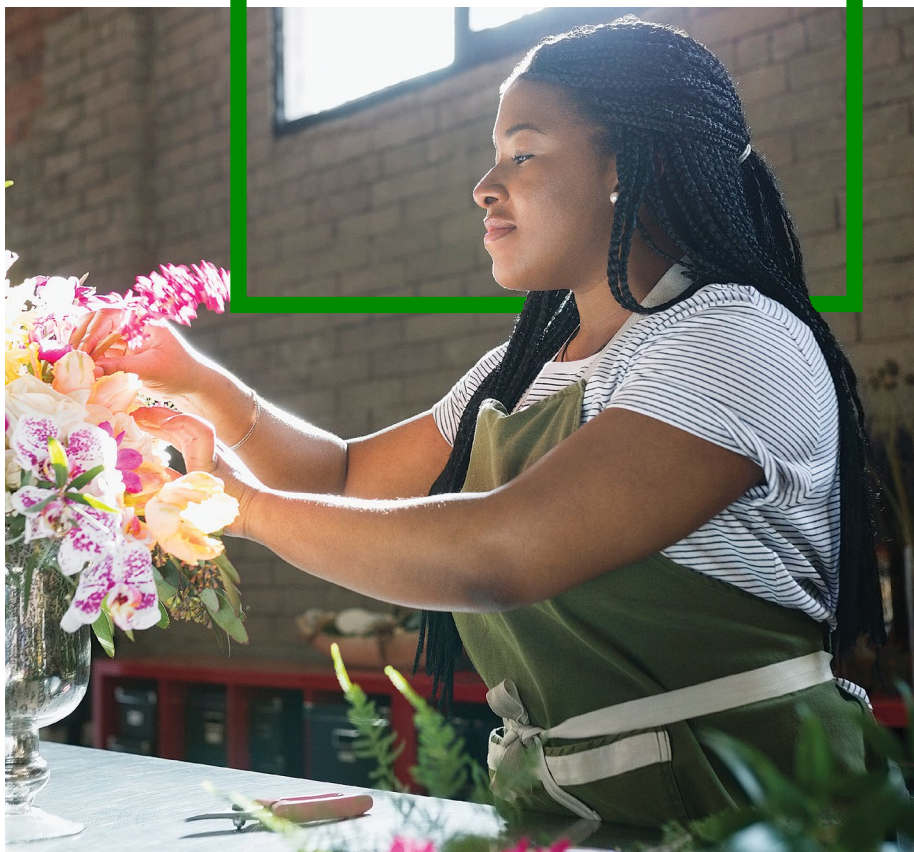




TD Business Cash Back Visa*

Welcome Guide

**Invest back into
your business with
Cash Back Dollars.**





Discover your TD Business Cash Back Visa* Card

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Getting Started

Your new TD Business Cash Back Visa* Card

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

- 🕒 **Learn more about the features and benefits of your TD Business Cash Back Visa* Card** by calling **1-800-983-8472** to speak with a Business Credit Card specialist.
- 🕒 **Update your business Card as the Primary Card on your favourite mobile apps**, like auto-reloads and transportation, to make everyday business purchases more convenient¹.
- 🕒 **Learn how to add your business Card to Apple Pay and/or Samsung Pay** at **td.com/waystopay**, to make convenient, everyday business payments with just a tap of your device.
- 🕒 **Set up regularly recurring bill payments on your TD Business Cash Back Visa* Account** with participating merchants so bills are paid automatically on their due dates. You'll save time and avoid late fees.
- 🕒 **Register for online statements** on EasyWeb® Online banking to save time and stay organized.
- 🕒 **Learn more about the TD app at td.com/app and how to view your business credit card Account almost anywhere.** Plus, you can bank at home or on the go.





Manage Expenses

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

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

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

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

It's just business, not personal

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

This easy-to-use tool lets you:

- Redistribute your business's available credit between Cardholders any time.
- Easily set restrictions on spend type, geography and thresholds of your Card.
- Have the ability to temporarily turn a Card on and off.
- View a dashboard of your key business expenses.
- Track your and your employees' spending.
- Create numerous customizable reports with up to 18 months of business transaction data.
- Search your spending by date, amount or vendor.
- Access your balances and payment history, and more.

Find out more at td.com/cmt

Separate business from personal spending

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

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

Take control

Flexibility

Move credit limits between your Cards anytime.

Self-serve

Easy-to-use features put your finances in your hands – anytime, anywhere.

Faster and easier

Simplified expense management means more time to focus on growing your business.

Paperless

All your reports are conveniently organized in one place online.



Get Started

Try it out today in your EasyWeb Business Account.

Go to td.com/cmt

Call Us

Get in touch to find out more about the TD Card Management Tool.

1-866-222-3456



Your Cash Back Dollars

With your TD Business Cash Back Visa* Card, you earn Cash Back Dollars with every Purchase through the TD Business Cash Back Program.

- Earn 2% in Cash Back Dollars on eligible Office Supply Purchases and Gas Purchases².
- Earn 2% in Cash Back Dollars on regularly recurring bill payments³ set up on your Account.
- Earn 0.5% in Cash Back Dollars on all other Purchases made with your Card⁴.
- Your Cash Back Dollars never expire as long as your Account is open and in good standing.
- Earn 50% more Stars at participating Starbucks® stores. Conditions apply. Learn more at td.com/starbucksoffer

How to redeem your Cash Back Dollars

Your Cash Back Dollars are credited back to your business Account as an automatic statement credit on an annual basis⁵.

Business Card Benefits

Enjoy these business advantages and more:

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

Dedicated business solutions

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

Book an appointment at td.com/appointment

Additional benefits

Enjoy discounts with Visa SavingsEdge*

Get discounts of up to 25% for business purchases made through the Visa SavingsEdge* program⁶.

Learn more at VisaSavingsEdge.ca

Additional Cards

Easily apply for and manage Additional Cards⁷ for your employees.

Find out how at td.com/getstartedbusinesscard



Help and assistance

- **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device or by phone at **1-800-983-8472**.
- **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at **1-800-983-8472**.
- **Fast, reliable access to cash.** You can ask for an emergency Cash Advance of up to \$5,000 in emergency funds (subject to your available credit limit) at over one million ATMs worldwide, at all TD branches and at select financial institutions around the world.
- **Get information when you need it.** The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.
- **Stay connected to important people.** In the event of an emergency, messages can be forwarded to family members at home.

Optional Business TD Auto Club Membership

With optional Business TD Auto Club Membership⁸, you'll know that, if a road emergency should happen, help is just a phone call away.

Find out more at td.com/businessautoclub

Insurance

Purchase Security and Extended Warranty Protection⁹

You automatically have access to Purchase Security and Extended Warranty Protection⁹, which includes coverage for most eligible new items you've purchased with your Card:

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

Apply for optional Travel Medical Insurance¹⁰

As a TD Business Cash Back Visa* Cardholder, you have the option to purchase TD Travel Medical Insurance¹⁰. You'll enjoy:

- Comprehensive emergency medical coverage of up to \$5 million for when you're travelling outside of your province or territory, whether within Canada or internationally.
- No out-of-pocket costs for eligible emergency medical expenses, when possible.
- 24/7 emergency medical assistance.

Apply for optional Trip Cancellation and Trip Interruption Insurance¹¹

With Trip Cancellation and Trip Interruption Insurance¹¹, if, due to a covered cause, you need to:

- Cancel your trip, we'll help you recover your eligible trip expenses.
- Return home early, we'll help cover the cost of your eligible return transportation.

For more information about Travel Medical Insurance or Trip Cancellation and Trip Interruption Insurance, and how to enroll, visit td.com/travelmedical or call **1-800-293-4941**.



Convenience

Enjoy the convenience of your TD Business Cash Back Visa* Card

Take advantage of all the convenient features of your Card, from simplifying everyday business purchases, to saving you money, to replacing a lost Card.

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates^{12,13} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{12,13} internationally, on qualifying car rentals at participating Avis and Budget locations.

- ➊ **Avis:** Reserve at avis.com/tdcreditcards. Quote Avis Worldwide Discount (AWD) **#C078400** at the time of reservation and charge the full rental to your TD Business Cash Back Visa* Card.
- ➋ **Budget:** Reserve at budget.com/tdcreditcards. Quote Budget Customer Discount (BCD) **#A331700** at the time of reservation and charge the full rental to your TD Business Cash Back Visa* Card.

Cover business expenses with TD Visa* Cheques

Rethink what a business credit card can do. If you need to pay for a business expense that can't be charged to a credit card, you can use TD Visa* Cheques¹⁴ anywhere cheques are accepted. The total of your TD Visa* Cheque will be processed directly to your TD Business Cash Back Visa* Card Account as a Cash Advance.

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

Save time on regularly recurring bill payments

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

Ways to Pay

Save time with Apple Pay 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 for your business.

To learn more: 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

Manage your Account, your way



TD Green Machine® ATMs

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

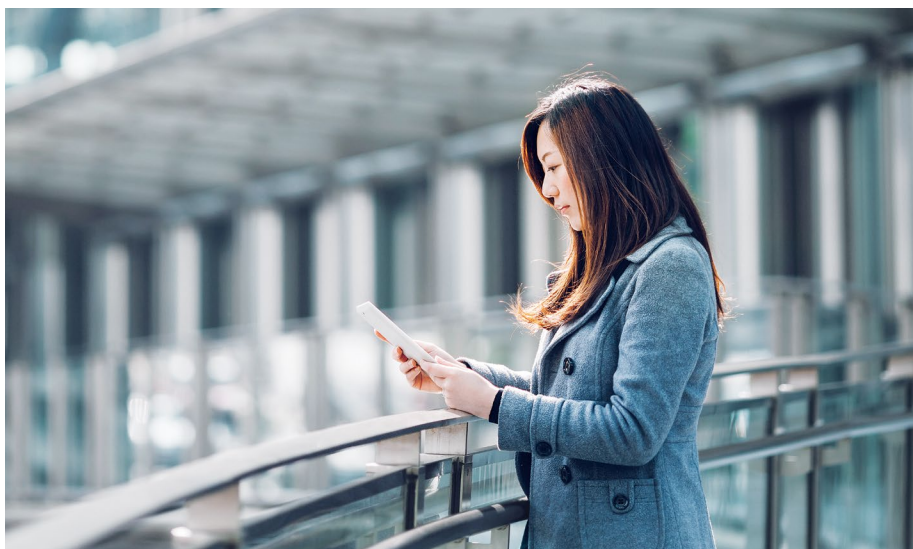
**Find an ATM at
td.com/branchlocator**



EasyWeb® Online banking

Manage your Card Account easily online.

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



Manage your Account, your way



Business Credit Card specialist

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

Call 1-800-983-8472.



TD app

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

Learn more at td.com/app



Card Security

Explore your TD Business Cash Back Visa* Card security features and protection

The security of your Card should always be a priority. That's why your TD Business Cash Back Visa* Card comes with features that help protect you when you shop online and in person.

Security features

- **Shop online and in person securely with Visa Zero Liability** and be protected in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.
- **Shop with confidence with Chip & PIN technology.** Chip and PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- **Purchase Security and Extended Warranty Protection⁹.** You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your business Card. Repair, replacement, or reimbursement should they be stolen or damaged within 90 days of purchase, and Double your warranty, up to 12 additional months if the eligible item came with a manufacturer's warranty valid in Canada.

Personal Identification Number (PIN) security tips

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or a birthday.
- Never write down your PIN.
- Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
- Never let anyone else know or use your PIN or use your Card.
- Make transactions only when and where you feel secure. If in doubt, don't use your Card.

Reset your PIN easily and conveniently at a TD Canada Trust Branch or 24/7 at any TD Green Machine (ATM).

24-hour Fraud protection

Our enhanced protection measures help protect you from Credit Card fraud. Should we detect unusual activity relating to your Account:

- You may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you performed a transaction on your TD Business Cash Back Visa* Card or Account.
- During a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our Customer Service Representatives.
- Your Card may be temporarily blocked until we can contact you for verification.
- You can now automatically receive TD Fraud Alerts on your mobile phone any time we suspect unusual activity on your TD Business Cash Back Visa* Card or on any Additional Card on your Account.

Learn more at td.com/fraudalerts

Annual interest rates, fees and features are current as of October 30, 2022, unless otherwise indicated and are subject to change.

- ¹ 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.
- ² Earn 2% in Cash Back Dollars ("**Gas Rebate**") for each \$1.00 in Purchases of gas or gas station services or products ("**Gas Purchases**") charged to your TD Business Cash Back Credit Card Account ("**Account**") and earn 2% in Cash Back Dollars ("**Office Supply Rebate**") for each \$1.00 in Purchases of office supply purchases ("**Office Supply Purchases**") charged to your Account. Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Gas Purchases or Office Supply Purchases, as applicable. **\$15,000 Cap:** Each of the Gas Rebate and the Office Supply Rebate is only available to a \$15,000 maximum annual spend ("**\$15,000 Cap**"). Once the \$15,000 Cap has been reached for either Gas Purchases or Office Supply Purchases, then any further Gas Purchases and Office Supply Purchases made on the Account will earn Cash Back Dollars at the standard rebate of 0.5% that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("**Standard Rebate**"). **Applicability of Gas Rebate and Office Supply Rebate:** Each of the Gas Rebate and the Office Supply Rebate is in place of, and not in addition to, the Standard Rebate. **Merchant Category Codes:** To earn the Gas Rebate and/or Office Supply Rebate, the Gas Purchases and/or Office Supply Purchases must be made at merchants classified through the Visa network with a Merchant Category Code ("**MCC**") that identifies them in the "gas" or "office supply" category. Some merchants may sell gas or gas station services or products, or office supply items, or have separate merchants located on their premises that also sell gas or gas station services or products, or office supply items, but may not be classified with a gas or office supply MCC and such Purchases will not earn the Gas Rebate or office supply Rebate, as applicable. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- ³ Earn 2% in Cash Back Dollars ("**PAP Rebate**") on each \$1.00 in payments made on a monthly or other regularly recurring basis for merchant bills, including insurance premiums, magazine/newspaper/online streaming subscriptions, membership fees and telecommunication fees, that are set up by the merchant with your consent to be automatically charged to your TD Business Cash Back Credit Card Account ("**Account**") and that are classified through the Visa network as "recurring payments" ("**Pre-Authorized Payments**"). You must confirm with your merchant if they can accept Pre-Authorized Payments. Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Pre-Authorized Payment. **\$15,000 Cap:** The PAP Rebate is only available to a \$15,000 maximum annual spend ("**\$15,000 Cap**"). Once the \$15,000 Cap has been reached, then any further Pre-Authorized Payments made on the Account will only earn Cash Back Dollars at the standard rebate of 0.5% that applies to all other Purchases on the Account as set out your Cardholder Agreement ("**Standard Rebate**"). **Applicability of PAP Rebate:** The PAP Rebate is in place of, and not in addition to, the Standard Rebate. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- ⁴ Earn 0.5% in Cash Back Dollars ("**Standard Rebate**") on each \$1.00 for all other Purchases ("**Other Purchases**") charged to your TD Business Cash Back Credit Card Account ("**Account**"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Purchase. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- ⁵ Account must be open and in good standing to earn and redeem Cash Back Dollars. Cash Back Dollars earned will be automatically credited by us and applied to the account balance on an annual basis. The annual earnings period will start from when the Card is first used to make Purchases until the Account's November billing cycle of the following year, after which time the annual earnings period will continue each year from the Account's December billing cycle for a 12-month period "**Annual Period**".
- ⁶ The Visa SavingsEdge Program is provided by Visa Canada. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of this Program.
- ⁷ Business and business owners are jointly and severally liable for all charges made to each TD Business Card Account.

- ⁸ TD Auto Club Membership is provided by AXA Assistance Canada Inc., an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- ⁹ 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.
- ¹⁰ All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting approval. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941 or visiting www.td.com. 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.
- ¹¹ All TD Canada Trust customers, including TD Credit Cardholders, are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). Claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting www.td.com. 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.
- ¹² Provided by Avis Rent A Car System ULC. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.
- ¹³ Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.
- ¹⁴ TD Visa Cheques ("Cheques") are processed as Cash Advances to your TD Canada Trust Credit Card Account ("Account") and interest is charged at the annual interest rate that applies to your Account for Cash Advances from the transaction date until the total amount of the Cheque is paid in full. Your transaction date appears on your monthly statement. A Cheque will not be processed if the total amount exceeds the available credit on your Account or if the Account is not in good standing. Cheques cannot be used for repayment of any TD Canada Trust credit account. Stop payments are not allowed on Cheques. See your TD Business Cardholder Agreement for more details.

* Trademark of Visa Int., used under license.

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

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.

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

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

More About Your TD Business Cash Back Visa* Card

Cardholder Agreement

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

Download the PDF at td.com/businesscardagreements

Contact and Support

Important Numbers

For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

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

Loss Prevention Centre (24 hours):

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

Travel Insurance:

| | |
|----------------------------------|-----------------------|
| Within Canada and the U.S., call | 1-866-374-1129 |
|----------------------------------|-----------------------|

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| Outside Canada and the U.S., call collect: | 416-977-4425 |
|--|---------------------|

