



**TD Business Select Rate™ Visa® Card**

## **Welcome Guide**

**Save on interest to  
grow your business  
with confidence.**





## Discover your TD Business Select Rate™ Visa\* Card

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## Getting Started

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### Your new TD Business Select Rate™ Visa\* Card

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

- **Learn more about the features and benefits of your TD Business Select Rate™ Visa\* Card** by calling **1-800-983-8472** to speak with a Business Credit Card specialist.
- **Update your business Card as the primary Card on your favourite mobile apps**, like auto-reloads and transportation, to make everyday business purchases more convenient<sup>1</sup>.
- **Learn how to set up your Card on your phone** at **td.com/waystopay** to pay for purchases at participating retailers through **Apple Pay<sup>2</sup>**, **Google Pay<sup>TM,2</sup>** and **Samsung Pay<sup>2</sup>**.
- **Set up recurring bill payments on your TD Business Select Rate™ Visa\* Account** with participating merchants so bills are paid automatically on their due dates. You'll save time and avoid late fees.
- **Register for online statements** on EasyWeb® Online banking to save time and stay organized.
- **Learn more about the TD app at td.com/app** and how to view your business credit card Account almost anywhere. Plus, you can bank at home or on the go.
- **Earn 50% more Stars at participating Starbucks® stores.** Conditions apply. Learn more at **td.com/starbucksoffer**







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## Manage Expenses

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### Stay on top of your business credit card spending with the TD Card Management Tool

As a business owner, you have a lot on your plate. That's why when you get a TD Business credit card, you also get exclusive access to the TD Card Management Tool – designed to save you time and make your day-to-day easier.

You can access and organize the information you need to help you make informed decisions about what matters most.

By separating your business and personal expenses, you can get a clear, real-time view of your spending behaviour and balances, all in one easy-to-use online tool. Plus, you can create custom reports, track your employees' spending, reallocate your credit limits and apply spend controls with the click of a button.

### It's just business, not personal

When you get a business credit card with TD, you get access to the TD Card Management Tool.

This easy-to-use tool lets you:

- redistribute your business's available credit between Cardholders any time.
- easily set restrictions on spend type, geography and thresholds of your Card.
- have the ability to temporarily turn a Card on and off.
- view a dashboard of your key business expenses.
- track your and your employees' spending.
- create numerous customizable reports with up to 18 months of business transaction data.
- search your spending by date, amount or vendor.
- access your balances and payment history, and more.

**Find out more at [td.com/cmt](https://td.com/cmt)**

## Separate business from personal spending

Don't mix business with pleasure is a common saying, but not everyone follows that advice when it comes to their credit cards. By keeping your business expenses and personal spending separate, you can take advantage of the TD Card Management Tool.

- 🟢 **Track employees' usage:** Ever wonder who's spending what and where? Now you can organize spending reports by Cardholder or supplier category, so you always know how your funds are being spent.
- 🟢 **Watch your spending:** The TD Card Management Tool's dashboard makes it easy to view your expenses at a glance or take an in-depth look through category and individual Cardholder spend views.
- 🟢 **Get the added confidence of Spend Control:** As a business owner, the TD Card Management Tool makes it easy to stay in control while employees are spending on behalf of your business. With Spend Controls, you can temporarily block Cards as well as set limits on employee transactions, from the dollar amount to the geographic location to the type of transaction that's permitted.
- 🟢 **Redistribute credit limits:** It's never been so easy to reallocate your credit limits. Redistribute your available credit between Cardholders to meet your specific business needs with the simple click of a button.
- 🟢 **Customize reporting periods:** You can gain new insights about your business by setting reporting periods between any dates you choose – not just your billing cycle.
- 🟢 **View balance and payment history:** Delve into an archive of your balances, payments and reports to monitor changes in spending behaviour over time.

## Take control

<b>Flexibility</b> Move credit limits between your Cards any time.	<b>Self-serve</b> Easy-to-use features put your finances in your hands – anytime, anywhere.
<b>Faster and easier</b> Simplified expense management means more time to focus on growing your business.	<b>Paperless</b> All your reports are conveniently organized in one place online.



### Get Started

Try it today in your EasyWeb Business Account.

[Go to td.com/cmt](https://td.com/cmt)

### Call Us

Get in touch to find out more about the TD Card Management Tool.  
**1-866-222-3456**





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## Business Card Benefits

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### Enjoy these business advantages and more:

- Conveniently access your TD Business Select Rate™ Visa\* Account online.
- Separate your business and personal spending.
- Establish a credit history in your business's name.
- Access a range of dedicated business solutions offered at TD.
- Receive discounts through the Visa SavingsEdge\* program.
- Security and protection for your Card when you shop.

### Dedicated business solutions

Experience you can trust, customer support you can count on and solutions that adapt as you grow. Our dedicated advisors will take the time to understand your growing business and provide knowledgeable advice and solutions that are right for you.

**Book an appointment at [td.com/appointment](https://td.com/appointment)**

### Additional benefits

**Link your TD Visa Business Card to Visa SavingsEdge\* for free and turn your spending into savings<sup>3</sup>.**

After linking your Card, you'll get access to hundreds of Cashback Offers to help you save on business expenses — from gas, restaurants, business services, and more<sup>3</sup>.

**Learn more and link: [www.visasavingsedge.ca](https://www.visasavingsedge.ca)**

### Additional Cards

Easily apply for and manage Additional Cards<sup>4</sup> for your employees.

**Find out how at [td.com/getstartedbusinesscard](https://td.com/getstartedbusinesscard)**

## 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**.
- **Fast, reliable access to cash.** You can ask for an emergency Cash Advance of up to \$5,000 in emergency funds (subject to your available credit limit) at over one million ATMs worldwide, at all TD branches and at select financial institutions around the world.
- **Get 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 or contact numbers for embassies and consulates.
- **Stay connected to important people.** In the event of an emergency, messages can be forwarded to family members at home.

## Optional Business TD Auto Club Membership

With optional Business TD Auto Club Membership<sup>5</sup>, you'll know that, if a road emergency should happen, help is just a phone call away.

Find out more at [td.com/businessautoclub](https://td.com/businessautoclub)

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## Insurance

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### Purchase Security and Extended Warranty Protection<sup>6</sup>

You automatically have access to Purchase Security and Extended Warranty Protection<sup>6</sup>, which includes coverage for most eligible new items you've purchased with your Card:

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

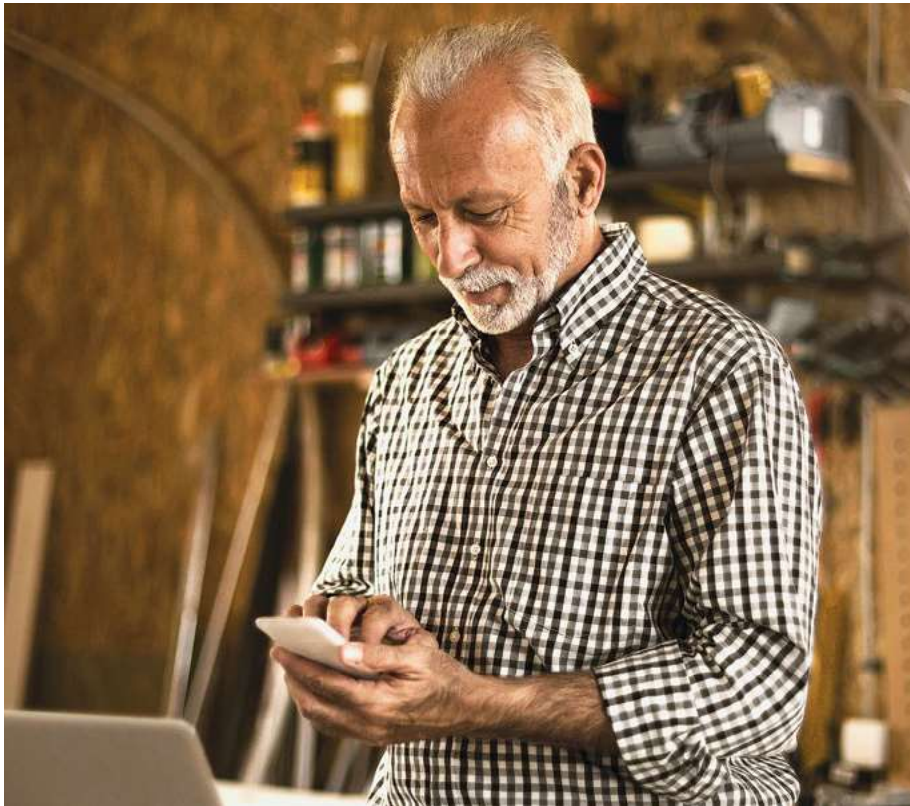
### Auto Rental Collision/Loss Damage Insurance<sup>7</sup>

Use your business Card to pay for the full cost of an eligible car rental and get the Collision Damage Waiver (CDW) 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's important to contact the rental agency before reserving a car to verify their policies.

### Apply for optional Travel Medical Insurance<sup>8</sup>

As a TD Business Select Rate™ Visa\* Cardholder, you have the option to purchase TD Travel Medical Insurance<sup>8</sup>. You'll enjoy:

- emergency medical coverage for when you are travelling outside of your province or territory of residence, whether internationally or within Canada.
- no out-of-pocket costs for eligible emergency medical expenses.
- 24/7 emergency medical assistance by phone.



### Apply for Trip Cancellation and Trip Interruption Insurance<sup>9</sup>

TD offers Trip Cancellation & Interruption Insurance to help financially protect your travels when purchased before your trip. Whether your trip has been cancelled before you depart, or you're forced to return ahead of schedule due to a covered cause, you have an insurance option that can help protect you from being stuck with eligible unexpected expenses.

For more information about Travel Medical Insurance or Trip Cancellation and Trip Interruption Insurance, and how to enroll, visit [td.com/travelmedicalinsurance](https://td.com/travelmedicalinsurance) or call **1-800-293-4941**.



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## Convenience

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### Choose convenience with your TD Business Select Rate™ Visa\* Card

Your TD Business Select Rate™ Visa\* Card comes equipped with features that make it easier to do business day-to-day.

### Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates<sup>10,11</sup> in Canada and the U.S., and a minimum of 5% on the lowest available base rates<sup>10,11</sup> internationally, on qualifying car rentals at participating Avis and Budget locations.

- **Avis:** Reserve at [avis.com/tdcreditcards](https://avis.com/tdcreditcards). Quote Avis Worldwide Discount (AWD) **#C078400** at the time of reservation and charge the full rental to your TD Business Select Rate™ Visa\* Card.
- **Budget:** Reserve at [budget.com/tdcreditcards](https://budget.com/tdcreditcards). Quote Budget Customer Discount (BCD) **#A331700** at the time of reservation and charge the full rental to your TD Business Select Rate™ Visa\* Card.

### Cover business expenses with TD Visa\* Cheques

Rethink what a business credit card can do. If you need to pay for a business expense that can't be charged to a credit card, you can use TD Visa\* Cheques<sup>12</sup> anywhere cheques are accepted. The total of your TD Visa\* Cheque will be processed directly to your TD Business Select Rate™ Visa\* Card Account as a Cash Advance.

**To learn more, call 1-800-983-8472**

### Save time on recurring bill payments

Take the stress out of remembering scheduled payments. You can set up recurring bill payments with participating merchants on your business credit card Account, saving time and avoiding being stuck with late charges on past due bills.

## Ways to Pay

### Save time with Apple Pay<sup>2</sup>, Google Pay<sup>TM,2</sup> and/or Samsung Pay<sup>2</sup>

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](https://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.

### Pay online easily and securely

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](https://visa.ca)

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## Manage your Account, your way



### TD Green Machine® ATMs

Access and manage your Card Account at any of our ATMs.

Find an ATM at  
[td.com/branchlocator](https://td.com/branchlocator)



### EasyWeb® Online banking

Manage your Card Account easily online.

Log in to EasyWeb at  
[easyweb.td.com](https://easyweb.td.com)



### **Business Credit Card specialist**

Give us a call to access or manage your Card Account.

**Call 1-800-983-8472.**



### **TD app**

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

**Learn more at [td.com/app](https://td.com/app)**

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## Card Security

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### Explore your TD Business Select Rate™ Visa\* Card security features and protection

The security of your Card should always be a priority. That's why your TD Business Select Rate™ Visa\* 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 & PIN technology.** Chip and PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- **Purchase Security and Extended Warranty Protection<sup>6</sup>.** You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your business Card. Get repair, replacement, or reimbursement, should they be stolen or damaged within 90 days of purchase, and Double your warranty, up to 12 additional months if the eligible item came with a manufacturer's warranty valid in Canada.

#### Personal Identification Number (PIN) security tips

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or a 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 Canada Trust Branch or 24/7 at any TD Green Machine (ATM).



### Fraud Protection (24-hours)

Our enhanced protection measures help protect you from Credit Card fraud. Should we detect 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 performed a transaction on your TD Business Select Rate™ Visa\* Card or 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 now automatically receive TD Fraud Alerts on your mobile phone any time we suspect unusual activity on your TD Business Select Rate™ Visa\* Card or on any Additional Card on your Account.

**Learn more at [td.com/fraudalerts](https://td.com/fraudalerts)**



Annual interest rates, fees and features are current as of April 30, 2025, unless otherwise indicated, and are subject to change.

- <sup>1</sup> 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.
- <sup>2</sup> 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/](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.
- <sup>3</sup> Cashback provided as statement credits on future statement. Transaction must be processed through Visa. Visa SavingsEdge is a Small Business loyalty and discount program offered by Visa Canada Corporation to eligible businesses and their authorized Cardholders that hold an eligible Visa Business Card. Visa Small Business Cardholders can receive savings through two types of discount offers: Instant Coupons and Cashback. With Instant Coupons, Cardholders may receive a discount at the time of purchase by using an applicable coupon code or link from a participating Merchant. A linked Card is not required for Cardholders to use Instant Coupons. With Cashback Offers, Cardholders must link (enroll) their eligible Card in the Program and use their linked Card to make qualifying purchases of goods or services pursuant to an active Cashback Offer provided by a participating Merchant, and that transaction must be processed or submitted through the Visa payment system (a "Qualifying Purchase"). Visa reserves the right to determine in its sole discretion whether a Visa Business Card transaction is a Qualifying Purchase. Please see the program terms & conditions for additional restrictions. For Cashback Offers, discounts are provided in the form of credits posted to the Cardholder's applicable Visa Business Card account. Visa may modify, restrict, limit, change or cancel the program in any way and at any time. Visa also reserves the right to suspend or cancel any Cardholder's participation in the program. Offers may be subject to additional terms and conditions and are subject to applicable law. Offers may be removed from the program at any time and are subject to availability. Please visit [www.visasavingsedge.ca](http://www.visasavingsedge.ca) for complete details on the program.  
©2025 Visa. All rights reserved.
- <sup>4</sup> Business and business owners are jointly and severally liable for all charges made to each TD Business Card Account.
- <sup>5</sup> 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.
- <sup>6</sup> Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, the item must be paid for in full 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.
- <sup>7</sup> Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver 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 business car rental to confirm their insurance requirements. Refer to Auto Rental Collision/Loss Damage Insurance section of your Benefit Coverages Guide for rental exclusions and further details.
- <sup>8</sup> All TD Canada Trust customers, including TD Credit Cardholders, are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting approval. 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 which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941 or visiting [www.td.com](http://www.td.com). Note that this optional insurance offers different benefits, on different terms and conditions, than the Travel Medical Insurance that is automatically included with other TD Credit Cards.
- <sup>9</sup> All TD Canada Trust customers, including TD Credit Cardholders, are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). 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. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting [www.td.com](http://www.td.com). Note that this optional insurance offers different benefits, on different terms and conditions, than the Trip Cancellation/ Trip Interruption Insurance that is automatically included with other TD Credit Cards.
- <sup>10</sup> Provided by Avis Rent A Car System ULC. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.
- <sup>11</sup> Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.

<sup>12</sup> TD Visa Cheques ("Cheques") are processed as Cash Advances to your TD Canada Trust Credit Card Account ("Account") and interest is charged at the annual interest rate that applies to your Account for Cash Advances from the transaction date until the total amount of the Cheque is paid in full. Your transaction date appears on your monthly statement. A Cheque will not be processed if the total amount exceeds the available credit on your Account or if the Account is not in good standing. Cheques cannot be used for repayment of any TD Canada Trust credit account. Stop payments are not allowed on Cheques. See your TD Business Cardholder Agreement for more details.

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## More About Your TD Business Select Rate™ Visa\* Card

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### Cardholder Agreement

For complete information about your Card, please refer to your Cardholder Agreement.

**Download the PDF at [td.com/businesscardagreements](https://td.com/businesscardagreements)**

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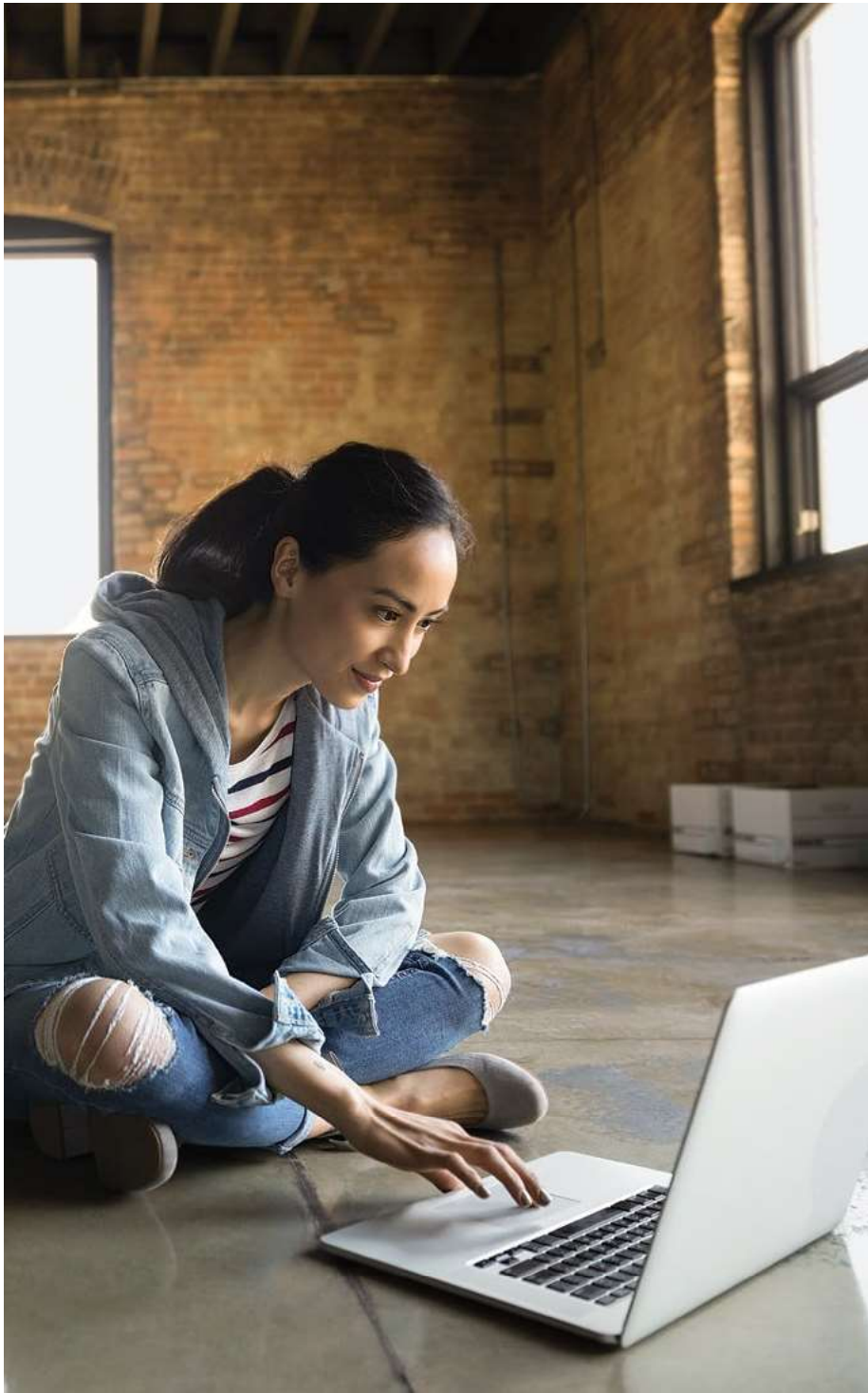
Google Pay is a trademark of Google LLC.

Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd.

Trademark The EMV® SRC payment icon, consisting of a pentagon design oriented on its side with a stylized depiction of a fast forward symbol on the right, formed by a continuous line, is a trademark owned by and used with permission of EMVCo, LLC.

Starbucks, the Starbucks logo, and other Starbucks trademarks, service marks, graphics, and logos used in connection with the Offer are trade names, trademarks or registered trademarks of Starbucks Corporation (collectively "Starbucks Marks").

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## Contact and Support

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### Important Numbers

**For more information about your Card:**

TD Credit Card Contact Centre (7 a.m. to midnight ET, seven days a week):

Within Canada and the U.S., call:	<b>1-800-983-8472</b>
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Outside Canada and the U.S., call collect:	<b>416-307-7722</b>
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TTY (text telephone):	<b>1-866-704-3194</b>
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**To report a lost or stolen Card and arrange a replacement Card:**

Loss Prevention Centre (24 hours):

Within Canada and the U.S., call:	<b>1-888-347-3261</b>
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Outside Canada and the U.S., call collect:	<b>416-308-3763</b>
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**For information on travel protection or to make a claim:**

Travel Insurance:

Within Canada and the U.S., call:	<b>1-866-374-1129</b>
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Outside Canada and the U.S., call collect:	<b>416-977-4425</b>
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