



This document replaces the prior *Small Business Accounts Service Plans and Related products* document. This document sets out details about the features of our Small Business Banking deposit accounts and plans, related services available and applicable rates and fees^{1,2}.

Business Chequing Accounts

Our Business Chequing Accounts for Small Businesses offer convenient banking options for any type of business. The information below about our business chequing accounts can help you decide which account is best suited to meet your business banking needs.

TD Business Digital Account

A convenient account designed for businesses who prefer to bank through self-serve channels such as TD App, EasyWeb[®] or TD ATM.

- Unlimited Electronic Transactions³
- Includes EasyWeb[®] View Cheque Service
- Includes online statements with cheque images (this service requires registration)⁴

Monthly Account Fee	\$6.00				
	Fee Type				
	<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>				
	Transactions ⁵		Deposit Items ⁷	Cash Deposits ⁸	Interac e-Transfer ^{®9}
Electronic Transactions ³	Assisted Transactions ⁶				
What's included each month?	Unlimited	None	Unlimited	None	10 Included
Fee for additional activity:	N/A	\$2.50 for each Assisted Transaction	N/A	\$5.00 per \$1,000 deposited	\$1.50 per Interac e-Transfer [®]

TD Business Basic Account

A budget-friendly account designed for businesses with low monthly Transactions

- Includes online statements with cheque images (this service requires registration)⁴

Monthly Account Fee	\$7.00			
	Fee Type			
	<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
	Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	Interac e-Transfer ^{®9}
What's included each month?	7	7	None	None
Fee for additional activity:	\$1.25 for each additional Transaction	\$0.22 per Deposit Item deposited	\$2.50 per \$1,000 deposited	\$1.50 per Interac e-Transfer [®]

TD Business Essential Account

This account offers convenience and flexibility to manage money digitally or through a TD representative

- Monthly Account Fee is rebated when required Daily Minimum Balance is maintained throughout the month (see table below for required Daily Minimum Balance)¹⁰
- Business Overdraft Protection - if approved for this service, the \$10 Business Overdraft Protection monthly fee is rebated¹¹
- Debit and credit card deposits credited to your account, as a result of activity through your POS terminal, are not chargeable Transactions (i.e. not subject to a Transaction Fee as described in this fee brochure)

Monthly Account Fee	\$35.00 Daily Minimum Balance of \$45,000 required for Monthly Account Fee Rebate ¹⁰			
	Fee Type			
	<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
	Transactions⁵	Deposit Items⁷	Cash Deposits⁸	Interac e-Transfer^{®9}
What's included each month?	40	50	\$5,000	10 Included
Fee for additional activity:	\$1.25 for each additional Transaction	\$0.22 per Deposit Item deposited	\$2.50 per \$1,000 deposited	\$1.50 per Interac e-Transfer [®]

TD Business Unlimited Account

A premium account that offers businesses unlimited Transactions (i.e. the Transactions Fee will not apply to Transactions), plus the convenience of banking through multiple channels

- Additional discounts, rebates and fee waivers¹³ may be available on other products and services such as the TD[®] Aeroplan[®] Visa* Business Card, TD Business Travel Visa Card, TD Merchant Solutions, credit and cash management services
- Monthly Account Fee is rebated when required Daily Minimum Balance is maintained throughout the month (see table below for required Daily Minimum Balance)¹⁰
- Includes EasyWeb[®] View Cheque Service
- Includes online statements with cheque images (this service requires registration)⁴
- Includes one month end paper statement at no additional cost. Additional paper statements available at \$5.00 each
- Business Overdraft Protection - if approved for this service, the \$10 Business Overdraft Protection monthly fee is rebated¹¹
- Debit and credit card deposits credited to your account, as a result of activity through your POS terminal, are not chargeable Transactions (i.e. not subject to a Transaction Fee as described in this fee brochure)

Monthly Account Fee	\$125.00 Daily Minimum Balance of \$65,000 required for Monthly Account Fee Rebate ¹⁰			
	Fee Type			
	<i>Fees may be cumulative such that additional fees may apply to a single Transaction</i>			
	Transactions⁵	Deposit Items⁷	Cash Deposits⁸	Interac e-Transfer^{®9}
What's included each month?	Unlimited	Unlimited	\$25,000	Unlimited
Fee for additional activity:	N/A	N/A	\$2.50 per \$1,000 deposited	N/A

TD Community Account

This account is designed for the specific needs of community and not-for-profit organizations

- Monthly Account Fee is rebated when required Daily Minimum Balance is maintained throughout the month (see table below for required Daily Minimum Balance)¹⁰
- Includes online statements with cheque images (this service requires registration)⁴
- Includes one month end paper statement at no additional cost. Additional paper statements available at \$5.00 each

Monthly Account Fee	\$3.75 Daily Minimum Balance of \$5,000 required for Monthly Account Fee Rebate ¹⁰			
	Fee Type			
	<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
	Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	Interac e-Transfer ^{®9}
What's included each month?	20	20	\$3,000	None
Fee for additional activity:	\$1.25 for each additional Transaction	\$0.22 per Deposit Item deposited	\$2.50 per \$1,000 deposited	\$1.50 per Interac e-Transfer [®]

TD U.S. Dollar Business Basic Account¹²

Designed for businesses looking to bank in U.S. dollars

- Includes online statements with cheque images (this service requires registration)⁴

Monthly Account Fee	\$7.00			
	Fee Type ¹²			
	<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
	Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	Interac e-Transfer ^{®9}
What's included each month?	5	5	None	None
Fee for additional activity:	\$1.25 for each additional Transaction	\$0.22 per Deposit Item deposited	\$2.50 per \$1,000 deposited	\$1.50 per Interac e-Transfer [®]

Business Savings Account

A savings account designed to complement your business chequing account, offering competitive, tiered interest calculated daily.

To find out about our current interest rates and how interest is calculated, speak to a TD representative or visit our website at business-banking/small-business/bank-accounts

Transaction Type	Fees
<i>The Fees in this table may be cumulative such that multiple Fee Types, or additional fees, may apply to a single Transaction</i>	
Transfers to or from any other TD Canada Trust Account to your Business Savings Account	Free
Cheque Deposits through TD Mobile Deposit	Free
Fee per deposit/credit	\$1.00
Fee per withdrawal/debit	\$5.00
Fee for Cash Deposits ⁸	\$2.50/\$1,000 deposited
Fee per Deposit Item ⁷ (cheques, money orders, drafts and all other clearing items) deposited	\$0.22

Discontinued Business Chequing Account Service Plans

The following accounts are no longer offered for sale. For all account holders in these plans, the following features and fees apply.

Canadian Dollar Service Plans for Small Business Banking Chequing Accounts:

TD Every Day Business Plans

- Business Overdraft Protection - if approved for this service, \$10 Business Overdraft Protection monthly fee is rebated¹¹
- 2 monthly *Interac* e-Transfers included, to send or request money using *Interac* e-Transfer^{®9}
- Monthly Plan Fee is rebated when required Daily Minimum Balance is maintained throughout the entire month (see table below for required Daily Minimum Balance)¹⁰
- Debit and credit card deposits credited to your account, as a result of activity through your POS terminal, are not chargeable Transactions (i.e. not subject to a Transaction Fee as described in this fee brochure)

Service Plan Options	Monthly Plan Fee	What's included each month?			Daily Minimum Balance Required for Monthly Plan Fee Rebate ¹⁰
		Fee Type			
		<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
		Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	
TD Every Day Business Plan A	\$19.00	20	50	\$5,000	\$20,000
TD Every Day Business Plan B	\$39.00	60	50	\$5,000	\$35,000
TD Every Day Business Plan C	\$72.00	120	50	\$5,000	\$45,000
For additional activity:		\$1.25 each	\$0.22 each	\$2.50 per \$1,000 deposited	N/A

Community Plan and Community Plan Plus

- Business Overdraft Protection - if approved for this service, \$10 Business Overdraft Protection monthly fee is rebated¹¹
- Monthly Plan Fee is rebated when required Daily Minimum Balance is maintained throughout the entire month (see table below for required Daily Minimum Balance)¹⁰

Service Plan Options	Monthly Plan Fee	What's included each month?			Daily Minimum Balance Required for Monthly Plan Fee Rebate ¹⁰
		Fee Type			
		<i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
		Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	
TD Community	\$1.95	5	15	\$2,500	\$5,000
TD Community Plan Plus	\$4.95	30	30	\$5,000	\$10,000
For additional activity:		\$1.25 each	\$0.22 each	\$2.50 per \$1,000 deposited	N/A

U.S. Dollar Service Plans¹² for Small Business Banking Chequing Accounts:

TD Every Day Business Plans

- Business Overdraft Protection - if approved for this service, \$10 Business Overdraft Protection monthly fee is rebated¹¹
- 2 monthly *Interac* e-Transfers included, to send or request money using *Interac* e-Transfer^{®9}
- Monthly Plan Fee is rebated when required Daily Minimum Balance is maintained throughout the month (see table below for required Daily Minimum Balance)¹⁰
- Debit and credit card deposits credited to your account, as a result of activity through your POS terminal, are not chargeable Transactions (i.e. not subject to a Transaction Fee as described in this fee brochure)

Service Plan Options	Monthly Plan Fee	What's included each month?			Daily Minimum Balance Required for Monthly Plan Fee Rebate ¹⁰
		Fee Type ¹² <i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
		Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	
TD Every Day Business Plan A	\$19.00	20	50	\$5,000	\$20,000
TD Every Day Business Plan B	\$39.00	60	50	\$5,000	\$35,000
TD Every Day Business Plan C	\$72.00	120	50	\$5,000	\$45,000
For additional activity:		\$1.25 each	\$0.22 each	\$2.50 per \$1,000 deposited	N/A

TD Unlimited Business Plan

- Additional discounts, rebates and fee waivers¹² may be available on other products and services such as the TD[®] Aeroplan[®] Visa* Business Card, TD Business Travel Visa Card, TD Merchant Solutions, credit and cash management services
- Business Overdraft Protection - if approved for this service, \$10 Business Overdraft Protection monthly fee is rebated¹¹
- Monthly Plan Fee is rebated when required Daily Minimum Balance is maintained throughout the month (see table below for required Daily Minimum Balance)¹⁰
- Includes EasyWeb[®] View Cheque Service
- Unlimited e-transfers: No Interac e-Transfer[®] Fee when sending or requesting money using Interac e-Transfer[®]
- Includes one month end paper statement at no additional cost. Additional paper statements available at \$5.00 each
- Debit and credit card deposits credited to your account, as a result of activity through your POS terminal, are not chargeable Transactions (i.e. not subject to a Transaction Fee as described in this fee brochure)

Monthly Plan Fee	What's included each month?			Daily Minimum Balance Required for Monthly Plan Fee Rebate ¹⁰
	Fee Type ¹² <i>Fees may be cumulative such that additional fees may apply to a single Transaction</i>			
	Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	
\$125.00	Unlimited	Unlimited	\$25,000	\$65,000
For each additional activity:	N/A	N/A	\$2.50 per \$1,000 deposited	N/A

Community Plan and Community Plan Plus

- Business Overdraft Protection - if approved for this service, \$10 Business Overdraft Protection monthly fee is rebated¹¹
- Monthly Plan Fee is rebated when required Daily Minimum Balance is maintained throughout the month (see table below for required Daily Minimum Balance)¹⁰

Service Plan Options	Monthly Plan Fee	What's included each month?			Daily Minimum Balance Required for Monthly Plan Fee Rebate ¹⁰
		Fee Type <i>Fees may be cumulative such that multiple Fee Types set out in this table, or additional fees, may apply to a single Transaction</i>			
		Transactions ⁵	Deposit Items ⁷	Cash Deposits ⁸	
TD Community Plan	\$1.95	5	15	\$2,500	\$5,000
TD Community Plan Plus	\$4.95	30	30	\$5,000	\$10,000
For additional activity:		\$1.25 each	\$0.22 each	\$2.50 per \$1,000 deposited	N/A

TD Service Fee Schedule

The table below lists the fees applicable to the standard services available to use with your Small Business Banking deposit account. In addition to the applicable service fee below, additional fees may apply for a service such as Transaction Fees and Monthly Account Fees or Monthly Plan Fees, unless the service is included as part of your plan or account. Additional terms and conditions or eligibility criteria may apply to the specific services listed below.

	Canadian Dollar Accounts (In CAD)	U.S. Dollar Accounts (In USD) ¹²
Transaction Fees for Small Business Banking Chequing Accounts without a Service Plan or Account		
Fee per Transaction ⁵	\$1.25	\$1.25
Deposit Content		
Deposit Item Fee (per Deposit Item ⁷)	\$0.22	\$0.22
Cash Deposit ⁸ Fee (paper currency and coin) - TD Business Digital Account	\$5.00 per \$1,000 deposited	N/A
Cash Deposit ⁸ Fee (paper currency and coin) - All TD Business Deposit Accounts (other than TD Business Digital Account)	\$2.50 per \$1,000 deposited	\$2.50 per \$1,000 deposited
Currency Supplied		
In-branch - paper currency supplied per \$1,000	\$2.00	\$2.00
Direct Delivered - paper currency supplied per 100 notes (requires the customer to contact and pay for a TD Canada Trust approved armoured car delivery service)	\$0.50	\$0.50
Coin supplied per roll	\$0.12	\$0.12
Request for Funds Transfer Fee (to branch)		
Transfer between a customer's own TD Canada Trust accounts, if requested by telephone, mail or facsimile	\$5.00	\$5.00
Bill Payments		
In-branch - paid by cash or cheque (Handling Fee)	\$1.00	N/A
Non-sufficient Funds¹⁴		
Returned	\$48.00	\$48.00
Payment Coverage Fee		
Paid (plus overdraft interest charges)	\$5.00	\$5.00
Non-TD ATM		
<i>Interac</i>	\$2.00	N/A
<i>PLUS System¹⁵</i>		
(Handling Fee within U.S. and Mexico)	\$3.00	N/A
(Handling Fee outside Canada, U.S. and Mexico)	\$5.00	N/A

TD Service Fee Schedule

	Canadian Dollar Accounts (In CAD)	U.S. Dollar Accounts (In USD) ¹²
Online Banking Fees		
Tax Payment and Filing - per payment and filing	\$2.00	\$2.00
EasyWeb [®] View Cheque Service - for the TD Business Digital Account, TD Business Essential Account, TD Business Unlimited Account or a Business Chequing Account with TD Every Day Business Plan A, B or C or TD Unlimited Business Plan	FREE	FREE
EasyWeb [®] View Cheque Service ¹⁶ - per cheque image for any other type of Small Business Banking account or service plan	\$1.50	\$1.50
Interac e-Transfer[®] Fees		
Send Money	\$1.50	N/A
Request Money ⁹ <i>Fee applies when the request is accepted. The fee will be charged to the account the money is deposited into.</i>	\$1.50	N/A
Cancel a Send Money Payment	FREE	N/A
Cheque Handling		
Cheque Certification		
Account holder	\$10.00	\$10.00
Non-account holder	\$15.00	\$15.00
Holding a post-dated Cheque to be deposited in-branch This service has been discontinued as of June 30th, 2019	\$5.00	\$5.00
Stop Payments		
At a branch or through EasyLine [®] telephone banking (cheque or pre-authorized payment)	\$25.00	\$25.00
EasyWeb [®]	\$12.50	\$12.50
Cheque Not Written In Currency of Account Returned Item	\$20.00	\$20.00
Includes mail advice to payee	\$5.00	\$5.00
Searches/Notices		
Searches (e.g. cheque copy)		
If processed after 90 days - per request	\$15.00	\$15.00
Inactive/Dormant & Unclaimed Deposit Fee		
2-year fee	FREE	FREE
5-year fee	FREE	FREE
9-year fee	FREE	FREE

TD Service Fee Schedule

	Canadian Dollar Accounts (In CAD)	U.S. Dollar Accounts (In USD) ¹²
Collection Items¹⁷		
Canadian or U.S. Cheque Sent for Re-presentation Within Canada This service has been discontinued as of June 30th, 2019	\$30.00	\$30.00
Outgoing Cheque Collections ¹⁸	\$5.00	\$5.00
Canadian Dollar, U.S. Dollar or foreign currency cheques payable	min \$30.00	min \$30.00
Outside of Canada	max. \$150.00	max. \$150.00
Collection Item Returned Unpaid	\$15.00	\$15.00
Drafts^{19,20}		
Any Canadian, U.S., Foreign, International Draft	\$9.95	\$9.95
Request for refund or replacement of lost or stolen draft	\$10.00	\$10.00
Account Handling		
Bank Confirmation	\$25.00	\$25.00
Certificate of Balance	FREE	FREE
Transfer/Payment Sent by Mail ¹⁹	Draft price (plus postage)	Draft price (plus postage)
Transfer Confirmation by Mail or Fax	\$2.00	\$2.00
Account Balance Transferred to Another Financial Institution (per account)	\$15.00	\$15.00
Express Deposit Bags		
See Deluxe Canada TM Business Cheque Selector [®] Catalogue for pricing	N/A	N/A
Electronic Bill Payment Service Set-up Fee	\$125.00	\$125.00
Record Keeping		
Online Statement	FREE	FREE
No Statement	FREE	FREE
Paper Statement		
<i>TD Business Basic Account, TD Business Digital Account, TD Business Essential Account or a Business Chequing Account with TD Every Day Business Plan A, B or C</i>		
Month-end statement	\$5.00	\$5.00
Each additional statement	\$5.00	\$5.00
<i>TD Business Unlimited Account, TD Community Account, or a Business Chequing Account with TD Unlimited Business Plan, Community Plan or Community Plan Plus</i>		
Month-end statement	FREE	FREE
Each additional statement	\$5.00	\$5.00

TD Service Fee Schedule

	Canadian Dollar Accounts (In CAD)	U.S. Dollar Accounts (In USD) ¹²
Other Small Business Banking Chequing Accounts		
Month-end statement	\$5.00	\$5.00
Each additional statement	\$5.00	\$5.00
Business Savings Account	\$5.00	N/A
Interim Statement		
EasyLine via fax (per page)	\$2.50	\$2.50
Account Inquiries		
Outgoing Cheque Collections¹⁸		
In-branch, by telephone or in person (per request)	\$5.00	\$5.00
EasyLine or EasyWeb [®]	FREE	FREE
TD App - Log in anytime, anywhere using the same credentials as EasyWeb [®]	FREE	FREE
Credit Inquiries		
Inquiry in Canada, written		
Per Hour	\$40.00	\$40.00
Minimum	\$18.50	\$18.50
Inquiry outside Canada, written		
Per Hour	\$40.00	\$40.00
Minimum	\$23.00	\$23.00
Third Party Credit Inquiry		
Per Inquiry	\$25.00	\$25.00
Safety Deposit Boxes²¹ (Annual Rental Fee)		
Size		
Small (1.0 - 9.0 sq. inches)	\$80.00	N/A
Medium (9.1 - 17.5 sq. inches)	\$135.00	N/A
Large (17.6 - 27.0 sq. inches)	\$200.00	N/A
X-Large/Super Large (27.1 sq. inches and greater)	\$10.00 per square inch	N/A
Annual Billing Fee Notice	\$5.00	N/A
Late Payment Fee	\$5.00	N/A

TD Service Fee Schedule

	Canadian Dollar Accounts (In CAD)	U.S. Dollar Accounts (In USD) ¹²
Box Maintenance Fee		
Drilling Fee	\$200.00	N/A
Replacement Key	\$50.00	N/A
Wire Payments^{17, 22}		
Outgoing Wire Transfers		
\$10,000 or less	\$50.00	\$50.00
\$10,000.01 to \$50,000	\$50.00	\$50.00
Over \$50,000	\$50.00	\$50.00
Incoming Wire Transfers	\$17.50	\$17.50
Wire Investigation Fee for Non-bank Errors		
Per hour	\$40.00	\$40.00
Minimum	\$25.00	\$25.00

¹ This brochure includes the standard features, fees and rates applicable to TD Small Business Deposit Accounts. For information regarding additional Business Banking products and services that might be available, please contact your nearest TD Canada Trust branch.

² Some of the accounts, features and other services outlined in this Fee Brochure are subject to TD eligibility criteria and additional terms and conditions may apply.

³ Electronic Transactions are Transactions that are not Assisted Transactions and include Transactions performed through self-serve channels such as TD App, EasyWeb® TD ATM or EasyLine automated telephone banking. Electronic Transactions exclude Express Deposits.

⁴ Online statements with cheque images are available from the time you sign up for online statements, and they're archived for seven years.

⁵ Transaction means a withdrawal, debit, transfer or bill payment from your TD Business Banking account or a deposit, credit, transfer or bill payment to your TD Business Banking account. Where a deposit at a TD Canada Trust branch contains multiple Deposit Items (cheques, money orders, drafts and all other clearing items), up to 250 such items are one Transaction. A Transaction Fee will not be charged for (a) any debit or credit card Point-of-Sale Terminal deposits that are electronically credited to a TD Canada Trust Small Business Banking Chequing Account and/or (b) cheque deposits through TD Mobile Deposits. In addition to Transaction Fees, additional charges or fee types may apply to a Transaction including without limitation, *Interac e-Transfer Fee*, Deposit Items fee, Cash Deposits Fees and other Service Fees listed in this brochure, where applicable.

⁶ Assisted Transactions are (a) Transactions completed through an Assisted Channel where a TD representative assists the client to complete the Transaction; and/or (b) Express Deposits. Assisted Channel includes any channels where a TD representative is available to assist with the Transaction such as at a branch or phone channel. Express Deposits is a TD registered service which allows you to make business deposits at a TD branch's secure depository unit or through arrangements with an approved armoured car carrier for next day processing if received by the cut-off time.

⁷ Deposit Items are cheques (including cheque images through TD Remote Deposit Capture and excluding cheque images through TD Mobile Deposit), money orders, drafts and all other clearing items.

⁸ Cash Deposits are paper currency and coins, rounded to the nearest dollar. The Cash Deposit Fees is charged after the Cash Deposit amount included as part of the account, where applicable, has been reached. TD Business Digital Account is calculated as Cash deposit amount * 5/1,000. All other Business Banking deposit accounts are calculated as Cash deposit amount * 2.50/1,000.

⁹ The *Interac e-Transfer®* Fee applies to send money transactions and accepted request money transactions. If the request is accepted, the fee will be charged to the account the money is deposited into.

¹⁰ Monthly Account Fee or Monthly Plan Fee will be rebated at the end of the billing month. To be eligible for the rebated fee, your end of day balance each day of the billing month must be equal to or greater than the Daily Minimum Balance required for your plan or account type. Rebate only available for certain accounts or plans, where indicated in this brochure.

¹¹ Business Overdraft Protection is available only on Canadian dollar accounts. Subject to complying with TD Canada Trust lending policies and criteria. Additional terms and conditions apply.

¹² Setup fees and additional charges may apply.

¹³ Dollar amounts shown and rates, fees and service charges for U.S. Dollar business accounts and plans are quoted and/or payable in U.S. Dollars, or their Canadian Dollar equivalent, using the TD Canada Trust prevailing exchange rate at the time the service charge is applied. The listed USD rate, fee or service charge applies only to U.S. Dollar business accounts and plans.

¹⁴ For more information on these discounts and rebates, please visit tdcanadatrust.com or call us at 1-866-222-3456.

¹⁵ Not applicable to TD Credit. Please see TD credit agreement for NSF information.

¹⁶ If you make a foreign currency withdrawal at an ATM outside Canada with your TD Access Card, the amount of the foreign currency funds received at the ATM, and any fee charged by the ATM provider is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your account. The amount withdrawn from your account will include a fee equal to 3.5% of the amount of the foreign currency funds received at the ATM plus any fee charged by the ATM provider after conversion to Canadian dollars.

¹⁷ If you have no statements, the fee is waived.

¹⁸ Other financial institution charges and out-of-pocket expenses may apply.

¹⁹ Fees collected in the currency of the transaction, except for transactions in a foreign currency (except U.S. Dollars), which are payable at the Canadian Dollar equivalent at the TD Canada Trust prevailing exchange rate.

²⁰ Additional charge of \$10 for EasyLine telephone banking requests mailed within Canada and \$24 for drafts mailed to locations outside of Canada.

²¹ In addition, foreign bank and communication charges may apply.

²² Some sizes not available at some branches.

²³ Fees for Canadian and U.S. Dollar wire payments are quoted and collected in the currency of the wire. Fees for foreign currency wire payments are quoted and collected in Canadian Dollars.

²⁴ If you make a purchase in foreign currency with your TD Access Card (NYCE), the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.035 to the rate set by Interac Corp. in effect on the date the transaction is posted to your account. For example, for a USD \$10 purchase, where the rate set by Interac Corp. is 1.3 (USD \$1.00 costs CAD \$1.30); Exchange rate = 1.3 + 0.035 = 1.335; Total withdrawal amount = USD \$10 x 1.335 = CAD \$13.35 (includes the fee in the amount of CAD \$0.35).

* All trade-marks are the property of their respective owners. Aeroplan is a registered trade-mark of Air Canada.

© The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

All features, fees, and rates are effective as of March 16, 2026 and are subject to change plus applicable taxes