

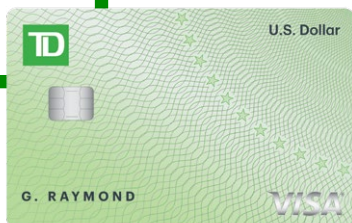


TD U.S. Dollar Visa* Card



Welcome
Guide

Perfect for
when you're
heading
south of the
border



**Discover your
TD U.S. Dollar Visa* Card**

1	Getting Started	4
2	Benefits	5
3	Insurance	6
4	Convenience	8
5	Card Security	13
6	Contact and Support	16



Getting Started

Welcome to your new TD U.S. Dollar Visa* Card

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

- **Activate your TD U.S. Dollar Visa* Card** simply by calling the number on the sticker found on your new Card, then follow the simple prompts.
- **Access the PIN assigned to your Card** by calling 1-800-983-8472 to hear your assigned PIN or to change your assigned PIN over the phone.
- **Login to 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.
- **Learn how to add your Card to Apple Pay, Samsung Pay and/or TD Mobile Payment** at td.com/waystopay, to make convenient, everyday payments with just a tap of your phone.
- **Download the TD app** to view your Credit Card Account almost anywhere. Plus, you can bank at home, or on the go. Learn more at td.com/app



Benefits

Enjoy the value and convenience of:

- making purchases in U.S. dollars and getting billed in U.S. dollars;
- paying your Account in U.S. dollars, so you always know exactly how much you've spent;
- avoiding the standard 2.5% Foreign Exchange Conversion Fee when using your Card in the U.S.;
- your statement reflecting the exact cost of your U.S. dollar purchases, so you no longer have to calculate exchange rates.

Add Additional Cardholders

Add up to three Additional Cardholders¹ (no Annual Fee) to your Account (no additional credit approval required) and they will share the same purchasing convenience of the TD U.S. Dollar Visa* Card that you have.

▶ **Learn more at**
td.com/additionalcardholder

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates^{2,3} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{2,3} internationally, on qualifying car rentals at participating Avis and Budget locations.

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

Budget Reserve at [budget.com/
tdcreditcards](https://budget.com/tdcreditcards). Quote **Budget
Customer Discount (BCD)
#A331700** at time of reservation
and charge the full rental to your
TD U.S. Dollar Visa* Card



Insurance

**Explore the insurance
coverages available with your
TD U.S. Dollar Visa* Card**

Get to know the suite of insurance
benefits that are included with your
TD U.S. Dollar Visa* Card below.

Trip Interruption Insurance⁴ – Purchase
at least 75% of your trip on your Card, and
you'll automatically be covered for Trip
Interruption, which includes coverage if you
need to come home early due to a covered
medical cause. You will receive up to \$5,000
per covered person, to a maximum of
\$25,000, for all covered persons on that trip.

**Common Carrier Travel Accident
Insurance⁵** – Purchase your full fare with
your Card and you, your spouse and
dependent children will be insured for up to
\$500,000 in case of an injury due to an
accident while travelling on a common
carrier (for example, a bus, ferry, plane
or train).

Delayed and Lost Baggage Insurance⁶ –
If your baggage is delayed more than
6 hours, each covered person is covered
for emergency purchases of essentials

such as clothes and toiletries. Coverage is also provided if your baggage is lost by a Common Carrier. The total benefits payable in respect of both delayed and lost baggage are subject to a maximum of \$1,000 per covered person per trip.

Auto Rental Collision/Loss Damage

Insurance⁷ – Simply use your Card to pay for the full cost of a car rental, and get the Collision Damage Waiver 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 Protection⁸ – You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your Card:

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

Enhance your TD U.S. Dollars Visa Card with optional benefits

Optional Travel Medical Insurance⁹ –

When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD U.S. Dollar Visa* Cardholder, you have the option to purchase TD Travel Medical Insurance. You'll enjoy:

- comprehensive emergency medical coverage up to \$5 Million, if eligible, for when you are travelling outside

of your province or territory, whether internationally or within Canada

- no out-of-pocket costs for eligible emergency medical expenses
- 24/7 emergency medical assistance

▶ **For information** about Travel Medical Insurance, or to enroll, visit **td.com/travelmedicalinsurance** or call **1-800-293-4941**.



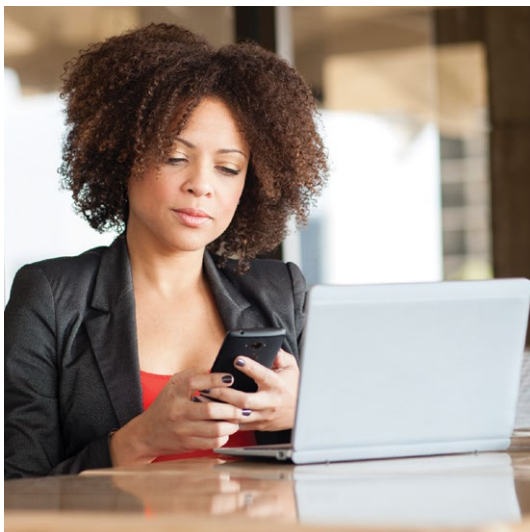
Convenience

Enjoy the convenience of your TD U.S. Dollar Visa* 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.

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 Canada Trust 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 for Cash Advances or contact numbers for embassies and consulates.

Ways to Pay

Save time with Apple Pay and/or Samsung Pay

These Digital Wallets are accepted in a growing number of shops, restaurants and other retailers, making it convenient and easy to use for your everyday purchases.

▶ **To learn more:** td.com/waystopay

Simplify the way you pay with TD Mobile Payment

The next time you're on the go, like on your morning run or walking the dog, don't worry about reaching for cash for your small purchases, simply use your Android™ smartphone¹⁰. With TD Mobile Payment, just link an eligible TD Credit Card

to the TD app and you can pay safely and securely in a few seconds.

▶ **Learn how to add your Card at td.com/waystobank**

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**

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**

EasyWeb® Online banking

Manage your Card Account easily online.

▶ **Log in to EasyWeb at easyweb.td.com**

Easyline® telephone banking

Give us a call to access or manage your Card 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**

Emergency Travel Assistance Services¹¹

Help is just a call away. Toll-free access to help 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 document and ticket replacement;
 - Emergency Cash Transfer in the event of a theft, loss or emergency. Our Administrator can assist you to obtain a Cash Advance which will be charged to your Account.
- ▷ In Canada and the U.S., call 1-800-871-8334. In other countries, call collect 416-977-8297.

Travelling soon? Here are some helpful travel tips.

Travel Tip #1: Travel with Confidence

If you are travelling and plan to use your TD Credit Card, you do not need to tell us in advance that you'll be away from home. Our fraud detection systems can now better detect suspicious and potentially fraudulent transactions whether or not you are away from home.

While you are travelling, you can reach us anytime should you have concerns relating to your TD Credit Card Account or transactions. Simply call us at 1-800-983-8472 (in North America) or call collect at 416-307-7722 (outside North America).

In general, it is a good practice to ensure your contact information on file with us is up-to-date. Simply log in to EasyWeb and go to your Profile and Settings or call 1-800-983-8472 to make any needed updates to your information.

Travel Tip #2: Make sure your TD Credit Card is travel ready

If you plan to make Cash Advances from your TD Credit Card Account through an ATM while you are travelling, it's a good idea to **confirm your daily ATM withdrawal limit** for your TD Credit Card to ensure you can access the amount you need when you need it. To confirm your current daily ATM withdrawal limit, simply call us at 1-800-983-8472 (North America) or call collect at 416-307-7722 (outside of North America).

It's also a good idea to **ensure that your TD Credit Card PIN number is not longer than four digits**, as some ATMs outside of North America may only accept four-digit PINs. **If you need to change your PIN** for your TD U.S. Dollar Visa* Credit Card, call our automated phone line (IVR) at 1-800-983-8472. You cannot change your PIN for your TD U.S. Dollar Visa* Card at a TD Canada Trust Branch or TD Canada Trust Green Machine (ATM).

It's important to remember that any Cash Advances made on your TD Credit Card Account are subject to interest charges from the date of the transaction, as well as a Cash Advance transaction fee. See your Cardholder Agreement and Disclosure Statement for complete information on Cash Advances.

Travel Tip #3: Purchasing gas at U.S. pumps using your TD Credit Card

When travelling in the U.S., if you are purchasing gas and want to pay at the pump with your TD Credit Card, you may be prompted to enter your Zip Code. However, if you live in Canada, you won't have one! Don't worry – here's a quick trick that will help you make that purchase at the pump.

Simply take the three digits of your postal code (e.g., K2L 2K4 = 224) and then add two zeros (e.g., 22400) and you will be able to pay at the pump using your TD Credit Card.



5

Card Security

Explore your
TD U.S. Dollar Visa* Card
security features and
protection

Protecting the security of your Card should always be a priority. That's why your TD U.S. Dollar 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 & 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.

Your TD U.S. Dollar Visa* Card PIN

Change your PIN: Your PIN for your TD U.S. Dollar Visa* Credit Card can only be changed by calling our automated phone line (IVR) at 1-800-983-8472. You cannot change your PIN for your TD U.S. Dollar Visa* Card at a TD Canada Trust Branch or TD Canada Trust Green Machine (ATM).

Hear your assigned PIN: If you forget or do not know your assigned PIN, you can call our automated telephone line (IVR) at 1-800-983-8472 to hear your assigned PIN.

When using your Card in the U.S.:

- U.S. merchants continue to upgrade to chip & PIN-enabled terminals. However, during this time of transition, when you are at a merchant in the U.S. where PINs are not yet accepted, you will still be able to use your new chip & PIN Card, but you will be asked to sign your receipt.
- Please note that a PIN is required when using your Card at ATMs in the U.S. to make a Cash Advance.

When using your Card in Canada:

- Most, if not all, merchants in Canada have chip & PIN-enabled terminals which means you can use your new

Card with your PIN at these merchants. Please note that a PIN is required when using your Card at ATMs in Canada to make a Cash Advance.

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.

Fraud Protection (24 hours)

Our protection measures help protect you from credit card fraud. In the event that 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, or an Additional Cardholder, performed a transaction on your TD U.S. Dollar Visa* 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.

► **Learn more at td.com/fraudalerts**

More about your TD U.S. Dollar Visa* Card

Cardholder Agreement

For full details and conditions about your Card, refer to **td.com/agreements** for your Account documents.



Contact and Support

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:

1-800-983-8472

Outside Canada and the U.S.: **416-307-7722**

TTY (text telephone): **1-866-704-3194**

**To report a lost or stolen Card and
arrange a replacement Card in Canada
or the U.S.:**

Loss Prevention Centre (24 hours):

Within Canada and the U.S., call:

1-888-347-3261

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

**For emergency travel assistance,
including to replace a lost Card and
order a replacement:**

Visa International Service Centre (24 hours):

North America:

Canada and the U.S.: **1-800-847-2911**

Outside Canada and the U.S.
call collect: **410-581-9994**

Asia:

call Singapore toll-free: **1-800-110-0344**
or collect: **65-345-1345**

Europe, Middle East and Africa:

call the United Kingdom
toll-free: **0800-89-1725**
or collect: **71-938-1031**

For any other location:

call North America collect: **416-308-3763**

Interest rates, fees and features are effective as of October 30, 2022, unless otherwise indicated, and are subject to change.

- ¹ Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. To add an Additional Cardholder, your Account must be open and in good standing.
- ² Provided by Avis Rent A Car System ULC. Minimum discount offer subject 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.
- ³ Provided by Budget Rent A Car System, Inc. Minimum discount offer subject 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.
- ⁴ Underwritten by TD Life Insurance Company. To be eligible for this insurance, You must pay at least 75% of the entire cost of the Common Carrier fare and hotel or similar accommodations, including taxes and fees, with your TD Credit Card. 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.
- ⁵ 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. 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.

- ⁶ Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip 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.
- ⁷ Underwritten by TD Home and Auto Insurance Company. 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. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- ⁸ 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.
- ⁹ 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. 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 tdcanadatrust.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.
- ¹⁰ Selected Android mobile devices are eligible for TD Mobile Payment. The mobile device must be enabled with Near Field Communication (NFC) technology (contactless). You must also have occasional access to a cellular data network or Wi-Fi connection. See tdcanadatrust.com/waystobank for more details.
- ¹¹ Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

All trade-marks are the property of their respective owners.

* Trademark of Visa Int., used under license.

Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

Apple Pay and Touch ID are trademarks of Apple Inc.

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.

® The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

