

# **Notification of changes to your *TD Waterhouse Account and Service Agreements and Disclosure Documents* effective July 15, 2009**

*The following change applies to all TD Waterhouse®  
Canada Inc. accounts, including those held in its  
divisions, TD Waterhouse Discount Brokerage,  
TD Waterhouse Financial Planning and  
TD Waterhouse Private Investment Advice.*

## **CASH ACCOUNT AGREEMENT**

### **22. Miscellaneous – Paragraph 5 – Amended**

We can apply a positive (credit) balance in any of your accounts with us, The Toronto-Dominion Bank and its affiliates (excluding registered accounts) against any debt or liability you owe to any of us, The Toronto-Dominion Bank or any of its affiliates, however arising. We can set off any positive balance against any such debt or liability in any manner and at any time we consider necessary (unless we have specifically agreed not to do so) and we are not required to first give you any notice.

TD Waterhouse Discount Brokerage, TD Waterhouse Financial Planning and TD Waterhouse Private Investment Advice are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member CIPF.

® Trade-mark of The Toronto-Dominion Bank, used under license.

