TD Canada Trust
Notice of Account and Fee Changes

Changes to the *About Our Accounts and Related Services* document

Changes are effective as of **November 28th, 2025**

TD Minimum Chequing Account

Current	New
Monthly fees $3.95 $0......................Recipients of the Guaranteed Income Supplement[1] $0......................Beneficiaries of Registered Disability Savings Plan[1]	**Monthly fees** $3.95 $0.....................Recipients of the Guaranteed Income Supplement[1,2] $0......................Beneficiaries of Registered Disability Savings Plan[1,2] **$0......................Indigenous Peoples from Canada[1,2]** **$0......................Newcomers to Canada (for 1st year in Canada)[1,2]**
Number of transactions included per month and transaction fees 12 transactions But only 2 transactions a month can be done at a TD branch or with an EasyLine Telephone banking representative without paying a transaction fee. $1.25 for each additional transaction	**Number of transactions included per month and transaction fees** 12 transactions But only 2 transactions a month can be done at a TD branch or with an EasyLine Telephone banking representative without paying a transaction fee. **Transactions at most Canadian public transit agencies/merchants do not count toward the number of transactions included per month.** $1.25 for each additional transaction
Footnote: [1] To qualify for $0 monthly fee, you must provide proof to confirm eligibility at the time of account opening. From time to time, we may ask you to re-confirm eligibility	**Footnote:** [1] To qualify for $0 monthly fee, you must provide proof to confirm eligibility at the time of account opening. From time to time, we may ask you to re-confirm eligibility **(excludes Indigenous Peoples from Canada).**

	New Verbiage
	[2] For more information on Low Cost No Cost accounts and to see the Financial Consumer Agency of Canada (FCAC) Account Comparison Tool please see: https://itools-ioutils.fcac-acfc.gc.ca/ACT-OCC/SearchFilter-eng.aspx

TD Every Day Chequing Account

Current	New
Number of transactions included per month and transaction fees 25 transactions $1.25 for each additional transaction	**Number of transactions included per month and transaction fees** 25 transactions **Transactions at most Canadian public transit agencies/merchants will not count toward the monthly transaction limit of your account.** $1.25 for each additional transaction

Overdraft Protection Service

Current	New
Overdraft protection services If you have Monthly Plan Overdraft Protection on a: TD Minimum Chequing Account (…) **Fees[3]** $0.00 a month plus interest of 21% a year on the amount you're in overdraft, as long as the monthly chequing account fee on the TD Minimum Chequing Account is $0 because a holder of the account is a Recipient of the Guaranteed Income Supplement or Beneficiary of the Registered Disability Savings Plan.	**Overdraft protection services** If you have Monthly Plan Overdraft Protection on a: TD Minimum Chequing Account (…) **Fees[4]** $0.00 a month plus interest of 21% a year on the amount you're in overdraft, as long as the monthly chequing account fee on the TD Minimum Chequing Account is $0 because a holder of the account is a Recipient of the Guaranteed Income Supplement or Beneficiary of the Registered Disability Savings Plan **or Indigenous Peoples from Canada or a Newcomer to Canada (for 1st year in Canada)**

TD Chequing Accounts, TD Savings Accounts, US Dollar Accounts, Other Foreign Currency Accounts

Current	New
No monthly fee if you maintain the following ~~balance at the end of each day of the month~~	No monthly fee if you maintain the following **Daily Closing Balance on each business day of the month**

U.S. Daily Interest Chequing Account

Current	New
Transaction fees US$1.25 each No transaction fees if you have US$1,500 or more ~~in your account at the end of~~ each day in the month	**Transaction fees** US$1.25 each No transaction fees if you**r Daily Closing Balance is** US$1,500 or more **on each business day of the month**

Preferred Chequing Account

Current	New
Number of transactions included per month and transaction fees $1.95 for each transaction No transaction fees if you have $5,000 or more ~~in your account at the end of~~ each day in the month	**Number of transactions included per month and transaction fees** $1.95 for each transaction No transaction fees if you**r Daily Closing Balance is** $5,000 or more **on each business day of the month**

TD High Interest Savings Account

Current	New
Number of transactions included per month and transaction fees $5.00 for each transaction No transaction fees if you have $25,000 or more ~~in your account at the end of~~ each day of the month	**Number of transactions included per month and transaction fees** $5.00 for each transaction No transaction fees if you**r Daily Closing Balance is** $25,000 or more **on each business day of the month**

Tier Savings Account, Companion Savings Account, TD Premium Bonus Account, TD Premium Savings Account

Current	New
Number of transactions included per month and transaction fees (...) $1.75 for each transaction No transaction fees if you have $25,000 or more ~~in your account at the end of~~ each day in the month (...)	**Number of transactions included per month and transaction fees** (...) $1.75 for each transaction No transaction fees if you**r Daily Closing Balance is** $25,000 or more **on each business day of the month** (...)

General information about fees

Current	New
Monthly fees For some of our accounts, you'll pay a monthly fee, no matter how much or how little you use the account. Monthly fees are calculated based on the type of account you hold on the last day of the month. However, for some of our accounts we will refund the fee if you ~~maintain the specified minimum balance in your account at the end of each day in the month.~~ Month in this document means the statement cycle we assign to your account. In most cases, this statement cycle aligns to the calendar month. In most cases, this statement cycle aligns to the calendar month.	**Monthly fees** For some of our accounts, you'll pay a monthly fee, no matter how much or how little you use the account. Monthly fees are calculated based on the type of account you hold on the last day of the month. However, for some of our accounts we will refund the fee if you **maintain the required Daily Closing Balance on each business day of the month.** Month in this document means the statement cycle we assign to your account. In most cases, this statement cycle aligns to the calendar month. In most cases, this statement cycle aligns to the calendar month. **How do we determine the Daily Closing Balance?** **The Daily Closing Balance refers to your Account balance at the end of a business day.** **The following table sets out the time by which you must complete transactions for it to be considered a part of your Daily Closing Balance for that business day:** **Transaction Type: Transaction Completed By This Time on a Business Day** **In-Branch Transactions .... Branch business hours**

	EasyWeb Transfers to and from TD Waterhouse............. 8:00 p.m. ET **ATM Transactions and Debit Payments............................ 9:00 p.m. ET** **EasyWeb or Mobile Banking Account** **Transfers Involving Foreign Currency .... 9:00 p.m. ET** **All Other Transactions .... 11:59 p.m. ET** **Any transaction completed after these times, or on a weekend or statutory holiday, will form part of your Daily Closing Balance for the next Business Day.**

TD Canada Trust
About Our Accounts and Related Services
Effective Date: September 1, 2025

This replaces all prior *About Our Accounts and Related Services* or other documents related to fees.

TD offers a wide range of accounts with the convenience and flexibility to meet your needs. Whether it's digital, over the phone or in-person, with TD you choose when, where and how you would like to bank with us. Below and on the following pages, are details about the features of our accounts, the services available and applicable fees.

TD Chequing Accounts	TD Savings Accounts	TD Wealth Private Banking Accounts	U.S. Dollar Accounts
TD Minimum Chequing Account	TD Every Day Savings Account	Chequing Account	U.S. Daily Interest Chequing Account
TD Student Chequing Account	TD Growth™ Savings Account	Savings Account	Borderless Plan
TD Every Day Chequing Account	TD ePremium Savings Account	U.S. Dollar Account	TD offers other foreign currency accounts. Please see page 5 for more information.
TD Unlimited Chequing Account			
TD All-Inclusive Banking Plan			

Access to your account when, where and how you choose to bank with us

- More convenience with longer branch hours at many of our branches.
- 24/7 access through EasyWeb Internet Banking, TD EasyLine Telephone Banking and the TD app.
- Access to over 4,000 TD ATMs across Canada and US.

Convenient banking services you can choose to use with your TD account

- Make purchases almost anywhere with a TD Access Card for your Canadian dollar account.
- Send money electronically using *Interac* e-Transfer®, TD Global Transfer™ or wire payments.
- Have a cheque certified.
- Obtain a bank draft.
- Purchase foreign currencies.

Digital banking benefits

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Receive notification of suspicious account activity using TD Fraud Alerts.
- Use your smartphone for in-store purchases in Canada using mobile wallet apps, such as Apple Pay.
- Receive online account statements and access to your account details.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Pay bills online or using the TD app.

General information about fees

Monthly fees
For some of our accounts, you'll pay a monthly fee, no matter how much or how little you use the account. Monthly fees are calculated based on the type of account you hold on the last day of the month. However, for some of our accounts we will refund the fee if you maintain the specified minimum balance in your account at the end of each day in the month. Month in this document means the statement cycle we assign to your account. In most cases, this statement cycle aligns to the calendar month. In most cases, this statement cycle aligns to the calendar month.

Service fees
There are many optional banking services that you can choose to use with a TD account. Most services have a service fee that you pay in addition to any transaction fees that apply. Please see the TD Service Fee Schedule on page 6 for a list of the services you may choose to use with your account and the applicable service fee.

Transaction fee
For some of our accounts, you pay a transaction fee for each transaction that takes money out of your account. For these accounts, you can complete a set number of transactions per month where we will not charge you a transaction fee. If you exceed the set number of transactions per month, you may pay a transaction fee based on your account type. Transaction fees are calculated based on the account type you hold on the last day of the month. Some transaction types may not count toward the transaction fee limit. For example, purchases made with your TD Access Card at most Canadian public transit agencies/merchants will not count toward the monthly transaction limit of your account. Some examples of transactions include withdrawals, cheques, bill payments, purchases using your TD Access Card, pre-authorized payments.

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TD Chequing Accounts

Digital, telephone and in-person banking services included with every TD Chequing Account:

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Use your smartphone for in-store purchases in Canada using mobile wallet apps, such as Apple Pay.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Receive online account statements and access to your account details and images of the cheques you've written that have been cashed.
- Longer hours at many of our branches.
- Access to over 4,000 TD ATMs across Canada and US.

Account name	Monthly fees	Number of transactions included per month and transaction fees	No monthly fee if you maintain the following balance at the end of each day of the month
TD Minimum Chequing Account	$3.95 $0...................... Recipients of the Guaranteed Income Supplement[1] $0...................... Beneficiaries of Registered Disability Savings Plan[1]	12 transactions But only 2 transactions a month can be done at a TD branch or with an EasyLine Telephone banking representative without paying a transaction fee. $1.25 for each additional transaction	N/A
TD Student Chequing Account	$0	Unlimited transactions No transaction fees	N/A

The TD Student Chequing Account is available to you until you turn 23. You can continue to keep your account after you turn 23 with proof of enrollment in full-time post-secondary education. If you do not provide proof of enrollment or contact us to convert your account, we will convert your TD Student Chequing Account to a TD Minimum Chequing Account, TD Every Day Chequing Account, or TD Unlimited Chequing Account.

TD Every Day Chequing Account	$11.95 $8.20................. Seniors (60 years or older)	25 transactions $1.25 for each additional transaction	$3,000
TD Unlimited Chequing Account	$17.95 $11.95............... Seniors (60 years or older)	Unlimited transactions No transaction fees	$4,000
TD All-Inclusive Banking Plan	$30.95 $22.45............... Seniors (60 years or older)	Unlimited transactions No transaction fees	$6,000

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

[1] To qualify for $0 monthly fee, you must provide proof to confirm eligibility at the time of account opening. From time to time, we may ask you to re-confirm eligibility.

TD Savings Accounts

Digital, telephone and in-person banking services included with every TD Savings Account:

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Use your smartphone for in-store purchases in Canada using mobile wallet apps, such as Apple Pay.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Receive online account statements and access to your account details.
- Longer hours at many of our branches.
- Access to over 4,000 TD ATMs across Canada and US.

Account name	Transaction fees	No transaction fees if you maintain the following balance at the end of each day of the month
TD Every Day Savings Account	1 transaction included per month $3 for each additional transaction No transaction fees for transfers or pre-authorized transfer services from this account to another TD chequing or savings account, except for transfers by cheque or through *Interac* e-Transfer®	N/A
TD Growth Savings Account	$5 for each transaction No transaction fees for transfers or pre-authorized transfer services from this account to another TD chequing or savings account, except for transfers by cheque or through *Interac* e-Transfer®	N/A
TD ePremium Savings Account	$5 for each transaction No transaction fees for transfers from this account to another TD chequing or savings account when using EasyWeb Internet Banking or the TD app, except for transfers by cheque or through *Interac* e-Transfer® No transaction fees for pre-authorized transfer services from this account to another TD chequing or savings account.	N/A

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

TD Wealth Private Banking Accounts

For the Canadian Chequing and Savings Accounts, the following digital, telephone and in-person banking services are included:

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Use your smartphone for in-store purchases in Canada using mobile wallet apps, such as Apple Pay.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Receive online account statements and access to your account details.
- Access to over 4,000 TD ATMs across Canada and US.

Account name	Monthly fee	Number of transactions included per month and transaction fees
Chequing Account **Savings Account** **U.S. Dollar Account**	$100 For the monthly account fee, you can have up to four (4) bank accounts per household for TD Wealth Private Banking clients[2] - Chequing, Savings and US Dollar account.	Unlimited transactions No transaction fees

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

U.S. Dollar Accounts

Account name	Monthly fees	Transaction fees	No monthly fee if you maintain the following balance at the end of each day of the month
U.S. Daily Interest Chequing Account	US$0	US$1.25 each No transaction fees if you have US$1,500 or more in your account at the end of each day in the month	N/A
Borderless Plan	US$4.95 US$1.95 if customer also has a TD All-Inclusive Banking Plan throughout the entire month	Unlimited transactions	US$3,000

Banking via ATM machines and debit payment purchase is not available.

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

[2] The bank accounts for TD Wealth Private Banking Clients are available to you and members of your household while you have a Private Banking relationship with TD Wealth. If your relationship with TD Wealth Private Banking ends, you and/or members of your household must contact us to convert your or their account or we will convert your or their bank accounts for TD Wealth Private Banking Clients to a TD Minimum Chequing Account, TD Every Day Chequing Account, TD Unlimited Chequing Account or TD All-Inclusive Banking Plan.

Other Foreign Currency Accounts

Foreign Currency Account (currency of the Account)	Monthly fees	No monthly fee if you maintain the following balance at the end of each day of the month
Australian Dollar (AUD)	AU$2.5	AU$500
Great Britain Pound (GBP)	£1.5	£300
Hong Kong Dollar (HKD)	HK$15	HK$3,000
New Zealand Dollar (NZD)	NZ$3	NZ$550
Euro (EUR)	EUR 1.75	N/A
Swiss Franc (CHF)	CHF 2	N/A
Japanese Yen (JPY)	¥250	N/A

Unlimited transactions and no transaction fees.

Banking via ATM machines, EasyWeb Internet Banking, the TD app, and debit payment purchase is not available.

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

TD Service Fee Schedule

Here is a list of all the services you can use with your account. You pay a service fee, in addition to any transaction fees and monthly fees that apply unless the services are included with your account. Some of these services may be available on your High Interest TFSA Savings Account and, if so, you pay the service fee. Fees and limits are in the currency of the account unless noted below.

Making purchases with your TD Access Card	Fees
Purchases in Canadian dollars Purchases at merchants in Canada and with online stores that accept Canadian dollar payments.	No service fees
Purchases in a foreign currency if your TD Access Card has a *Visa* Debit logo If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is authorized on your account. The amount posted to your account will include a fee equal to 3.5% of the purchase amount after conversion to Canadian dollars. For example: For a US $10 purchase, where the rate set by Visa International is 1.3 (US $1.00 costs CA $1.30) Amount after conversion = US $10 x 1.3 = CA $13.00 Fee = CA $13.00 x 3.5% = CA $0.46 (rounded up from $0.455) Total withdrawal amount = CA $13.00 + CA $0.46 = CA $13.46	3.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International
Purchases in a foreign currency if your TD Access Card does not have a *Visa* Debit logo (NYCE) If you make a purchase in a foreign currency with your TD Access Card, 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 authorized on your account. For example: For a US $10 purchase, where the rate set by Interac Corp. is 1.3 (US $1.00 costs CA $1.30) Exchange rate = 1.3 + 0.035 = 1.335 Total withdrawal amount = US $10 x 1.335 = CA $13.35 (includes the fee in the amount of CA $0.35)	0.035 is added to the exchange rate set by Interac Corp.
Pre-authorized payments If you have a pre-authorized payment (PAP) with a merchant and your Card number or Card expiry date changes, you agree that we may, but we are not required to, provide that merchant with your new Card number or Card expiry date including by using the updating service provided to us through your Card's payment card network. We are not responsible if any PAPs cannot be posted to the Account. You must settle any dispute or liability you may have for the transactions relating to those PAPs directly with the merchant involved. If you do not want your new Card number or Card expiry date to be included in the updating service provided by your Card's payment card network, and wish to opt-out of this service, you may do so by contacting us at 1-866-222-3456.	No service fees

Interac e-Transfer®	Fees
Send Money	
Up to and including $100:	$0.50
Over $100:	$1.00
If you have a TD Minimum Chequing Account, Plan 60 Chequing Account, Preferred Chequing Account, TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Account:	No service fees
Request Money	
Up to and including $100:	$0.50
Over $100:	$1.00
If the request is accepted, the fee will be charged to the account the money is deposited into. If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Account:	No service fees
Cancel a Send Money Payment:	No service fee

TD Global Transfer (via EasyWeb Internet Banking and the TD app)	Fees
When you use a TD service in TD Global Transfer to send funds: If you are sending funds in a different currency from the currency of your account, you will be purchasing this other currency from us at the exchange rate we set and disclose to you before you complete the transfer. Other banks involved in transferring the money may charge additional fees to the recipient of the funds.	**No TD transfer service fees**
When you use a third-party service in TD Global Transfer to send funds, the exact amount of the third-party transfer fee is displayed to you prior to fulfilling each transaction so you can review it and consent or decline the transaction.	**No TD transfer fees** **Third party fees may apply** and depend on third party's prevailing charges.

Wire payment by visiting a branch	Fees
Send a wire payment to another TD Canada Trust account: Fee is in the currency of the account from which funds are sent.	$16.00
Send a wire payment to a non-TD Canada Trust account within Canada or internationally: If you are sending money in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the payment is made. Other banks involved in transferring the payment may charge additional fees. Fees are in Canadian dollars or the Canadian dollar equivalent in a foreign currency. Limits are in Canadian dollars or the Canadian dollar equivalent in a foreign currency.	$50.00
Receive a wire payment: Fee is in Canadian dollars if funds received are Canadian dollars or a foreign currency other than U.S. dollars. Fee is in U.S. dollars if funds received are U.S. dollars. If the funds received are in a different currency from the currency of your account, we will be purchasing the other currency from you at the exchange rate we set when the funds are received.	$17.50

Making a cash withdrawal at a non-TD ATM	Fees
In addition to our fees below, most ATM providers charge a fee to use their ATM - the fee is added to the amount you withdraw each time you take money out of your account.	
At non-TD ATMs within Canada:	$2.00
If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Wealth Private Banking Account:	No service fees
At non-TD ATMs in USA or Mexico:	$3.00
At non-TD ATMs in any other foreign country:	$5.00
If you have a TD All-Inclusive Banking Plan, or TD Wealth Private Banking Account:	No service fees
In addition to the fees above, 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. For example: For a US $10 cash withdrawal at an ATM in the United States, where the rate set by Visa International is 1.3 (US $1.00 costs CA $1.30): Amount received at ATM = US $10 US ATM provider fee = US $2 Amount after conversion = US $12 x 1.3 = CA $15.60 Fee = CA $15.60 x 3.5% = CA $0.55 Total withdrawal amount = CA $15.60 + CA $0.55 = CA $16.15 If this withdrawal example occurred at a non-TD ATM in the United States, the $3 non-TD ATM fee described above would also be withdrawn from your account.	3.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International

Overdraft protection service **(Refer to your Overdraft Protection Schedule for additional information)**	Fees[3]
If you have Monthly Plan Overdraft Protection on a:	
TD Every Day Chequing Account, TD Unlimited Chequing Account or TD All-Inclusive Banking Plan	$5.00 a month plus interest at 21% a year on the amount you're in overdraft
Plan 60 or Preferred Chequing Account	$4.00 a month plus interest at 21% a year on the amount you're in overdraft
TD Student Chequing Account, U.S. Daily Interest Chequing Account or Borderless Plan	$0.00 a month plus interest at 21% a year on the amount you're in overdraft
TD Minimum Chequing Account	$5.00 a month plus interest at 21% a year on the amount you're in overdraft $0.00 a month plus interest of 21% a year on the amount you're in overdraft, as long as the monthly chequing account fee on the TD Minimum Chequing Account is $0 because a holder of the account is a Recipient of the Guaranteed Income Supplement or Beneficiary of the Registered Disability Savings Plan
If you have Pay As You Go Overdraft Protection *Not available on Quebec accounts*	$5.00 for each eligible overdraft transaction (maximum of $5.00 a day regardless of number of overdraft transactions) plus interest at 21% a year on the amount you're in overdraft

[3] Quebec accounts with Monthly Plan Overdraft Protection pay $0.00 a month plus interest at 21% a year on the amount you're in overdraft.

Non-sufficient funds	Fees
If you have overdraft protection service: A cheque or payment[4] is issued or authorized through your account for an amount which is higher than the funds in your account plus your Overdraft Limit.	$48.00 if TD does not approve the cheque or payment $5.00 plus interest at 21% a year on the amount you're in overdraft if the cheque or payment is paid. For Quebec accounts, you pay interest at 21% a year on the amount you're in overdraft but not the $5.00 fee if the cheque or payment is paid
If you do not have overdraft protection service: A cheque or payment[4] is issued or authorized through your account for an amount which is higher than the funds in your account.	$48.00 if TD does not approve the cheque or payment $5.00 plus interest at 21% a year on the amount you're in overdraft if TD chooses to approve the cheque or payment

Paying bills	Fees
Paying a Canadian bill in a TD branch, through EasyWeb Internet banking, through TD EasyLine Telephone Banking or the TD app, with a transfer from your account.	No service fees
Paying a Canadian bill in a TD branch with a cheque or cash	$1.00

Safety deposit boxes	Annual rental fee
Small	$80.00
Medium	$135.00
Large	$200.00
Oversize	$10.00 per sq. inch

Safety deposit box services	Fees
Replacement key	$50.00
Drilling and replacement lock	$200.00
Billing fee notice, if account is not paid automatically	$5.00
Late payment	$5.00

Visit your branch to see what sizes are available. Fees subject to applicable taxes.

[4] Payment includes any re-presentment of a payment. A re-presentment of a payment occurs when a payment that has been previously declined is re-submitted for payment.

Other service options	Fees
Paper account statements mailed to you:	$2.00 per month
If you have a TD Minimum Chequing Account, TD All-Inclusive Banking Plan, TD Student Chequing Account, or TD Wealth Private Banking Account:	No service fees
If you have overdraft protection service:	No service fees
See images of cheques cashed with your paper or online statement (Cheque Image Return):	$2.00 per month
If you have a TD All-Inclusive Banking Plan or applicable TD Wealth Private Banking Plan:	No service fees
Option is available for Canadian dollar Chequing Accounts with online account statements and paper account statement record keeping options only.	
You can also view your cashed cheques for free using view cheque service through EasyWeb	
Ask a TD branch to certify (guarantee) a cheque:	
When requested by the holder of the account from which the funds will be withdrawn:	$10.00
When requested by the person other than the holder of the account from which the funds will be withdrawn:	$15.00
Obtain a bank draft from a TD branch:	$9.95
If you have a TD All-Inclusive Banking Plan or TD Wealth Private Banking Account:	No service fees
If you have a Borderless Plan:	No service fee on US dollar drafts
If the draft is in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the draft is purchased. Fee is in Canadian dollars.	
Request a refund or replacement for a lost or stolen Canadian or U.S. dollar bank draft:	$10.00
Request a refund or replacement for a lost or stolen bank draft in any other currency:	$22.00
You may be required to buy a surety bond or pledge assets as security for the refund or replacement draft. Other bank fees may also apply.	
Request to stop your payment on a cheque or pre-authorized debit payment:	
At a branch or with an EasyLine Telephone Banking representative	$25.00
Through EasyWeb Internet Banking or the TD App	$12.50
Cheque Not Written in Currency of Account:	$20.00
Fee is in the currency of the account from which funds are drawn.	
Request a copy of a statement or transaction that is more than 90 days old:	$15.00/item
Investigate, amend, cancel or return a wire payment:	$25.00
Other bank fees may apply	
Close your account and transfer the balance to another financial institution:	$15.00
Returned foreign deposits:	$15.00
If the cheque you deposited is in a different currency from the currency of your account, we will be purchasing the other currency from you at the exchange rate we set when the deposit is returned.	

Registered plan fees	Fees
TD Canada Trust Retirement Savings Plan (RSP): **Withdrawal Fee:** • For plans open 180 days or less: • For plans open more than 180 days: Fee subject to applicable taxes. Withdrawal Fee does not apply to a withdrawal under the RSP Home Buyers' Plan or the Lifelong Learning Plan. **Transfer Fee:** • For a transfer of the Plan to another financial institution: Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the RSP or to another TD registered plan.	 $100.00 per withdrawal $50.00 per withdrawal $150.00 per transfer
TD Canada Trust Tax-Free Savings Account (TFSA): **Transfer Fee:** • For a transfer of the TFSA to another financial institution: Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the TFSA or to another TD TFSA.	 $150.00 per transfer

Banking services (for people without a TD account)

Service	Fees
Cash a cheque from the Federal Government	$0
Use a TD ATM to withdraw Canadian dollars	$5.00
Use a TD ATM to withdraw U.S. dollars	$5.00 USD
Have TD to certify (guarantee) a cheque	$15.00

Cheque hold periods

Type of deposit	Here's how long it may take for you to get access to your funds after you deposit a cheque (maximum hold period):	
Cheques deposited at any TD branch	Accounts opened for less than 90 days:	5 business days
	Accounts opened for more than 90 days: • Cheques up to and equal to $1,500: • Cheques greater than $1,500:	 4 business days 5 business days
Cheques deposited in any other way (ATM, Mobile)	Accounts opened for less than 90 days:	6 business days
	Accounts opened for more than 90 days: • Cheques up to and equal to $1,500: • Cheques greater than $1,500:	 5 business days 6 business days
Cheques in foreign currency or drawn on a foreign financial institution	Cheques issued in U.S. dollars drawn on a Canadian financial institution deposited at any TD branch:	5 business days
	Cheques issued in U.S. dollars drawn on a Canadian financial institution deposited any other way (ATM, Mobile):	6 business days
	Cheques drawn on a U.S financial institution:	15 business days
	Cheques drawn on a financial institution located outside Canada or the U.S.:	30 business days

A business day means Monday to Friday, except a day that is a statutory holiday.

We may make the maximum hold period longer if: (a) we have reasonable grounds to believe there may be illegal or fraudulent activity in relation to the account; (b) if the date on the cheque is more than 6 months prior to the day you deposit it to your account; or (c) if a cheque was drawn on a foreign financial institution and payment for the cheque has not been received by us from the foreign financial institution within the initial maximum hold period.

When we give you access to your funds after the hold period, it does not mean that the cheque cannot be returned for another reason. If it is returned, we may collect the amount of the cheque from your account.

The above information is only part of our Hold Funds policy for withdrawing deposits to your account. For full details, please see our Hold Funds Policy at www.tdcanadatrust.com.

Accounts no longer offered

This information is for customers who currently have the accounts listed below. They are not available for new account openings.

Account name	Monthly fee	Number of transactions included per month and transaction fees	Recordkeeping fees
Plan 60	$0	Unlimited transactions No transaction fees	$0 ....Paper Statements $0 ....Online Statements $0..Paperless $0.......................Cheque Image Return
Preferred Chequing Account	$0	$1.95 for each transaction No transaction fees if you have $5,000 or more in your account at the end of each day in the month.	$2.00/month..............Paper Statements $0 ....Online Statements $0..Paperless $2.00/month ......Cheque Image Return
Tier Savings Account **Companion Savings Account** **TD Premium Bonus Account** **TD Premium Savings Account**	$0	2 transactions $1.75 for each additional transaction No transaction fees if you have $25,000 or more in your account at the end of each day in the month Bill payments & transfers set up on a bill payment profile ....$1.25 each (transaction fee will also apply if you've already made 2 transactions in the month) Debit payment purchase....................$1.25 each (transaction fee will also apply if you've already made 2 transactions in the month)	$2.00/month............ Paper Statements $0...........................Online Statements $0.. Paperless
TD High Interest Savings Account	$0	$5.00 for each transaction No transaction fees if you have $25,000 or more in your account at the end of each day of the month	$2.00/month............ Paper Statements $0...........................Online Statements $0.. Paperless
			Cheque Image Return is only available for the Chequing Accounts listed above with online and paper statements.

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

For more information, visit **td.com** or
your nearest **TD Canada Trust branch** or
Call us at **1-866-222-3456**

Account Issuers: Chequing, TD Wealth Private Banking, and U.S. Dollar Accounts offered by The Toronto-Dominion Bank. Savings Accounts offered by TD Mortgage Corporation, except in British Columbia or Yukon, which are offered by TD Pacific Mortgage Corporation. All Savings Accounts are guaranteed by The Toronto-Dominion Bank. Any accounts opened at Canada Trust prior to conversion to TD Canada Trust are issued by The Canada Trust Company. TD Mortgage Corporation and TD Pacific Mortgage Corporation are loan companies governed by the *Trust and Loan Companies Act of Canada*, and member institutions of the Canada Deposit Insurance Corporation. The Canada Trust Company is a trust company governed by the *Trust and Loan Companies Act of Canada*, and a member institution of the Canada Deposit Insurance Corporation.

To compare bank account options, access the FCAC Account Selector Tool at www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx.