed this up by delivering solid results and opening more branches. We strive to operate with excellence and take only risks that we understand and can manage.

In 2009 TD proved to be one of the world's most sound, best capitalized and best managed banks and one of the few in the world rated Aaa by Moody's.

Serve a Diverse Customer Base

Whether it's through our multi-language online service and automated banking machine network, our numerous branch locations in ethnic communities or our ongoing improvements to the accessibility of our customer locations, we work to ensure that our products and services are inclusive and accessible.

A Rapid Response:

One of the challenges we faced in 2009 was during the integration of TD Bank. We experienced an overnight batch processing problem that caused some temporary loss of service. A 24/7 task force quickly solved the technical issue. We refunded incurred fees to customers, empowered employees to resolve issues and placed full-page advertisements to apologize. Read more about the integration of TD Bank.

Highest Rating in Customer Satisfaction by J.D. Power and Associates in both Canada and the U.S. Mid-Atlantic region for the fourth year in a row.

TD was rated one of the world's safest banks by Global Finance. April, 2009

In Depth

- KPIs
- GRI Index
- Charts and Graphs
- Case Studies
- Scorecards and Priorities for 2010
- PDF downloads

Tools

- [Add this page to Custom Report](#)
- [Download this pdf here](#)
- [View custom report](#)

Current PDF Queue

About This Report
Conduct & Ethics
Labour Code
and Human Rights

Governance
Corporate Responsibility
Environment
Diversity

Our Reports
CR Summary Report
CR Summary Report and Public
Accountability Statement
Snapshot - Canada
Snapshot - U.S.

Feedback

Contact