TD Double Up™

**Important Credit Card Terms and Conditions**

Rates, fees, and other important costs of the TD Double Up Credit Card are disclosed below. Additional fees and account terms are described in the TD Double Up Credit Card Agreement that will be enclosed with the card if a card is issued. The terms disclosed below and in the TD Double Up Credit Card Agreement (together, the “Agreement”) and the TD Double Up Credit Card reward program may be changed at any time subject to applicable law. Based on our evaluation of your credit report and other factors, if approved for a TD Double Up Credit Card, you may receive a credit card account ("Account") with a minimum credit line of $500 or more. If you apply and are approved, you will receive either a Signature Visa card if your approved account credit limit is $5,000 or greater or a Platinum Visa card if your approved account credit limit is less than $5,000. Both Signature and Platinum cards have the same terms and conditions, however the Signature card comes with added Visa Signature benefits such as complimentary 24/7 concierge, access to exclusive events, special shopping perks and more.

The information about the costs of the card described below is accurate as of September 6, 2023. This information may change after that date. To find out what may have changed, please call us at 1-888-561-8861.

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**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including Current Transactions)”
Procedures for Opening a New Account (USA Patriot Act): To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Notice to Active Duty Service Members and Dependents: If you would like more information regarding your account, please call us at 1-877-488-3712.

How the Variable APRs on your Account are Determined: The APRs on your Account will be determined each billing cycle by adding a margin to the Index. Please see your Agreement for more information.

Margins: For Purchases and Balance Transfers, 11.74%, 16.74% or 21.74% will be added to the Index; for Cash Advances, 21.99% will be added to the Index.

Index: The APRs that apply to your Account are subject to change each Billing Cycle with changes to the Index. The Index is the Prime Rate (U.S.) as published in the Money Rates section of The Wall Street Journal. As of 07/27/2023, the Prime Rate was 8.50%.

About This Credit Card Program: This credit card program is issued and administered by TD Bank, N.A. ("TD Bank") located in Wilmington, DE. Any Account opened in response to this application shall be governed by the laws of the State of Delaware. Visa is a registered trademark and service mark of Visa International Service Association and is used pursuant to a license.

Card Eligibility: To be eligible for an Account, you must meet certain minimum income, residency, age, credit quality and other requirements.

Balance Transfers: You may be able to transfer balances from eligible credit card accounts to your Account. Balance Transfers are subject to a fee based on the amount of the transfer with a minimum fee as indicated in the Fees Table and are subject to your available credit limit.

Should your Balance Transfer request be approved, the amount of the Balance Transfer transaction fee will be added to your minimum monthly payment amount in the month the balance transfer posts to your account. Each month you must pay at least the full amount of your minimum monthly payment which will include any Balance Transfer transaction fee(s) by the payment due date specified on that statement. We may limit the number and types of credit card accounts from which we will allow Balance Transfers, and the times, manner, and circumstances in which Balance Transfers may be requested. Balance Transfers may not be payable to yourself or made payable to cash. Balance Transfers may be used to pay off other creditors but cannot be used to pay off accounts owned by TD Bank or to any bank now or previously affiliated with TD Bank.

It may take 2 to 4 weeks to process a Balance Transfer request after your account is opened. You must continue paying each of your creditors until the requested Balance Transfer appears on your monthly billing statement sent to you by your creditor as a credit. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact your other creditors directly.

Introductory or Promotional APRs on Balance transfers: If you take advantage of a 0% Introductory or Promotional Annual Percentage Rate (APR) balance transfer offer and then you use your Account to make new purchases, you can avoid paying interest on those new Purchases if you pay each month by payment due date, the amount that equals 1) the Minimum Payment Due, plus 2) the total outstanding Purchase balance; plus 3) the total of any outstanding balance(s) that is not at a 0% promotional APR, such as a cash advance; plus 4) any account fees.

Transfers requested with Convenience Checks are processed as Cash Advances, not as Balance Transfers. If you have a dispute with a creditor and pay that creditor with a Balance Transfer or Convenience Check, you may lose certain dispute rights with that creditor.

Credit Reports: You agree that we have a right to obtain a credit report in connection with our review of your application and if approved after we establish the Account, to administer the Account. You agree that we may report to others our credit experience with you. At your request we will provide the name and address of each consumer-reporting agency from which we obtained a report about you.
CONSENT TO USE CANADIAN CREDIT BUREAUS (for Canadian Customers Only):
You acknowledge you consented to TD Bank obtaining information and reports about you from TransUnion Canada located at P.O. Box 338, LCD1, Hamilton, ON L8L 7W2, at the time of and any time during the application process, and on an ongoing basis, to review and verify your creditworthiness, establish credit limits, help TD Bank collect a debt or enforce an obligation owed to TD Bank by you and/or manage and access TD Bank’s risk. Once you have a credit product with TD Bank, TD Bank may from time to time disclose information about you to credit reporting agencies seeking such information, which helps establish your credit history and supports the credit granting and processing functions in general. You may access and rectify any of your personal information contained in the files of TransUnion Canada by contacting them in writing at the address noted above.

Your Telephone Number: When you give us your mobile phone number, we have your permission to contact you at that number about your Account. Your consent allows us to use artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls You may contact us anytime to change these preferences.

When you give us your Canadian mobile number, we have permission to contact you at that number about your Account. Your consent allows us to use text messaging for informational and account service, but not for telemarketing or sales. Message frequency varies. To opt-out, reply STOP. For assistance, reply HELP. You may contact us anytime to change these preferences.

Consent To Text: When you give us your mobile number and opt-in, we have permission to contact you at that number about your Account. Your consent allows us to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, telemarketing, or sales calls. Message frequency varies. Message and data rates may apply. To opt-out of alerts, reply STOP. For assistance, reply HELP. You may contact us anytime to change these preferences.

Information Sharing: TD Bank’s Privacy Policy is available online at http://www.tdbank.com/bank/privacy_and_security.html.

Important Notice & Acknowledgement: By signing or otherwise authorizing and submitting an application, you authorize TD Bank, its successors, assigns, employees and designated agents (together, “TD Bank”), to gather credit, employment and other information about you, including credit bureau reports, that TD Bank may deem necessary or appropriate in evaluating your application for credit. If your application is approved and credit is extended to you, you further authorize TD Bank to re-verify any or all of such information from time to time, including obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the Account, increasing the credit line on the Account, or for taking collection on the Account, and to furnish information concerning your Account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. You agree that all credit card applications remain the property of TD Bank. By submitting a credit card application to TD Bank, you also certify that no essential information has been concealed and that no misrepresentations have been made on the application. If approved, you agree to the terms and conditions applicable to the Account for which you are approved. By submitting a credit card application to TD Bank, N.A. you agree to the Important Credit Card Terms and Conditions, including the important rate, fee and cost information and the conditions of the Agreement, including the right of TD Bank to change terms and add new terms to the credit card account at any time. By activating a card or allowing an authorized person to activate or use a card or the Account, you personally agree to fully pay all amounts owed in connection with the Account as required by the Agreement. You also agree that the federal and state courts sitting in New Castle County, Delaware shall have exclusive jurisdiction over any judicial action or proceeding relating to or arising out of the credit card account or the Agreement, and you agree to submit to the personal jurisdiction of such courts. You also agree to waive the right to a trial by jury. You agree that the account will only be used for lawful personal, family or household purposes. You further acknowledge you are at least 18 years of age.

Notice to California Residents: Married applicants may apply for separate accounts.

Notice to New York Residents: Information about Applying for a Credit Card: When you sign or otherwise submit a credit application, you are providing your consent and authorizing TD Bank, N.A. and its successors, assigns employees and designated agents to gather credit, employment and other information about you, including credit bureau reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, we may take steps to re-verify any or all of such information from time to time, including by obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the account, increasing the credit line on the account, or for collecting on the account. In addition, we will furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. When you submit a credit application to us, you are certifying that you have not concealed essential information for determining your identity and creditworthiness, and that no misrepresentations have been made on the application. If approved, you agree to abide by the terms and conditions applicable to the account. New York Residents may contact the New York State
You may redeem for Cash Back once you have accumulated at least 2,500 Points as either a statement credit or direct deposit into

You earn two (2) Points for each one dollar ($1) of eligible Purchases.

“We”, “us”, “our” and “TD Bank” mean TD Bank, N.A., and its affiliates.

Points are earned on each individual Purchase transaction and, therefore, we employ rounding to determine how many Points to

Yes, the following types of transactions are not considered purchases and therefore do not earn Points and are not eligible for Purchase

This Rewards Agreement includes important terms, conditions and limitations that you should understand. Use of your TD Double

To participate in the Rewards Program, your Account must be open and in good standing, which means that your Account is not in

We may make changes to this Rewards Agreement at any time and you may lose Points you have earned as more fully described

Point if the calculation results in less than ½ of a Point.

“Points” converted to Cash Back?

How are Points converted to Cash Back?

You may redeem for Cash Back once you have accumulated at least 2,500 Points as either a statement credit or direct deposit into

How to participate in the Rewards Program, your Account must be open and in good standing, which means that your Account is not in

We may modify the rules for redeeming your Points from time to time, including adding new redemption options and replacing existing

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ovision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court decree under Section 766.70, adversely affects the interest of the creditor, TD Bank, unless TD Bank, prior to the time of the credit is granted, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. IF I AM A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY. Married applicants must provide their Social Security number and address and their spouse's name and address to TD Credit Card Department, PO Box 100207, Columbia, SC 29202-3207.

Rewards Agreement for the TD Double Up Credit Card

This Rewards Agreement includes important terms, conditions and limitations that you should understand. Use of your TD Double

How do I earn rewards?

You earn “Points” when you use your Account to make Purchases (less credits, returns and adjustments) each billing cycle. Not all

You earn two (2) Points for each one dollar ($1) of eligible Purchases.

Points are earned on each individual Purchase transaction and, therefore, we employ rounding to determine how many Points to

Point if the calculation results in less than ½ of a Point.

You may be offered opportunities to earn additional Points (“Bonus Points”). Related terms will be provided with the offer.

Points earned are estimated based on the authorization amount reported by retailers and are subject to be changed based on returns

Are there any transactions that do not earn Points?

Yes, the following types of transactions are not considered purchases and therefore do not earn Points and are not eligible for Purchase

Redemption Credits: Balance Transfers, Cash Advances (including convenience checks and transactions to obtain travelers checks, money orders, lottery tickets, casino gaming chips, wire transfers, foreign currency, cryptocurrency, debt repayments, race track wagers, legal online wagers or similar betting transactions, prepaid cards, or any other similar cash-like transactions), fees, interest charges, disputed and unauthorized or fraudulent charges, account refunds, rebates, and similar credits posted to your account.

Is there a One-Time Bonus Offer available for new Accounts?

Yes. If you are approved for an Account in response to this specific offer, you are eligible to earn a One-Time Bonus Offer (“One Time Bonus Offer”) of 10,000 Bonus Points, equal to $100 in the form of a statement credit. To qualify for the $100 statement credit, you must spend $1,000 in total Purchases using the Account within 90 days of the Account opening date.

Provided your Account is open and in good standing, the 10,000 Bonus Points, equal to a $100 statement credit will be reflected on your Account within 6 to 8 weeks after you have met the eligibility criteria.

This One-Time Bonus Offer is not available if you open an account in response to a different offer that you may receive from us or if you previously received a One-Time Bonus Offer on this account or any other account with us.

How are Points converted to Cash Back?

You may redeem for Cash Back once you have accumulated at least 2,500 Points as either a statement credit or direct deposit into

a checking or savings account held by a financial institution located in the United States (“Cash Back”). Account statement credits

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will reduce your outstanding balance, but you are still required to make at least your minimum monthly payment.

- Upon redemption one (1) Point is worth one penny ($0.01) when redeemed for Cash Back. Here is an example of how Points are converted to Cash Back: 20,000 Points are redeemable for $200 Cash Back.

How can I redeem my Points?
- Points may only be redeemed by the primary Cardholder at specified levels for a variety of Cash Back, gift cards, merchandise and travel. Specific gift cards, merchandise and travel are subject to availability and additional terms and conditions.
- Each Point is worth at least one penny ($0.01) when redeemed for Cash Back, gift cards or travel. Redemption values for other reward options, such as merchandise, may be worth more or less than that or not be assigned a dollar value.
- For additional information and to redeem, log in to Rewards Program Website or call 1-888-561-8861.

Do Points expire?
- No, as long as the Account remains open and in good standing, your Points will not expire and there is no limit to the number of Points that may be earned.

Can I lose my Points?
- Yes, your Points may be forfeited immediately if your Account is closed due to Default as defined in your Credit Card Agreement. Such reasons for closure may include, but are not limited to:
  - Filing for bankruptcy
  - Serious delinquency in making payments on your account (TD Bank shall be solely responsible for making the determination as to what constitutes “serious delinquency,” but in no event will it be less than 60 days)
  - Fraudulent activity or misuse associated with your Account or the Rewards Program
  - If your Account is closed for any other reason, whether by you or by us, your Points will be forfeited if you do not redeem them within 60 calendar days of Account closure.
  - Your Points balance will be reduced for returns, credits and adjustments.
  - We reserve the right to disqualify customers from earning or redeeming Points, or close your Account, in the event of fraud, abuse of program privileges, or violation of this Rewards Agreement, as determined by TD Bank, N.A. in its sole judgement, and in such event you may lose your Points.

When am I prevented from redeeming my Points?
- If your Account is not open to new Purchases you cannot redeem your Points until it is open to Purchases again.

Can the Rewards Program change?
- Yes, the Rewards Program may change. We may, at our sole discretion, cancel, modify, restrict, or terminate the Rewards Program or any aspects or features of the Rewards Program at any time.
- If we materially change or terminate the Rewards Program, we will provide you with 30 days advance notice. Examples of material changes include: if we were to reduce the rate at which you earn Points, or if we were to increase the minimum redemption amount for Cash Back.
- Other changes may be made without prior notice by posting an updated copy of the Rewards Agreement on Rewards Program Website.

What else do I need to know?
- All interpretations of the Rewards Program shall be at TD Bank's sole discretion. In the event of any fraudulent, abusive, or gaming activity related to the Rewards Program or your Account, as determined by us, we may make adjustments to your Points balance, cancel your participation in the Rewards Program, close your Account, or take any other action available to us at law or equity.
- Points have no cash value until redeemed, are not your property and may not be transferred or assigned by agreement or operation of law.
- You are responsible for any tax liability related to the Rewards Program. Please consult a tax advisor regarding any tax concerns.
- Applicable federal law and the substantive laws of the State of Delaware shall govern this Agreement.
- You consent to and authorize us and any of our affiliates, agents and service providers to monitor and/or record any of your telephone conversations with any of our or their representatives for quality control, training and other lawful purposes.
- If any part of this Rewards Agreement is found to be void or unenforceable under applicable law, all other parts of the Rewards Agreement will still apply. We may delay or waive enforcing any of our rights or remedies without losing them.
- The Rewards Program is offered by TD Bank and may be administered or serviced by third parties who are not affiliated with TD Bank. You agree that TD Bank may share information about your Account and Account transactions with such third parties to administer and service the Rewards Program.
- TD Bank may assign its rights and obligations under this Agreement to a third party who will take our place in this Agreement.
- By participating in the Rewards Program, and accepting and using rewards earned, you or any other beneficiary of the Rewards Program release, discharge and hold harmless TD Bank and their respective parent companies, subsidiaries, affiliates, agents, administrators, service providers, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Rewards Program or travel taken or use of products purchased in connection with the Rewards Program.
- The merchants and service providers that participate in the Rewards Program are solely responsible for the quality and performance of any products or services they provide, are not affiliated with TD Bank, are not sponsors or co-sponsors of the Rewards Program, and are subject to change without notice. All participating third party service provider names, logos and marks are used with permission and are the property of their respective owners.
Thank you for banking with us. Please be aware that verbal and written communications from TD Bank ordinarily will be in English. These communications in English may include, but are not limited to, applications, account agreements, statements and disclosures, notices concerning changes in terms or fees, and communications related to account servicing. As a courtesy to our customers, we sometimes communicate in languages other than English. If you need assistance in a language other than English, please contact us, as we have language services that may help. However, we cannot guarantee that customer service or other Bank communications will be available in any language other than English, and many important bank documents are available only in English.

Translated Disclosure

<table>
<thead>
<tr>
<th>Language</th>
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</thead>
<tbody>
<tr>
<td>Spanish</td>
<td>Gracias por realizar sus operaciones bancarias con nosotros. Tenga en cuenta que las comunicaciones verbales y escritas de TD Bank normalmente estarán en inglés. Estas comunicaciones en inglés pueden incluir, entre otras, solicitudes, acuerdos de cuenta, estados de cuenta y divulgaciones, avisos relacionados con cambios en los términos o cargos, y comunicaciones relacionadas con la administración de cuentas. Como cortesía hacia nuestros clientes, a veces nos comunicamos en otros idiomas que no sean el inglés. Si necesita asistencia en otro idioma que no sea inglés, comuníquese con nosotros, ya que contamos con servicios lingüísticos que pueden ayudar. Sin embargo, no podemos garantizar que el servicio al cliente u otras comunicaciones del banco estarán disponibles en otro idioma que no sea inglés, y muchos documentos bancarios importantes están disponibles solo en inglés.</td>
</tr>
<tr>
<td>Portuguese</td>
<td>Obrigado por utilizar nossos serviços bancários. Saiba que os comunicados verbais e escritos do TD Bank normalmente estarão em inglês. Esses comunicados em inglês podem incluir, entre outros assuntos, requisições, contratos de conta, extratos e divulgações, avisos sobre alterações em termos ou taxas, e comunicações relacionadas com os serviços da conta. Como cortesia a nossos clientes, nós nos comunicamos algumas vezes em outros idiomas. Caso você precise de assistência em um idioma diferente do inglês, em contato conosco para que possamos ajudar. No entanto, não podemos assegurar que o atendimento ao cliente ou outros comunicados do Banco estejam disponíveis em qualquer idioma além do inglês, e muitos documentos importantes do banco estão disponíveis apenas em inglês.</td>
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<td>Arabic</td>
<td>يُرجى العلم أن المراسلات الشرفية والكتابية المصدرة عن شركة TD Bank ستكون عادة باللغة الإنجليزية. قد تشمل هذه المراسلات باللغة الإنجليزية، على سبيل المثال لا الحصر، الطلبات، وإتفاقيات الحسابات، والبيانات والإطلاعات، والمراسلات المتعلقة بخدمة الحسابات. إلا أننا نعد أحياناً لإصدار مراسلاتنا بلغات أخرى. والإخطارات بشأن تغييرات في الشروط أو الرسوم، والمراسلات المتعلقة بخدمة الحسابات. يُرجى التواصل معنا إذا كنت بحاجة إلى مساعدة بلغة أخرى غير اللغة الإنجليزية لأننا خصصنا غير اللغة الإنجليزية على سبيل المجاورة لعملائنا. ومع ذلك، ليس بمقدورنا أن نضمن توفير خدمة العملاء أو المراسلات الأخرى المصدرة عن البنك بأي خدمات لغوية قد تساعدنا على فهم احتجاجكم. لغة أخرى غير اللغة الإنجليزية، كما أن الكثير من الوثائق المصرفية المهمة لن تكون متاحة سوى باللغة الإنجليزية.</td>
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<tr>
<td>Chinese</td>
<td>感谢您选择我们银行。请注意，TD Bank 的口述及书面通讯通常将用以英语进行。这些英语通讯可能包括但不限于申请、帐户合约、声明和揭露、条款或费用变更通知，以及与帐户服务相关的通讯。基于对顾客的礼貌，我们有时会使用英语以外的语言进行沟通。如果您需要英语以外语言的协助，请联络我们，因为我们有可能对您有帮助的语言服务。然而，我们无法保证客服或其他银行通讯将以英语以外的任何语言提供，且许多重要的银行文件仅提供英语版本。</td>
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September 2023
ขอขอบคุณที่ทำธุรกรรมธนาคารกับเรา โปรดทราบว่าการสื่อสารด้วยวาจาและลายลักษณ์อักษรจาก TD Bank มักจะเป็นภาษาอังกฤษ การสื่อสารในภาษาอังกฤษสามารถเปลี่ยนไปเกี่ยวกับการส่งเสริม ข้อตกลงสัญญา ค่าธรรมเนียม และการให้บริการต่างๆ。

ประกาศเกี่ยวกับการเปลี่ยนแปลงข้อข้อตกลงหรือสัญญา และการสื่อสารที่เกี่ยวข้องกับการให้บริการมักจะเป็นภาษาอังกฤษ เพื่อความสะดวกของลูกค้าของเรา ในกรณีที่มีการสื่อสารที่อาจมีข้อความภาษาอื่นนอกจากภาษาอังกฤษ โปรดติดต่อเรา.

การสื่อสารในภาษาอังกฤษอาจรวมถึงแต่ไม่จำกัดเฉพาะการสมัคร, การเปลี่ยนแปลงหรือการเพิ่มเติมข้อตกลงหรือค่าธรรมเนียม และการสื่อสารที่เกี่ยวข้องกับการให้บริการ.

บางครั้งเราสื่อสารในภาษาอื่นที่ไม่ใช่ภาษาอังกฤษ จึงสามารถติดต่อกับทางธนาคารได้.

Indonesian

Korean
저희은행을 이용해 주셔서 감사합니다. TD Bank에서 제공하는 구두 및 서면 소통은 보통 영어로 진행됩니다. 보통 영어로 제공되는 내용은 계약서, 계좌 개설 계약서, 서약서 및 공개, 약관 또는 수수료 변경 안내서, 계좌 서비스 관련 안내문 등은 영어로 제공됩니다. 고객의 편의를 위해 경우에 따라 영어 외 다른 언어로도 소통하고 있으며, 영어 이외의 언어로 도움이 필요한 경우 저희에게 연락해 주시면 필요한 언어 서비스를 제공할 수 있도록 하겠습니다. 단, 고객 서비스나 다른 은행의 소통 시 영어 외 다른 모든 언어로 항상 소통이 가능하지 않을 수 있으며, 많은 중요한 은행 서류는 영어로만 제공됩니다.

Russian
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Vietnamese