

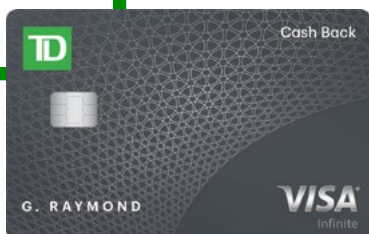


# TD Cash Back Visa Infinite\* Card



Welcome  
Guide

Earn 3% Cash  
Back Dollars  
on eligible  
Purchases.



## Discover your TD Cash Back Visa Infinite\* Card

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# Getting Started

## Welcome to your new TD Cash Back Visa Infinite\* Card

Quick steps for 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 or, if you prefer to bank by phone, call EasyLine® telephone banking at 1-866-222-3456.
- **Visit My TD Rewards in the TD app** or in EasyWeb to manage your Cash Back Dollars and discover loyalty perks.
- **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 favourite retail apps** like auto-reloads, food delivery and transportation to earn Cash Back Dollars on these Purchases.
- **Set up recurring bill payments on your Account** through participating merchants to save time and avoid late fees with bills paid automatically on their due dates. Plus, earn 3% in Cash Back Dollars for every \$1 in recurring bill payments set up on your Account<sup>2,4</sup>.
- **Download the TD app** to view your Credit Card Account almost anywhere. Plus, you can bank at home, or on the go. Learn more at [td.com/app](https://td.com/app)



## Cash Back Dollars

### Your Cash Back Dollars

With your TD Cash Back Visa Infinite\* Card, you earn Cash Back Dollars with every Purchase and you can redeem them how and when you want.

- Earn 3% in Cash Back Dollars on Grocery, Gas & Electric Vehicle Charging, Public Transit, Recurring Bill Payments, and Streaming, Digital Gaming & Media Purchases<sup>2,4</sup>.
- Earn 1% in Cash Back Dollars on all other Purchases made with your Card<sup>3,4</sup>.
- Redeem<sup>5</sup> your Cash Back Dollars annually or at any time – the choice is yours!
- Your Cash Back Dollars never expire as long as your Account is open and in good standing.

### How to redeem your Cash Back Dollars

Redeem<sup>5</sup> your Cash Back Dollars to pay down your Account Balance. You can do this at any time during the year (min. \$25) or set up your Account to do this annually each January with no minimum required. You can manage your redemption preference at [TDRewards.com](https://TDRewards.com)

## Ways to manage your Cash Back Dollars

### TDRewards.com

Redeem, view your balance, earn history and set up your redemption preference.

Register at **TDRewards.com**

### EasyWeb

View and redeem your Cash Back Dollars to pay down your Account balance.

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

### TD app

On the go? Redeem and view your balance through the TD app.

Learn more at **td.com/app**

### Over the phone

Call us and speak with our customer service team to redeem.

**1-800-983-1043**

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## Earn more Cash Back Dollars

### Add Additional Cardholders

Add up to three Additional Cardholders and earn Cash Back Dollars every time they use their Cards to make Purchases. Add Additional Cardholders with no credit approval required<sup>6</sup>.

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

## Explore TDRewards.com

**Register today** at TDRewards.com to take advantage of what your Cash Back Dollars have to offer you! At TDRewards.com, you can:

- check your Cash Back Dollars balance;
- manage how and when you redeem your Cash Back Dollars;
- track the Cash Back Dollars you have earned;
- sign up to receive special communication emails.
- **Starbucks® Rewards**  
Earn 50% more Stars at participating Starbucks® stores. Conditions apply.

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





## Benefits

### **Your TD Cash Back Visa Infinite\* Card comes with perks**

From Deluxe TD Auto Club membership to all the advantages of being a Visa Infinite Cardholder, your Card gives you access to the best.

#### **Enjoy Deluxe TD Auto Club Membership<sup>7</sup>**

Deluxe TD Auto Club membership is included at no additional charge with the TD Cash Back Visa Infinite\* Card.

You'll be covered 24 hours a day with Emergency Road Services in case something goes wrong when you are out on the road.

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

### **Take advantage of being a Visa Infinite\* Cardholder<sup>8</sup>**

#### **Complimentary Visa Infinite\* Concierge Service<sup>9</sup>**

Complimentary Visa Infinite\* Concierge service is on call, 24 hours a day, seven days a week, to help you whenever you travel, shop and use your Card. Consider the Concierge your own personal assistant, able to offer expert insights and advice on everything from travel bookings to restaurant recommendations, and much more.

#### **Visa Infinite Luxury Hotel Collection<sup>8</sup>**

Experience some of the world's most intriguing and prestigious properties – the Visa Infinite Luxury Hotel Collection. A distinctive and unique collection of

benefits, such as food and beverage vouchers, and complimentary late checkout, with hotel stays booked through the Visa Infinite Luxury Hotel Collection.



### **Visa Infinite Food and Wine Experiences<sup>9</sup>**

Enjoy access to dining events hosted at top restaurants across the country, with food prepared by some of the nation's most renowned and respected chefs through the **Visa Infinite Dining Series**. You will not only experience the finest of foods, but will also meet the culinary artists who create it. Enjoy on-site benefits, such as complimentary wine tastings, at over 40 participating wineries in B.C. and Ontario with the Visa Infinite Wine Country Program.

The Visa Infinite website is your portal for accessing benefit information. Visit [visainfinite.ca](http://visainfinite.ca) to start exploring the benefits available to you as well as opt-in to receive the latest news and offers from Visa Infinite.

► **Visit [visainfinite.ca](http://visainfinite.ca) or call Visa toll-free 1-888-853-4458 (from Canada and the U.S.) or 1-630-350-4545 (from outside of Canada and the U.S.)**





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

Save a minimum of 10% on the lowest available base rates<sup>10,11</sup> in Canada and the U.S., and a minimum of 5% on the lowest available base rates<sup>10,11</sup> internationally, on qualifying car rentals at participating Avis and Budget locations.

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### Avis

Reserve at **[avis.com/tdcreditcards](https://www.avis.com/tdcreditcards)**. Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Cash Back Visa Infinite\* Card

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### Budget

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

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## Insurance

**Explore the insurance coverages included with your TD Cash Back Visa Infinite\* Card**

Discover the travel insurance benefits of your credit card when you're ready to travel. Learn about what travel insurance benefits are available on your TD Cash Back Visa Infinite\* Card with our Credit Card Travel Insurance Verification Tool at [tools.td.com/creditcardtravelinsurancetool](https://tools.td.com/creditcardtravelinsurancetool)

**Travel Medical Insurance<sup>12</sup>** – You have coverage without even having to charge the trip to your Card! Leaving home for a day, a week or an extended vacation is a great way to leave your worries behind. To help you with the consequences of unforeseen events, your TD Cash Back Visa Infinite\* Card features Travel Medical Insurance, which includes:

- up to \$2 million comprehensive emergency medical coverage for when you are travelling outside of your province or territory, whether internationally or within Canada;
- no out-of-pocket costs for eligible emergency medical expenses;
- 24/7 emergency medical assistance;
- coverage for the first 10 days of your trip if you are under 65 years of age. If you or your spouse is aged 65 or older, you are covered for the first 4 days of your trip. For longer trips, top-up coverage is available for purchase by calling 1-800-293-4941.

### **Delayed and Lost Baggage Insurance<sup>13</sup>** –

If your baggage is delayed more than 6 hours, each covered person has coverage for emergency purchases of essentials such as clothing and toiletries. Coverage is also provided if your baggage is lost by a Common Carrier. The total benefits payable in respect of both delayed and lost baggage are subject to a maximum of \$1,000 per covered person per trip.

### **Auto Rental Collision/Loss Damage**

**Insurance<sup>14</sup>** – Simply use your Card to pay for the full cost of a car rental, and get the Collision Damage Waiver (CDW) coverage at no additional cost for up to 48 consecutive days. Please note, some rental agencies may require you to buy the CDW coverage from them. It is important to contact the rental agency before reserving a car to verify their policies.

### **Purchase Security and Extended**

**Warranty Protection<sup>15</sup>** – You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your Card:

- Repair, replacement or reimbursement should 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

**Mobile Device Insurance<sup>16</sup>** – Get mobile device protection of up to \$1,000 in the event of loss, theft, accidental damage or mechanical breakdown for eligible mobile devices when you use your Card to pay all

of your monthly mobile bill payments and any upfront costs, or charge at least 75% of the purchase price when paying the full cost of your new mobile device up front.

## **Enhance your TD Cash Back Visa Infinite\* Card with optional benefits**

### **Apply for Trip Cancellation and Trip Interruption Insurance<sup>17</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 more information** about Trip Cancellation and Trip Interruption Insurance, and 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>18</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](https://td.com/BP)**



## Convenience

### Enjoy the convenience of your TD Cash Back Visa Infinite\* Card

Discover all the features that make using your Card more convenient every day, from simplifying making purchases to assistance if you lose your Card.

#### Help and assistance

- **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device, or by phone at **1-800-983-8472**.

- **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at: **1-800-983-8472**.

- **Fast, reliable access to cash.**

You can ask for an emergency Cash Advance of up to \$5,000 in emergency funds (subject to your available credit limit), at over one million ATMs worldwide, at all TD Canada Trust branches and at select financial institutions around the world.

- **Getting information when you need it.**

The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.

## Ways to Pay

### **Save time with Apple Pay<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.

▶ **To learn more: [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<sup>®</sup> ATMs**

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

▶ **Find an ATM at [td.com/branchlocator](https://td.com/branchlocator)**

### **EasyWeb<sup>®</sup> 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.

▶ **Learn more at [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 Cash Back Visa Infinite\* Card Account through a Balance Transfer<sup>19</sup>. By transferring your balances you can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of consolidating your balances to your TD Cash Back Visa Infinite\* Account.

▶ **For more information, visit us at your nearest TD Canada Trust 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.)

## Emergency Travel Assistance Services

Help is just a call away. Toll-free access to help in the event of a personal emergency while travelling. Emergency Travel Assistance Services<sup>20</sup> can help you with:

- Translation services in the event of an emergency situation
- Lost document and ticket replacement
- Emergency Cash Transfer in the event of a theft, loss or emergency. Our Administrator can assist you to obtain a Cash Advance, which will be charged to your Account.
- In Canada and the U.S. call **1-866-374-1129**. In other countries, call collect **416-977-4425**.







## Card Security

### Explore your TD Cash Back Visa Infinite\* Card security features and protection

Protecting the security of your Card should always be a priority. That's why your TD Cash Back Visa Infinite\* 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).
- **Lock or unlock your Card.** Feel more confident if you misplace your credit card by locking your Card in the TD app. When locked, pre-authorized payments and ATM transactions will still go through, credit card payments will still be accepted, and you can make transfers. If you find your Card, it's just as easy to unlock it.

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

## Fraud Protection (24-hours)

Our protection measures help protect you from credit card fraud. In the event that we detect unusual activity relating to your Account:

- you may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Cash Back Visa Infinite\* 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 suspicious activity on your TD Cash Back Visa Infinite\* Card, or on any Additional Cardholder's Card on your Account.

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



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## Contact and Support

### Important Numbers

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

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

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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):

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**

**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**

**For more information about the  
TD Cash Back Program, including your  
Cash Back Dollars balance:**

TD Rewards: **1-800-983-1043**

**Concierge Service (24 hours)**

Within Canada and the U.S., call:  
**1-888-853-4458**

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Outside Canada and the U.S.,  
call collect: **630-350-4545**

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**More about your  
TD Cash Back Visa Infinite\* Card**

**Cardholder Agreement**

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

**Interest rates, fees and features are effective as of April 30, 2025, unless otherwise indicated, and are 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/samsung-pay/> for a complete list of Samsung Pay compatible devices.

- <sup>2</sup> Earn 3% in Cash Back Dollars on Purchases you make on your TD Cash Back Visa Infinite Card ("Account") at merchants classified by the Visa payment network's Merchant Category Code ("MCC") as Grocery Stores and Supermarkets (MCC 5411) ("Grocery Purchases"), or Gas Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), and Electric Vehicle Charging (MCC 5552) ("Gas & Electric Vehicle Charging Purchases"), or Local and Suburban Commuter Passenger Transportation, Including Ferries (MCC 4111) ("Public Transit Purchases"), or Digital Goods Media – Books, Movies, Music (MCC 5815), Digital Goods – Games (MCC 5816), Digital Goods – Applications (MCC 5817), Digital Goods – Large Digital Goods Merchants (MCC 5818), Cable, Satellite and Other Pay Television/Radio/Streaming Services (MCC 4899) ("Streaming, Digital Gaming & Media Purchases"), or that are classified by the Visa payment network as recurring payments that are pre-authorized with a merchant to occur on a monthly or other regularly recurring basis ("Recurring Bill Payments"). The Cash Back Dollar earn rate for the following purchase categories: (i) Grocery Purchases, (ii) Gas & Electric Vehicle Charging Purchases, (iii) Public Transit Purchases, and (iv) Recurring Bill Payments and Streaming, Digital Gaming & Media Purchases is only available on the first \$15,000 in annual Purchases in that category ("Annual Cap"). If your total Purchases in one of these categories (i) through (iv) exceeds the Annual Cap in a year, you will earn the Base Earn Rate on Purchases in that category for the remainder of the year. If you have any questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472.
- <sup>3</sup> Earn 1% in Cash Back Dollars ("Base Earn Rate") on all other Purchases that do not fall into any other Purchase category identified in the TD Cash Back Program Terms and Conditions ("Other Purchases") charged to your TD Cash Back Visa Infinite Card ("Account").

- 4 Any returned items, refunds, rebates, or other similar credits will reduce or cancel Cash Back Dollars earned on the original Purchase. Fees, Cash Advances (including Balance Transfers, and Cash-Like Transactions), interest charges, optional service, refunds, rebates or other similar credits do not earn Cash Back Dollars. For more details, please review the TD Cash Back Program Terms and Conditions at [td.com/agreements](http://td.com/agreements). Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer. The Account must be open & in Good Standing on the date Cash Back Dollars are awarded to qualify.
- 5 Account must be open and in Good Standing to earn and redeem Cash Back Dollars. Redemptions of Cash Back Dollars at any time must be for a minimum amount of \$25, unless otherwise stated. Cash Back Dollars will continue to accrue until redemption instructions are provided. For more details on how to redeem Cash Back Dollars, please see the "TD Cash Back Program Terms and Conditions" available at [td.com/agreements](http://td.com/agreements).
- 6 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholders. To add an Additional Cardholder, your Account must be open and in good standing.
- 7 Deluxe 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.
- 8 You must be an eligible Visa Infinite Cardholder with a valid Canadian issued Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor the Issuer of the Card is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers or benefits at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third party suppliers' terms and conditions, available online at [visainfinite.ca/infinite/terms.jsp](http://visainfinite.ca/infinite/terms.jsp) The Visa Infinite privacy policy (available online at [visainfinite.ca/infinite/privacy.jsp](http://visainfinite.ca/infinite/privacy.jsp)) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of Cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.
- 9 The goods and services Cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by

various third-party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about and assumes, no responsibility or liability for these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of Cardholders' requests in all instances. There is no fee for the Concierge's services; however, Cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the Cardholder and purchased by the Visa Infinite Concierge on the Cardholder's behalf. All costs will be charged directly to the Cardholder's Visa Infinite Card.

<sup>10</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>11</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/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>12</sup> Underwritten by TD Life Insurance Company. 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 included with your TD Credit Cardholder Agreement. Note that this insurance offers different benefits, with different terms and conditions, than the optional Travel Medical Insurance that may be medically underwritten and is available for purchase to all TD customers, which you may be eligible to top up with. The day of departure from and the day of return to your province or territory of residence each count as one full day. 10-day coverage if you're under 65 and 4-day coverage if you're 65 or older.

<sup>13</sup> Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included

- with your TD Credit Cardholder Agreement.
- 14 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver coverage must be declined by the Cardholder. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
  - 15 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.
  - 16 Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TD102022. 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. ABIC, its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®.  
®Assurant is a registered trademark of Assurant, Inc.
  - 17 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 [tdcanadatrust.com](http://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.
  - 18 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.
  - 19 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.  
<sup>20</sup> Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

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

\* Trademark of Visa Int.; Licensed user.

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.

Google Pay is a trademark of Google LLC.

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

Trademark The EMV<sup>®</sup> 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").

<sup>®</sup> Assurant is a registered trademark of Assurant, Inc.

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

