



# Welcome Guide



TD Low Rate Visa\* Card



Enjoy great  
financial  
flexibility at a  
low interest  
rate.



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## Discover your TD Low Rate Visa\* Card

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# Getting Started

## Welcome to your new TD Low Rate Visa\* Card

Quick steps to getting started and  
making the most of your Card

- Register for EasyWeb® Online banking at [easyweb.td.com](https://easyweb.td.com) to access and manage your Account online and sign up for online statements.

- Download the TD app to view your Account and bank almost anywhere.

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

- Learn how to set up your Card on your phone at [td.com/waystopay](https://td.com/waystopay) to pay for purchases at participating retailers through **Apple Pay**<sup>1</sup>, **Google Pay**<sup>TM,1</sup> and **Samsung Pay**<sup>1</sup>.

- Update your Card as the Primary Card on your favorite retail apps<sup>2</sup> like auto-reloads, food delivery and transportation to enjoy convenience for your everyday purchases.

- Set up your recurring bill payments on your Account to **save time and avoid late fees**.

- Link your TD Card with your Starbucks® Rewards account and earn **50% more Stars at participating Starbucks stores**. Conditions apply.

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



# Benefits

## Enjoy the value and convenience of:

- A low annual interest rate on Purchases and Cash Advances.
- Security and protection for your Card when you shop and travel.

## Add Additional Cardholders

Add up to three Additional Cardholders<sup>3</sup> at no Annual Fee.

Find out how

[td.com/additionalcardholder](https://td.com/additionalcardholder)

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

Save a minimum of 10% on the base rates<sup>4,5</sup> in Canada and the U.S., and a minimum of 5% on the base rates<sup>4,5</sup> internationally, on qualifying car rentals at participating Avis and Budget locations.

### Avis:

You can reserve your Avis car rental by visiting [avis.com/tdcreditcards](https://avis.com/tdcreditcards).

Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental

to your TD Low Rate Visa\* Card.

### Budget:

You can reserve your Budget car rental by visiting [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 Low Rate Visa\* Card.

## Get the help you need with optional TD Auto Club Membership

With optional Deluxe or Standard TD Auto Club Membership<sup>6</sup>, you and your family will know that in the event of a road emergency, help is just a phone call away.

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



## Insurance

**Explore the insurance coverage included with your TD Low Rate Visa\* Card.**

Shop with Purchase Security and Extended Warranty Protection<sup>7</sup>, and learn about optional TD travel insurance coverages.

### Purchase Security and Extended Warranty Protection<sup>7</sup>

You automatically have access to Purchase Security and Extended Warranty Protection<sup>7</sup>, which includes coverage for 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 Low Rate Visa\* Card with optional benefits

With your TD Low Rate Visa\* Card, you have the option to purchase additional insurance benefits.

### TD Travel Insurance is available to you

#### Optional Travel Medical Insurance<sup>8</sup>

When you're travelling, the last thing you want to worry about is your emergency

medical coverage. As a TD Low Rate Visa\* Cardholder, you have the option to purchase TD Travel Medical Insurance before you leave for your trip. 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 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**.



## Be prepared with optional TD Credit Card Payment Protection Plan<sup>10</sup>

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 Low Rate 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 \$500 in emergency funds (subject to your available credit limit), at over one million ATMs internationally, 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 provide 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<sup>1</sup>, Google Pay<sup>TM,1</sup> and Samsung Pay<sup>1</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.

Learn more at [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)



## 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)**

### 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.



**Download the app**

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

## Balance Transfers

Consider consolidating any higher-rate non-TD credit card balances you may have to your TD Low Rate Visa\* Card Account through a Balance Transfer<sup>11</sup>. You can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of a balance transfer.

Visit your TD branch or call

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

## Payment Plans

Turn credit card purchases into manageable monthly payments. This convenient feature gives you more control over your budget knowing when these purchases are paid off in full. This can come in handy if you're planning to buy a new laptop, go on a trip or start a home renovation project. Conditions apply.

Visit [td.com/paymentplans](https://td.com/paymentplans) for details



## Card Security

### Explore your TD Low Rate Visa\* Card security and protection

Protecting the security of your Card should always be a priority. That's why your TD Low 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.
- **Lock or unlock your Card.** Misplaced your TD Credit Card? Feel more confident 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.

- **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).

## **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** at a TD branch or 24/7 at any TD ATM.

## **24-hour Fraud Protection**

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 Low Rate Visa\* Card, or on any Additional Cardholder's Card on your Account.

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

## More about your TD Low Rate Visa\* Card

### Cardholder Agreement

For full details and conditions about your Card, refer to [td.com/agreements](https://td.com/agreements) for your Account documents.



## Contact and Support

**For more information about your Card:** TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

Within Canada and the U.S.:  
**1-800-983-8472**

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

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

**To report a lost or stolen Card and  
arrange a replacement Card:**  
Loss Prevention Centre (24 hours):

Within Canada and the U.S.:  
**1-888-347-3261**

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

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

- <sup>1</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/samsungpay/> for a complete list of Samsung Pay compatible devices.
- <sup>2</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>3</sup> Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. A maximum of 3 Additional Cardholders are allowed on the Account.
- <sup>4</sup> 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.
- <sup>5</sup> 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 or 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>6</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>7</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>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. 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.tdcanadatrust.com](http://www.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.
- <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.tdcanadatrust.com](http://www.tdcanadatrust.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> 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.
- <sup>11</sup> Subject to available credit. Balance Transfers are treated as Cash Advances and accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made. See your Cardholder Agreement for complete information on Cash Advances including how we apply your payments and interest to Cash Advances.

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Google Pay is a trademark of Google LLC.

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

Starbucks is a registered trademark of Starbucks Corporation. © 2025 Starbucks Coffee Company. All rights reserved.

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.

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