

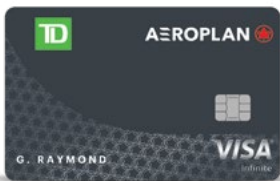
TD® Aeroplan® Visa Infinite* Credit Card

Welcome Guide

**The Card for sharing better
air travel experiences**







Discover Your TD[®] Aeroplan[®] Visa Infinite^{*} Credit Card

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Getting Started

Welcome to your new TD® Aeroplan® Visa Infinite* Card

Quick steps for getting started and making the most of your Card:

- ✈ **Register for EasyWeb® Online banking** at easyweb.td.com to access and manage your Account online and sign up for online statements or, if you prefer to bank by phone, call EasyLine® telephone banking at **1-866-222-3456**.
- ✈ **If you have not done so already, complete your Aeroplan profile** at aircanada.com/myaeroplanprofile to check your points balance, review transactions and manage your rewards... all in one convenient place!
- ✈ **All Additional Cardholders** must link their Aeroplan number to your Card at aircanada.com/linkmycard in order to receive access to the free first checked bag benefit.
- ✈ **Explore the latest experiences, offers and benefits available to you** as a Visa Infinite Cardholder by signing up for exclusive updates at visainfinite.ca
- ✈ **Set up recurring bill payments on your Account** with participating merchants to save time and avoid late fees, with bills paid automatically on their due dates. Plus, earn 1 Aeroplan point for every \$1 spent on recurring bill payments set up on your Account.

- ✈ **You can add your Card as the Primary Card** on your favourite retail apps, like food delivery and transportation apps. Earn Aeroplan points on Purchases made through those apps on your phone¹.
- ✈ **Learn how to set up your Card on your phone** at td.com/waystopay to pay for purchases at participating retailers through **Apple Pay²**, **Google Pay^{TM,2}** and **Samsung Pay²**.
- ✈ **Download the TD app** to view your credit card Account almost anywhere. Plus, with it, you can bank at home or on the go. Learn more at td.com/app



Earning Aeroplan Points

Earn points on every eligible purchase

Earn points faster with your TD® Aeroplan® Visa Infinite Card:

- ✈ **Earn 1.5 points³** for every \$1 spent on eligible Gas, Electric Vehicle Charging, Grocery and direct through Air Canada® Purchases (including Air Canada Vacations®) made with your Card.
- ✈ **Earn 1 point³** for every \$1 you charge to your Card on all other eligible Purchases.
- ✈ **Earn points twice⁴** when you pay with your Card and provide your Aeroplan membership number at over 150 Aeroplan partner brands and at 200+ online retailers. Learn more at aircanada.com/retailpartners and aircanada.com/aeroplanestore

Remember, your points will not expire so long as you are the Primary Cardholder of a TD® Aeroplan® Visa Infinite Card⁵.

Add Additional Cardholders

Add up to three Additional Cardholders⁶ (additional fee[s] apply) and earn points every time they use their Cards to make eligible purchases.

All Additional Cardholders must link their Aeroplan number to your Card at aircanada.com/linkmycard in order to receive access to the free first checked bag benefit.

Find out how at
td.com/additionalcardholders

Earn points with recurring bill payments

Set up Pre-Authorized Payments on your Account for participating merchants for things like internet or phone bills. Save time and avoid late fees when your bills are paid automatically on their due dates and earn 1 point for every \$1 of the bill set up on your Account.

Find out how at td.com/waystopay

Reach Aeroplan Elite Status more quickly

The Primary Cardholder will earn 1,000 Status Qualifying Miles and one (1) Status Qualifying Segment for every \$10,000 of net purchases (less any returns and credits) made by the Primary Cardholder or the Additional Cardholder(s) using their TD® Aeroplan® Visa Infinite Card⁷.

Want to know more about Aeroplan Elite Status? Visit aircanada.com/elite



Redeeming Aeroplan Points

Redeem your points for travel and for so much more

Every seat, every flight, no restrictions

Every Air Canada seat available to buy for cash is also available for points – no restrictions, no blackout periods.

Receive access to preferred pricing⁸ on flight rewards. As a Primary Cardholder, you can often book flight rewards for fewer points.

Use Aeroplan points for more than flights

Redeem your points across your trip, from hotel rooms to car rentals.

Use Aeroplan points for life's necessities

Aeroplan isn't just about travel. Use your points for merchandise, experiences and gift certificates.

Learn more at
aircanada.com/redeem

See more places with Aeroplan

Choose flights to 200+ destinations with Air Canada®, and to over 1,300 destinations together with 30+ airline partners⁹.

Where could your Aeroplan points take you?

Plan your future reward travel by using Aeroplan's Points Predictor Tool. Check your preferred itinerary, and the tool will show you the range of points you'll likely need to redeem for that flight reward.

And don't forget – as a Primary Cardholder with a TD® Aeroplan® Visa Infinite Card, you'll have opportunities to redeem often for fewer points when you log in to aircanada.com

Visit aircanada.com/pointspredictor to start exploring today!

Redeem more flexibly with Points + Cash

You have the flexibility to pay for part of your trip with points and use your TD® Aeroplan® Visa Infinite Card to pay for the rest (and earn points too).

Learn more at aircanada.com/redeem

Travel Benefits

Your TD® Aeroplan® Visa Infinite Card comes with travel extras

Air Canada Travel Benefits

Whether you book using points or cash, as the Primary Cardholder or as an Additional Cardholder¹⁰, you and your companions (up to eight) travelling on the same reservation will enjoy the following benefit on any flight operated by Air Canada, Air Canada Rouge® or under the Air Canada Express® banner:

- ✈ **Travel lightly through the airport and save on baggage fees¹¹.** Primary Cardholders, Additional Cardholders, and travel companions (up to eight) travelling on the same reservation will all enjoy their first checked bag free (up to 23kg/50lb) when your travel originates on an Air Canada flight.

Save time at the border with **NEXUS™**

Apply for a NEXUS program membership and once every 48 months get an application fee rebate (up to \$100 CAD)¹². Additional Cardholders can also take advantage of this NEXUS program application fee rebate.

Emergency Travel Assistance Services¹³

Help is just a call away with toll-free access in the event of a personal emergency while travelling. Emergency Travel Assistance Services can help you with:

- ✈ Translation services in the event of an emergency situation
- ✈ Lost documents and ticket replacement
- ✈ Emergency Cash Transfer in the event of a theft, loss or emergency. Our administrator can assist you in obtaining a cash advance which will be charged to your Account.

In Canada and the U.S., call **1-866-374-1129**.
In other countries, call collect **416-977-4425**.



Insurance

Explore the insurance coverages included with your TD® Aeroplan® Visa Infinite Card

Travel Medical Insurance¹⁴

You have coverage without even having to charge the trip to your Card! Going away for a day, a week or an extended vacation is a great way to leave your worries behind. To help you with emergency medical expenses, your TD® Aeroplan® Visa Infinite Card features Travel Medical Insurance, which includes:

- ✈ Up to \$2 million of emergency medical coverage when you are travelling outside of your home province or territory, whether internationally or within Canada.
- ✈ Direct payment to medical service providers, where possible, for eligible medical emergency expenses such as physician's bills, prescriptions and accidental dental treatment.
- ✈ 24/7 emergency medical assistance.
- ✈ Coverage for the first 21 days of your trip if you are under 65 years of age. If you or your spouse is aged 65 or older, you are covered for the first 4 days of your trip. For longer trips, top-up coverage is available for purchase by calling **1-866-374-1129**.

Trip Cancellation/Trip Interruption Insurance¹⁵

Use your Card and/or Aeroplan points to pay for at least 75% of the cost of the Covered Trip, and you'll have coverage for up to \$1,500 per insured person (up to a maximum of \$5,000 for all insured persons) if you need to cancel your travel plans before you leave because of a covered cause, and up to \$5,000 per insured person (up to a maximum of \$25,000 for all insured persons on the same covered trip) if you need to come home early due to a covered cause. If you require additional coverage, you may be eligible to increase your coverage for an additional premium by calling **1-866-374-1129**.

Flight/Trip Delay Insurance¹⁶

If your trip is delayed for over 4 hours, you have coverage up to \$500 for reasonable and eligible hotel, motel or restaurant expenses when you use your Card and/or Aeroplan points to pay for at least 75% of the cost of your transportation.





Delayed and Lost Baggage Insurance¹⁶

If your baggage is delayed for over 6 hours, each insured person on your trip has coverage up to \$1,000 for the purchase of essentials, such as clothing and toiletries. Coverage is also provided if your baggage is lost by a common carrier. When you use your Card and/or Aeroplan points to pay for at least 75% of the cost of the tickets, each insured person has coverage up to a maximum of \$1,000 per trip.

Common Carrier Travel Accident Insurance¹⁷

You, your spouse and dependent children are eligible for up to \$500,000 in coverage for covered losses while travelling on a common carrier (for example, a bus, ferry, plane or train) whenever you charge the full cost of the transportation to your Card and/or Aeroplan points.

Hotel/Motel Burglary Insurance¹⁸

When you stay at a hotel/motel within Canada or the United States and use your Card and/or Aeroplan points to cover at least 75% of the total cost of your stay, you will receive up to \$2,500 of coverage per occurrence for most personal items stolen from your hotel or motel room belonging to the Cardholder on the Account and eligible family members travelling with the Cardholder.

Mobile Device Insurance¹⁸

Get mobile device protection of up to \$1,000 in the event of loss, theft, accidental damage or mechanical breakdown for eligible mobile devices when you use your Card to pay all of your monthly mobile bill payments and any upfront costs, or charge at least 75% of the purchase price when paying the full cost of your new mobile device up front.



Auto Rental Collision/Loss Damage Insurance¹⁹

Use your Card and/or Aeroplan points to pay for the full cost of an eligible car rental and decline the rental agency's Collision Damage Waiver (CDW) to get coverage at no additional cost for up to 48 consecutive days. Please note, some rental agencies may require you to buy the CDW coverage from them. It is important to contact the rental agency before reserving a car to verify their policies.

Purchase Security and Extended Warranty Protection²⁰

You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for eligible items you've purchased with your Card.

- ✈ Get repair, replacement, or reimbursement for your purchases should eligible items be stolen or damaged within 90 days of purchase.
- ✈ Double your warranty for up to 12 additional months if the eligible item came with a manufacturer's warranty valid in Canada.

Be prepared with optional TD Credit Card Payment Protection Plan²¹

- ✈ Optional TD Credit Card Payment Protection Plan insurance products are designed to help you make your TD Credit Card payments in the event of a covered Job Loss, Total Disability or Loss of Life.

To learn more about optional Payment Protection Plan or to enroll, call **1-800-294-8602** or visit td.com/BP

Convenience

Enjoy the convenience of your TD® Aeroplan® Visa Infinite Card

Discover all the features that make using your Card more convenient every day, from simplifying making purchases to assistance if you lose your Card.

Visa Infinite benefits

Take advantage of special offers and unique opportunities created for Visa Infinite Cardholders²².

- ✈ As a Visa Infinite Cardholder, you have access to exclusive gourmet events that cater to your astute tastes. The **Visa Infinite Dining Series** serves up culinary explorations with prized chefs and acclaimed wines.
- ✈ Receive seven exclusive benefits when you book your stay through the **Visa Infinite Luxury Hotel Collection**, featuring over 900 of the world's most intriguing properties.
- ✈ Get exclusive access to tickets to curated events across Canada throughout the year. Visa Infinite Cardholders can also enjoy exclusive benefits, access and offers for the Toronto International Film Festival®.
- ✈ As a Cardholder, you can experience exclusive benefits at over 95 participating wineries in British Columbia, Ontario and Sonoma Valley through the **Visa Infinite Wine Country Program**. Discover a variety of exciting benefits on-site when you show your Card, including discounts on wine purchases, complimentary tastings, private vineyard tours and much more.

- ✈ Receive elevated Troon Rewards® Silver status at over 95 courses and 10% off green fees, merchandise and lessons at participating Troon Rewards golf courses.
- ✈ Get full details on Visa Infinite benefits, including all available experiences and offers, and opt-in for emails at visainfinite.ca

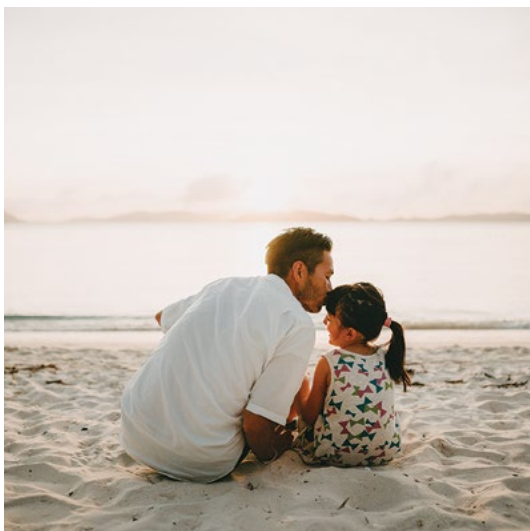
Visa Infinite Concierge Service

On-call 24 hours a day, seven days a week, the Visa Infinite Concierge²³ can help with any Cardholder request, big or small, to help you get the most out of life whenever you travel, shop and use your Card.

Call toll-free from Canada and the U.S.:
1-888-853-4458

From outside Canada and the U.S., call:
1-630-350-4545

Learn more at visainfinite.ca



Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates^{24,25} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{24,25} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis Reserve at avis.com/tdcreditcards. Quote **Avis Worldwide Discount (AWD) #C078400** at the time of reservation and charge the full rental to your TD® Aeroplan® Visa Infinite Card.

Budget Reserve at budget.com/tdcreditcards. Quote **Budget Customer Discount (BCD) #A331700** at the time of reservation and charge the full rental to your TD® Aeroplan® Visa Infinite Card.

Apply for optional TD Auto Club Membership

With optional Deluxe or Standard TD Auto Club Membership²⁶, know that, in the event of a road emergency, help is just a phone call away. For information and to enroll, call 1-800-245-0297.

Find out more at td.com/autoclub

Help and assistance

✈ **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device or by phone at **1-800-983-8472**.

- ✈ **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at **1-800-983-8472**. You can also temporarily lock or block your Card using the TD app. Learn how at td.com/managemycard
- ✈ **Fast, reliable access to cash.** You can access a Cash Advance²⁷ at over 1 million ATMs worldwide, at all TD branches and at select financial institutions around the world.
- ✈ **Getting information when you need it.** The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office or Cash Advances and contact numbers for embassies and consulates.



Ways to pay



**Save time with Apple Pay²,
Google Pay^{TM,2} and Samsung Pay²**

Mobile Wallets are accepted by many shops, restaurants and retailers, making it a convenient and easy way to pay for everyday purchases with just a tap of your phone.

To learn more: td.com/waystopay



Tap to pay with Visa

Contactless payments are a secure way to pay for small-dollar purchases at participating retailers. It's faster and more convenient than cash – and your Card never leaves your hand.



**Paying online with your
TD Visa Card is easy, smart
and secure**

Online buying is evolving so you can pay with fewer clicks. Paying online with your TD Visa Card is easy, smart and secure. Just click to pay with your TD Visa when you see the Click to Pay icon where Visa is accepted.

Enroll now at visa.ca

Manage your Account, your way



TD Green Machine® ATMs:

Access and manage your Account at any of our ATMs.

Find an ATM at td.com/branchlocator



EasyWeb® Online banking:

Manage your Account easily online.

Log in to EasyWeb at easyweb.td.com



EasyLine telephone banking:

Give us a call to access or manage your Account.

Call **1-866-222-3456**.



TD app:

Get secure access to TD's mobile banking service anywhere you are.

Learn more at td.com/app

Card Security

Explore your TD® Aeroplan® Visa Infinite Card security features and protection

Protecting the security of your Card should always be a priority. That's why your TD® Aeroplan® Visa Infinite Card comes with features that help protect you when you shop online and in person.

Security features

- ✈ **Shop online and in person securely with Visa Zero Liability** and be protected in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.
- ✈ **Shop with confidence with Chip and PIN technology.** Chip and PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- ✈ **Lock or unlock your Card.** Feel more confident if you misplace your credit card by locking your Card in the TD app. When locked, pre-authorized payments and ATM transactions will still go through, credit card payments will still be accepted, and you can make transfers. If you find your Card, it's just as easy to unlock it.

Personal Identification Number (PIN) security tips

- ✈ Choose a PIN you can remember that's difficult to guess. Don't use a phone number or birthday.
- ✈ Never write down your PIN.
- ✈ Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
- ✈ Never let anyone else know or use your PIN or use your Card.
- ✈ Make transactions only when and where you feel secure. If in doubt, don't use your Card.

Reset your PIN easily and conveniently at a TD branch or 24/7 at any TD Green Machine (ATM).

Find the closest branch at
[**td.com/branchlocator**](https://td.com/branchlocator)



Fraud protection (24 hours)

Our enhanced protection measures are part of an industry-wide effort to protect you from the inconvenience of credit card fraud. In the event that our advanced fraud prevention system detects unusual activity relating to your Account:

- ✈ You may receive a phone call from a TD Credit Card Customer Service representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Credit Card Account.
- ✈ During a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our customer service representatives.
- ✈ Your Card may be temporarily blocked until we can contact you for verification.
- ✈ You can automatically receive TD Fraud Alerts on your mobile phone any time we suspect suspicious activity on your TD® Aeroplan® Visa Infinite Card.

For questions about fraud protection

Please do not hesitate to call our Loss Prevention Centre immediately and speak to one of our customer service representatives, 24 hours a day, 7 days a week.

In Canada and the U.S., call toll-free:
1-888-347-3261

Outside Canada and the U.S., call collect:
416-308-3763

Learn more at td.com/fraudalerts

Interest rates, fees and features are effective as of April 30, 2025, unless otherwise indicated, and are subject to change.

The Aeroplan program is a loyalty rewards and recognition program operated by Air Canada's subsidiary Aeroplan Inc. Visit aircanada.com/aeroplan for complete terms and conditions of the Aeroplan program.

- ¹ The Toronto-Dominion Bank is not responsible for any third-party retail apps, including their use and any services or products provided through such apps.
- ² Subject to current \$250 limit for point-of-sale transactions. Certain transactions may not be completed outside of Canada and in-app availability may be limited. Certain merchants may set their limit under \$250. Please check with the merchant about the limit before using Apple Pay, Google Pay or Samsung Pay.

Please visit <http://www.apple.com/ca/apple-pay/> for a complete list of Apple Pay-compatible devices, https://pay.google.com/intl/en_ca/about/ for a complete list of Google Pay compatible devices, and <https://www.samsung.com/ca/apps/samsung-pay/> for a complete list of Samsung Pay compatible devices.

- ³ **Purchase of Gas or Electric Vehicle Charging or Grocery or Air Canada Products** means a Purchase of gas or gas station services or electric vehicle charging or products or a Purchase of grocery or grocery items, including those at grocery locations, or a Purchase directly with Air Canada for Air Canada products and services completed online at aircanada.com, in-person at Air Canada customer service counter at the airport or aboard an Air Canada flight and Air Canada Vacations packages, each from a merchant classified through the Visa network with a merchant category code (**MCC**) that identifies the merchant in the "gas" or "electric vehicle charging" or "grocery" or "Air Canada" category. **Aeroplan points are earned on eligible purchases charged to the Account as follows:**
 - 1.5 Aeroplan points (Bonus Rate) earned for each \$1 in Purchases of Gas, Electric Vehicle Charging, Grocery or direct through Air Canada Products (earned only on a maximum annual amount of \$80,000 of Purchases of Gas, Electric Vehicle Charging, Grocery or Air Canada Products); or
 - 1 Aeroplan point earned for each \$1 on all other Purchases. Please contact TD if you wish to confirm the MCC that applies to a particular merchant, or if the Purchase qualifies as a Purchase of Gas, Electric Vehicle Charging, Grocery or Air Canada Products. If you have earned Aeroplan points on the maximum annual amount of Purchases of Gas, Electric Vehicle Charging, Grocery or Air Canada Products charged to your Account or if your Purchase does not qualify as a Purchase of Gas, Electric Vehicle Charging, Grocery or Air Canada Products, you will instead earn the standard rate of Aeroplan points that applies to all other Purchases charged to the Account as described above. The Bonus Rate is in place of and not in addition to the standard rate of Aeroplan points earned on all other Purchases charged to the Account.
- ⁴ The Toronto-Dominion Bank is not responsible for any Aeroplan points earned under this "earn points twice" feature of the Aeroplan program when the Aeroplan Membership Card is presented. See your Aeroplan program for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

- 5 Your points will not expire provided that you are the Primary Cardholder of a TD Aeroplan credit card and your Aeroplan account is in good standing under the Aeroplan Terms and conditions (aircanada.com/aeroplan-termsandconditions). For more information about the Aeroplan Expiry policy please visit aircanada.com/aeroplan-inactivitypolicy
- 6 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder.
- 7 **Threshold Benefit: Aeroplan Elite Status Qualification Boost (for benefit of Primary Cardholder only)**
For every \$10,000 in net purchases (less any returns and credits) charged to the credit card Account, Primary Cardholders will receive 1,000 Status Qualifying Miles (SQM) and 1 Status Qualifying Segment (SQS), to be deposited in their Aeroplan member Account at the end of the next credit card Account billing period. Please allow up to 1 week after your credit card Account statement date for the deposit to appear. SQM and SQS are not redeemable towards Aeroplan rewards and only count toward Aeroplan Elite Status qualification. SQM do not count towards Million Mile Status. Additional Cardholder(s) are not eligible to receive SQM or SQS through this benefit; however, all net spend by Additional Cardholder(s) will count towards the Primary Cardholder's spend. The Cardholder may earn unlimited bonus SQM and SQS during an Elite Status qualification period. All Aeroplan Elite Status conditions apply and can be reviewed at aircanada.com/elite-termsandconditions
- 8 Primary TD Cardholders will often require fewer Aeroplan points to redeem for flight rewards through the Aeroplan program than Aeroplan Members who do not hold an Aeroplan co-branded Credit Card. Preferred pricing for flight rewards applies only to flight rewards with Air Canada, not on other airlines. The Toronto-Dominion Bank is not responsible for the Aeroplan program and flight rewards' points pricing provided under this program. Visit aircanada.com/Aeroplan for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 9 Number of destinations based on the published 2019 route network of Air Canada and its airline partners. Due to travel restrictions, government recommendations and passenger demand resulting from the impact of COVID-19, available destinations may vary.
- 10 **Preconditions/General T&Cs**
Please ensure that you provide your own personal Aeroplan number to be linked to your credit card as linking a different loyalty number is prohibited. This Aeroplan number must be included on the qualifying reservation to access the airline benefits. The name on the airline reservation must be identical to the name on the Aeroplan account of the traveller. For Additional Cardholders' ability to access available benefits, their own personal Aeroplan number must be linked to a valid credit card account as verified by the bank that issued your Aeroplan credit card. Linking can be done by visiting www.aircanada.com/linkmycard. Please allow up to 72 hours after the credit card is approved, or the Aeroplan number of the Additional Cardholder is linked to the Additional Cardholder credit card, for these benefits to be activated. Aeroplan member accounts of the Primary Cardholder and Additional Cardholder(s) must be in

good standing to enjoy their credit card benefits. Airline benefits will no longer be available upon account closure, regardless of reason for closure, or if the credit card product is changed. Aeroplan membership and benefits are subject to the **Aeroplan Program Terms & Conditions** and any applicable Air Canada terms and conditions relating to a benefit, as determined by Air Canada in its sole discretion and as may be changed from time to time.

11 Free First Checked Bag

A Primary Cardholder or Additional Cardholder, and up to eight (8) other passengers travelling on the same reservation (up to a maximum of nine (9) travellers), are each entitled to a free first checked bag up to 23kg/50lb. Benefit only applies when checking in with Air Canada, for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Benefit is not available if check-in is with another airline. If the first checked bag is already complimentary (for example, as a result of Aeroplan Elite Status or fare purchased), there is no additional checked bag benefit that will be provided. Free first checked bag benefit may not be applied retroactively, and no refunds will be issued. Service charges for additional/oversized/overweight baggage may apply. For more information on baggage restrictions, please visit aircanada.com/baggage

12 The Account will receive a statement credit up to a maximum of \$100 CAD for the amount posted to the Account for a NEXUS program membership application fee, (new and renewal), whether or not the applicant is approved for membership in the NEXUS program (each, a "NEXUS Statement Credit"). There is a maximum of four (4) NEXUS Statement Credits available when a qualifying NEXUS program membership application fee is posted to the Account in any given 48 month period and the number of available NEXUS Statement Credits will be equal to the number of Cardholders on the Account when a qualifying NEXUS program membership application fee is posted to your Account. The 48 month period starts when the first qualifying NEXUS program membership application fee is posted to the Account. To be eligible for the NEXUS Statement Credit, the Account must be in good standing at the time the NEXUS program membership application fee is charged and posted on the Account. NEXUS means the expedited border control program offered jointly by the Canada Border Services Agency and the U.S. Customs and Border Protection. The terms of the NEXUS program are established by NEXUS, please visit www.cbsa-asfc.gc.ca/services/travel-voyage/prog/nexus/lose-perdez-eng.html. The Toronto-Dominion Bank and its affiliates are not involved with or responsible for the NEXUS program.

13 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

14 Underwritten by TD Life Insurance Company. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. Note that this insurance offers different benefits, with different terms and conditions, then the optional Travel Medical Insurance that may be

medically underwritten and is available for purchase to all TD customers, which you may be eligible to top up with. The day of departure from and the day of return to your province or territory of residence each count as one full day. 21-day coverage if you're under 65 and 4-day coverage if you're 65 or older.

- 15 Underwritten by TD Life Insurance Company (for medical covered causes) and TD Home and Auto Insurance Company (for non-medical covered causes). To be eligible for this insurance, at least 75% of your trip cost must be paid for using your TD Credit Card and/or Aeroplan points. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. Note that this insurance offers different benefits, with different terms and conditions, than the optional Trip Cancellation and Trip Interruption Insurance that is available to all TD customers.
- 16 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of your trip cost must be paid for using your TD Credit Card and/or associated Aeroplan points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 17 Underwritten by TD Life Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or Aeroplan points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 18 Insurance coverages are underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TDA112020. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificates of Insurance included with your TD Credit Cardholder Agreement. ABIC, its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc.
- 19 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated Aeroplan points, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver (CDW) coverage must be declined by the Cardholder. Please note, in some jurisdictions, rental agencies may require you to purchase the CDW coverage from them – it is important to call before booking your car rental to confirm their insurance requirements. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- 20 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of the item cost must be paid for using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.

- ²¹ Life coverage is underwritten by American Bankers Life Assurance Company of Florida and Job Loss and Total Disability coverages are underwritten by American Bankers Insurance Company of Florida. The Toronto-Dominion Bank receives a fee from each insurer with respect to premium collection. Complete terms of coverage are in the Certificate of Insurance you will receive upon enrollment. Eligibility requirements, limitations and exclusions apply, and vary by benefit.
- ²² You must be an eligible Visa Infinite Cardholder with a valid Canada-issued Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable, and discounts cannot be combined with any other offer or discount. Neither Visa nor the Issuer of the Card are responsible for any claims or damages arising from the use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers or benefits at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third-party suppliers' terms and conditions, available online at <https://www.visainfinite.ca/infinite/en/terms.html> The Visa Infinite privacy policy (available online at https://www.visa.ca/en_CA/legal/global-privacy-notice.html) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of Cardholders' personal information by third-party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.
- ²³ The goods and services Cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third-party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about and assumes no responsibility or liability for these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor TD are responsible for any claims or damages arising from the use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of Cardholders' requests in all instances. There is no fee for the Concierge's services; however, Cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the Cardholder and purchased by the Visa Infinite Concierge on the Cardholder's behalf. All costs will be charged directly to the Cardholder's Visa Infinite Card.
- ²⁴ Provided by Avis Rent A Car System LLC. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions.
- ²⁵ Provided by Budget Rent A Car System, Inc. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions.
- ²⁶ TD Auto Club is provided by Dominion Automobile Association (2004) Limited, an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.

²⁷ Cash Advance is subject to available credit. Fees apply to each Cash Advance and Cash Advances accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made.

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