



Business Chequing Account¹ Service Plans

Our Service Plans for Small Businesses offer convenient banking options and are available in Canadian and U.S. Dollars. This comparison chart can help you decide which plan is best suited to meet your needs.

Business Chequing Account Service Plans	Service Plan Options	Monthly Plan Fee ²	What's included each month?			Fee Rebate with Balance of
			Transactions	Deposit Items	Cash Deposits	
<ul style="list-style-type: none"> Enjoy the flexibility of banking using both in-branch or automated services Predictable monthly fee to help you manage your cash flow Business Overdraft Protection - \$10 monthly fee rebated³ Free EasyWeb[®] View Cheque Service 2 free monthly e-Transfers to send or request money using <i>Interac</i> e-Transfer Receive a plan fee rebate when you maintain the required balance Includes free online statements with cheque images, archived for seven years (from the time you sign up) or choose to receive a month end paper statement for an additional \$3 All debit and credit card deposits credited to your account through POS terminals, are non-chargeable transactions and are not subjected to transaction and deposit item limits 	TD Every Day A Business Plan	\$19.00	20	50	\$5,000	\$20,000
	TD Every Day B Business Plan	\$39.00	60	50	\$5,000	\$35,000
	TD Every Day C Business Plan	\$72.00	120	50	\$5,000	\$45,000
	For additional activity:		\$1.25 each	\$0.22 each	\$2.50 per \$1,000	
<ul style="list-style-type: none"> Best value for businesses with high transaction or deposit content needs Plus additional discounts, rebates and waivers⁴ on other products and services such as the TD[®] Aeroplan[®] Visa[®] Business Card, TD Business Travel Visa Card, TD Merchant Solutions, credit and cash management services Business Overdraft Protection - \$10 monthly fee rebated³ Free EasyWeb[®] View Cheque Service Receive a plan fee rebate when you maintain the required balance Your choice of free online statements with cheque images, archived for seven years (from the time you sign up) or a month end paper statement at no additional cost All debit and credit card deposits credited to your account through POS terminals, are non-chargeable transactions and are not subjected to transaction and deposit item limits 	TD Unlimited Business Plan	\$125.00	Unlimited	Unlimited	\$25,000	\$65,000
	For additional activity:		N/A	N/A	\$2.50 per \$1,000	
<ul style="list-style-type: none"> Ideal for businesses with low or irregular monthly account activity Includes free online statements with cheque images, archived for seven years (from the time you sign up) or choose to receive a month-end paper statement for an additional \$3 	TD Basic Business Plan	\$5.00	5 ((\$1.25 for each additional activity))	5 ((\$0.22 for each additional activity))	\$2.50 per \$1,000	

For the list of what's included in Transactions, Deposit Items and Cash Deposits, and the definition of Fee Rebate, please see page 4.

Business Savings Account¹

To find out about our current interest rates and how interest is calculated, speak to a TD Canada Trust representative or visit our website at tdcanadatrust.com/smallbusiness

Transaction Fees	
Transfers to or from any other TD Canada Trust Account to your Business Savings Account	Free
Deposits through TD Mobile Deposit	Free
Fee per deposit/credit	\$1.00
Fee per withdrawal/debit	\$5.00
Fee per \$1,000 of monthly cash (paper currency and coin) deposited, rounded down to the nearest dollar	\$2.50
Fee per item (cheques, money orders, drafts and all other clearing items) deposited	\$0.22

Community/Not-For-Profit Plans

We offer two plans to suit the specific needs of community and not-for-profit organizations.

Community Plan¹

The Community Plan is designed for smaller community organizations. This plan may suit your organization if you have minimal and/or seasonal account activity.

Community Plan Plus

The Community Plan Plus is designed for larger community and not-for-profit organizations. This plan may be right for your organization if you have a higher level of monthly activity and require banking services more like those required by a small business.

Please consult the chart below to compare the plans and decide which one is right for you.

Service Plan Options	Monthly Plan Fee ²	What's included each month?			Fee Rebate with Balance of
		Transactions	Deposit Items	Cash Deposits	
Community Plan	\$1.95	5	15	\$2,500	\$5,000
Community Plan Plus	\$4.95	30	30	\$5,000	\$10,000
For additional activity:		\$1.25 each	\$0.22 each	\$2.50 per \$1,000	

Business Overdraft Protection is available, \$10 monthly fee rebated³. For the list of what's included in Transactions, Deposit Items and Cash Deposits, and the definition of Fee Rebate, please see page 4.

Other Account-related Fees¹

	Canadian Dollar Accounts (In \$CDN)	U.S. Dollar Accounts (In \$US) ²
Transaction Fees		
Transactions - Chequing Accounts without a Service Plan		
• Fee per transaction (Refer to page 4 for full details on what a transaction is.)	\$1.25	\$1.25
Deposit Content - Chequing Accounts without a Service Plan		
• Fee per item deposited	\$0.22	\$0.22
• Cash (paper currency and coin) deposited per \$1,000	\$2.50	\$2.50
Currency Supplied		
• In-branch - paper currency supplied per \$1,000	\$2.00	\$2.00
• Direct Delivered - paper currency supplied per 100 notes (requires the customer to contact and pay for a TD Canada Trust approved armoured car delivery service)	\$0.50	\$0.50
• Coin supplied per roll	\$0.12	\$0.12
Request for Funds Transfer Fee (to branch)		
• Transfer between a customer's own TD Canada Trust accounts, if requested by telephone, mail or facsimile	\$5.00	\$5.00
Bill Payments		
• In-branch - paid by cash or cheque (Handling Fee)	\$1.00	N/A
Non-sufficient Funds⁵		
• Returned	\$48.00	\$48.00
• Paid (plus overdraft interest charges)	\$5.00	\$5.00
Non-TD ATM		
• Interac	\$2.00	N/A
• PLUS System ⁶		
(Handling Fee within U.S. and Mexico)	\$3.00	N/A
(Handling Fee outside Canada, U.S. and Mexico)	\$5.00	N/A
Internet Banking Fees		
• Tax Payment and Filing - per payment and filing	\$2.00	\$2.00
• EasyWeb View Cheque Service - per cheque image for a Business Chequing Account with Every Day Plan A, B or C, or Unlimited Business Plan	FREE	FREE
• EasyWeb View Cheque Service ⁷ - per cheque image for any other type of Small Business account or service plan	\$1.50	\$1.50

Other Account-related Fees¹ (continued)

	Canadian Dollar Accounts (In \$CDN)	U.S. Dollar Accounts (In \$US) ²
Interac[®] e-Transfer Fees		
• Send Money	\$1.50	N/A
If you have a TD Unlimited Business Plan	FREE	N/A
• Request Money	\$1.50	N/A
If the request is accepted, the fee will be charged to the account the money is deposited into		
If you have a TD Unlimited Business Plan	FREE	N/A
• Cancel a Send Money Payment	\$5.00	N/A
If you have a TD Unlimited Business Plan	FREE	N/A
Cheque Handling		
Cheque Certification		
• Account holder	\$10.00	\$10.00
• Non-account holder	\$15.00	\$15.00
Holding a post-dated Cheque to be deposited in-branch	\$5.00	\$5.00
<i>This service has been discontinued as of June 30th, 2019</i>		
Stop Payments		
(cheque or pre-authorized payment)	\$12.50	\$12.50
Cheque Not Written in Currency of Account		
Returned Item	\$20.00	\$20.00
(includes mail advice to payee)	\$5.00	\$5.00
Searches/Notices		
Searches (e.g. cheque copy)		
• If processed after 90 days - per request	\$15.00	\$15.00
Inactive/Dormant & Unclaimed Deposit Fee		
• 2-year fee	FREE	FREE
• 5-year fee	FREE	FREE
• 9-year fee	FREE	FREE
Collection Items⁸		
Canadian or U.S. Cheque Sent for Re-presentation Within Canada	\$30.00	\$30.00
<i>This service has been discontinued as of June 30th, 2019</i>		
Outgoing Cheque Collections⁹	\$5.00	\$5.00
Canadian Dollar, U.S. Dollar or foreign currency cheques payable outside of Canada	min. \$30.00 max. \$150.00	min. \$30.00 max. \$150.00
<i>This service has been discontinued as of June 30th, 2019</i>		
Collection Item Returned Unpaid	\$15.00	\$15.00
Drafts^{10,11}		
Any Canadian, U.S., Foreign, International Draft	\$7.50	\$7.50
Request for refund or replacement of lost or stolen draft	\$10.00	\$10.00
Account Handling		
Bank Confirmation	\$25.00	\$25.00
Certificate of Balance	FREE	FREE
Transfer/Payment Sent by Mail¹⁰	Draft price (plus postage)	Draft price (plus postage)
Transfer Confirmation by Mail or Fax	\$2.00	\$2.00
Account Balance Transferred to Another Financial Institution (per account)	\$15.00	\$15.00
Express Deposit Bags		
See D+H [™] Business ChequeSelector [®] Catalogue for pricing	N/A	N/A
Electronic Bill Payment Service Set-up Fee	\$125.00	\$125.00
Record Keeping		
Online Statement	FREE	FREE
Paperless	FREE	FREE
Paper Statement		
• Business Chequing Account with TD Every Day A, B or C, or Basic Business Plan		
- Month-end statement	\$3.00	\$3.00
- Each additional statement	\$3.00	\$3.00
• Business Chequing Account TD Unlimited Business Plan, Community Plan & Community Plan Plus		
- Month-end statement	FREE	FREE
- Each additional statement	\$3.00	\$3.00
• Other Chequing Accounts		
- Month-end statement	\$5.00	\$5.00
- Each additional statement	\$5.00	\$5.00
• Business Savings Account	\$3.00	N/A
Interim Statement		
• EasyLine via fax (per page)	\$2.50	\$2.50
• Monthly recordkeeping fee (passbook) ¹²	\$2.25	\$2.25

Other Account-related Fees¹ (continued)

Applicable to both Canadian Dollar and U.S. Dollar Accounts (In \$CDN)

Account Inquiries

Outgoing Cheque Collections⁹

• In-branch, by telephone or in person (per request)	\$5.00
• EasyLine or EasyWeb	FREE
• TD app	
- log in anytime, anywhere using the same credentials as EasyWeb on an iPhone, Blackberry or Android device	FREE

Credit Inquiries

• Inquiry in Canada, written	
- per hour	\$40.00
- minimum	\$18.50
• Inquiry outside Canada, written	
- per hour	\$40.00
- minimum	\$23.00
• Third Party Credit Inquiry	
- Per Inquiry	\$25.00

Safety Deposit Boxes¹³

Size	Annual Rental Fee:
• Small (1.0 - 9.0 sq. inches)	\$60.00
• Medium (9.1 - 17.5 sq. inches)	\$100.00
• Large (17.6 - 27.0 sq. inches)	\$150.00
• X-Large/Super Large (27.1 sq. inches and greater)	\$5.00 per square inch

Annual Billing Fee Notice	\$5.00
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Late Payment Fee	\$5.00
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Box Maintenance Fee

• Drilling Fee	\$200.00
• Replacement Key	\$50.00

Wire Payments^{8,14}

Outgoing Wire Transfers

• \$10,000 or less	\$30.00
• \$10,000.01 to \$50,000	\$50.00
• Over \$50,000	\$80.00

Incoming Wire Transfers	\$17.50
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Wire Investigation Fee for Non-bank Errors

• Per hour	\$40.00
• Minimum	\$25.00

Transactions

- Withdrawals, transfers, bill payments and deposits at any TD Canada Trust branch or Green Machine ATM
- Deposits through TD Remote Deposit Capture
- In-branch night deposits
- Telephone operator-assisted transactions, including bill payments
- Telephone automated transfers and bill payments
- Web transfers, bill payments and *Interac*[®] Online purchases
- Use *Interac* e-Transfer[®] to send, receive, and request money
- Debit payments in Canada and the U.S.¹⁵
- Cheques, pre-authorized payments and automated transfers
- Where a deposit at a TD Canada Trust branch contains multiple deposit items (cheques, money orders, drafts and all other clearing items), up to 250 such items are one transaction

Deposit Items

- Deposit items are cheques (including cheque images through TD Remote Deposit Capture and excluding cheque images through TD Mobile Deposit), money orders, drafts and all other clearing items

Cash Deposits

- Cash Deposits are paper currency and coins, rounded to the nearest dollar

No-charge Transactions (unlimited for all plans)

- Green Machine ATM and EasyWeb Internet banking electronic inquiries
- Deposits through TD Mobile Deposits
- Mobile banking electronic inquiries
- EasyLine telephone banking automated inquiries
- All debit and credit card Point-of-Sale Terminal deposits that are electronically credited to a TD Canada Trust Business Chequing Account

Fee Rebate

- Your monthly plan fee will be rebated when your daily balance is greater than or equal to the required amount throughout the month

Non-customer Fees

- Cashing cheques (drawn on TD Canada Trust accounts) is subject to a \$5.00 fee (does not apply to Federal Government cheques and other payment instruments)

¹ This statement does not contain all of the charges for services provided by TD Canada Trust in respect of deposit accounts with TD Canada Trust other than personal deposit accounts. For information regarding charges not included in this brochure, please contact your nearest TD Canada Trust branch.

² Amounts shown and service charges for U.S. Dollar business accounts are quoted and/or payable in U.S. Dollars, or their Canadian Dollar equivalent, using the TD Canada Trust prevailing exchange rate at the time the service charge is applied.

³ Business Overdraft Protection is available only on Canadian dollar accounts. Business Overdraft Protection is subject to credit approval.

⁴ For more information on these discounts and rebates, please visit tdcanadatrust.com or call us at 1-866-222-3456.

⁵ Not applicable to TD Credit. Please see TD credit agreement for NSF information.

⁶ If you make a foreign currency withdrawal at an ATM outside Canada with your TD Access Card, the amount of the foreign currency funds received at the ATM, and any fee charged by the ATM provider is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your account. The amount withdrawn from your account will include a fee equal to 3.5% of the amount of the foreign currency funds received at the ATM plus any fee charged by the ATM provider after conversion to Canadian dollars.

For example: For a USD \$10 cash withdrawal at an ATM in United States, where the rate set by Visa International is 1.3 (USD \$1.00 costs CAD \$1.3); Amount received at ATM = USD \$10; US ATM provided fee = USD \$2; Amount after conversion = USD \$12 x 1.3 = CAD \$15.60; Fee = CAD \$15.60 x 3.5% = CAD \$0.55; Total withdrawal amount = CAD \$15.60 + CAD \$0.55 = CAD \$16.15; If this withdrawal example occurred at a non-TD ATM in United States, the \$3 non-TD ATM handling fee would also be withdrawn from your account.

⁷ If you elect to have the Paperless Recordkeeping option, the fee is waived.

⁸ Other financial institution charges and out-of-pocket expenses may apply.

⁹ Fees collected in the currency of the transaction, except for transactions in a foreign currency (except U.S. Dollars), which are payable at the Canadian Dollar equivalent at the TD Canada Trust prevailing exchange rate.

¹⁰ Additional charge of \$10 for EasyLine telephone banking requests mailed within Canada and \$24 for drafts mailed to locations outside of Canada.

¹¹ In addition, foreign bank and communication charges may apply.

¹² Monthly recordkeeping fee (passbook) applies to Non-Personal Chequing/Savings Accounts and Non-Personal Premium Savings Accounts that are no longer for sale.

¹³ Some sizes not available at some branches.

¹⁴ Fees for Canadian and U.S. Dollar wire payments are quoted and collected in the currency of the wire. Fees for foreign currency wire payments are quoted and collected in Canadian Dollars.

¹⁵ If you make a purchase in foreign currency with your TD Access Card (NYCE), the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.035 to the rate set by Interac Corp. in effect on the date the transaction is posted to your account. For example, for a USD \$10 purchase, where the rate set by Interac Corp. is 1.3 (USD \$1.00 costs CAD \$1.30); Exchange rate = $1.3 + 0.035 = 1.335$; Total withdrawal amount = $\text{USD } \$10 \times 1.335 = \text{CAD } \13.35 (includes the fee in the amount of CAD \$0.35)

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All features, fees, and rates are effective as of July 1, 2019 and are subject to change plus applicable taxes.