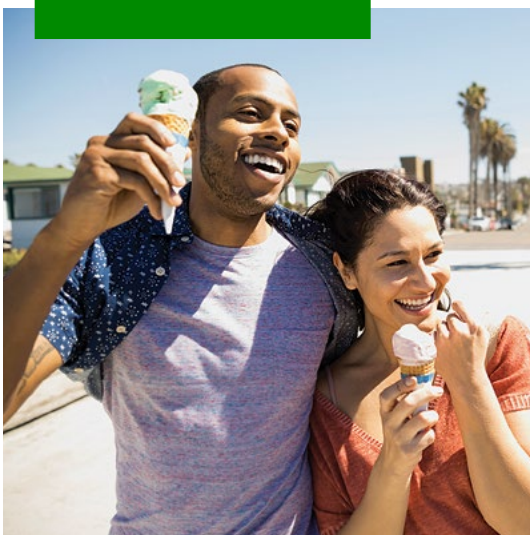




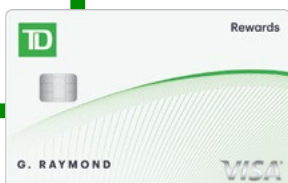
Welcome Guide



TD Rewards Visa* Card



Everyday Rewards



Discover your TD Rewards Visa^{*} Card

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Quick Steps for Getting Started

How to make the most of your new TD Rewards Visa* Card.

- Register for EasyWeb® Online banking at easyweb.td.com to access and manage your Account online and sign up for online statements.
- Download the TD app to view your Account and bank almost anywhere. Learn more at td.com/app
- Visit My TD Rewards in the TD app or EasyWeb to manage your **TD Rewards Points** and discover **loyalty perks**.
- Set up your recurring bill payments on your Account to **save time, avoid late fees** and **earn 2 TD Rewards Points** for every \$1 charged to your Account^{1,8}.
- Learn how to set up your Card on your phone at td.com/waystopay to pay for purchases at participating retailers through **Apple Pay**², **Google Pay**^{TM,2} and **Samsung Pay**².
- Make your TD Rewards Visa Card the Primary Card for retail apps on your phone³ to earn **TD Rewards Points on purchases you make through phone apps**, like food delivery and transportation.



TD Rewards Program

Every eligible purchase you make with your **TD Rewards Visa Card** earns you TD Rewards Points. Your points will never expire as long as your Account is open and in good standing.

The more you use your TD Rewards Visa Card, the more TD Rewards Points you'll earn!

4

TD Rewards Points

for every \$1 you spend when you book travel^{4,8} through **Expedia For TD**⁵.
Learn more at expediafortd.com

3

TD Rewards Points

for every \$1 you spend on Groceries, Dining, and Public Transit^{6,8}.

2

TD Rewards Points

for every \$1 you spend on Recurring Bill Payments, and Streaming, Digital Gaming & Media^{1,8}.

1

TD Rewards Point

for every \$1 you spend on other Purchases made using your Card^{7,8}.

- **50% more TD Rewards Points at Starbucks** when you link your Card with your Starbucks® Rewards account. Conditions apply. Visit td.com/starbucksoffer to learn more.
- **Earn more TD Rewards Points when you add up to three Additional Cardholders**⁹ and earn TD Rewards Points every time they use their Cards to make eligible purchases.



Using Your TD Rewards Points

Visit My TD Rewards in the TD app or EasyWeb to manage your TD Rewards Points and discover loyalty perks.

Go places on points

- **Make your points go further when you redeem through Expedia For TD:** Search over a million flights, hotels, packages and more! When you're ready to book, you can redeem¹⁰ your TD Rewards Points towards your travel purchase right away.
- **Or Book Any Way¹⁰:** You can also choose to book your trip through any other travel agency or website. This gives you the flexibility to use your TD Rewards Points for all kinds of travel purchases.
- And under the TD Rewards Program, there are no blackouts¹¹ or seat restrictions¹¹.

Amazon Shop with Points

Redeem your TD Rewards Points towards making purchases at **Amazon.ca**¹².

Learn more at
amazon.ca/tdrewards

Starbucks® Rewards

Link your Card with your Starbucks Rewards account and you can convert your TD Rewards Points into Stars at Starbucks to buy your favourite Starbucks coffee or treat at participating stores using the Starbucks app. Conditions apply.

Visit **td.com/starbucksoffer**

Merchandise and Gift cards

Redeem your TD Rewards Points for great deals on a wide selection of merchandise and gift cards.

Financial Rewards

- **Pay With Rewards:** Redeem TD Rewards Points to help pay down your credit card balance.





Insurance

Mobile Device Insurance¹³

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.

Purchase Security and Extended Warranty Protection¹⁴

You automatically have access to this coverage for eligible items you've purchased with your Card:

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

Enhance your TD Rewards Visa Card with optional benefits

Optional TD Travel Insurance Coverages available to you

Travel Medical Insurance¹⁵

When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Rewards Visa Cardholder, you have the option to purchase TD Travel Medical Insurance.

You'll enjoy:

- Emergency medical coverage for when you are travelling outside of your province or territory of residence, whether internationally or within Canada.
- No out-of-pocket costs for eligible emergency medical expenses.
- 24/7 emergency medical assistance by phone.

Apply for Trip Cancellation and Trip Interruption Insurance¹⁶

TD offers Trip Cancellation & Interruption Insurance to help financially protect your travels when purchased before your trip. Whether your trip has been cancelled before you depart, or you're forced to return ahead of schedule due to a covered cause, you have an insurance option that can help protect you from being stuck with eligible unexpected expenses.

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

Be prepared with optional TD Credit Card Payment Protection Plan¹⁷

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**



Everyday Convenience

Save on car rentals

Save a minimum of 10% on the lowest available base rates^{18,19} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{18,19} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis

Reserve at avis.com/tdcreditcards

Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Rewards Visa Card.

Budget

Reserve at budget.com/tdcreditcards

Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Rewards Visa Card.

Apply for optional Deluxe TD Auto Club Membership²⁰

With optional Deluxe or Standard TD Auto Club Membership, know that, in the event of a road emergency, help is just a phone call away. For information and to enroll, call **1-800-245-0297**.

Learn more at td.com/autoclub

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 Advance²¹ of up to \$5,000 in emergency funds (subject to your available credit limit), at over one million ATMs internationally, at all TD Canada Trust branches and at select financial institutions around the world.
- **Getting information when you need it.** The TD Credit Card Contact Centre can also provide you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.

Ways to Pay

Save time with Apple Pay², Google Pay^{TM,2} and Samsung Pay²

Mobile Wallets are accepted by many shops, restaurants and retailers, making it a convenient and easy way to pay for everyday purchases with just a tap of your phone.

Learn more at td.com/waystopay

Tap to pay with Visa

Contactless payments are a secure way to pay for small-dollar purchases at participating retailers. It's fast 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

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

Balance Transfers

Consider consolidating higher-rate non-TD credit card balances you may have to your TD Rewards Visa Card Account through a Balance Transfer²². You can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of a balance transfer.

Visit your TD branch or call
1-800-983-8472.

Payment Plans

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

Emergency Travel Assistance Services²³

Help is just a call away with toll-free access to help in the event of a personal emergency while travelling. Emergency Travel Assistance Services 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.



Keeping Your Card Secure

Visa Zero Liability

Shop online and in person securely with Visa Zero Liability and be protected, in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.

Lock or unlock your Card

Misplaced your TD Credit Card? Feel more confident by locking your Card in the TD app. When locked, pre-authorized payments and ATM transactions will still go through, credit card payments will still be accepted, and you can make transfers. If you find your Card, it's just as easy to unlock it.

Shop with confidence with Chip & PIN technology

Chip & PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).



Keep your Personal Identification Number (PIN) Secure

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or birthday.
- Never write down your PIN.
- Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
- Never let anyone else know or use your PIN or use your Card.
- Make transactions only when and where you feel secure. If in doubt, don't use your Card.
- **Reset your PIN** at a TD branch or 24/7 at any TD ATM.

24-hour Fraud Protection

Our enhanced protection measures are part of an industry-wide effort to protect you from the inconvenience of credit card fraud. In the event that our advanced fraud prevention system detects unusual activity relating to your Account:

- You may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Credit Card Account.
- During a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our Customer Service Representatives.
- Your Card may be temporarily blocked until we can contact you for verification.

- You can automatically receive TD Fraud Alerts on your mobile phone any time we suspect suspicious activity on your TD Rewards Card, or on any Additional Cardholder's Card on your Account.

Learn more at

td.com/fraudalerts





Contact and Support

For more information about your Card:

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

Within Canada and the U.S.:

1-800-983-8472

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

TTY (text telephone):

1-866-704-3194

To report a lost or stolen Card and arrange a replacement Card:

Loss Prevention Centre (24 hours):

Within Canada and the U.S.:

1-888-347-3261

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

For information on travel protection or to make a claim:

Travel Insurance:

Within Canada and the U.S.:

1-866-374-1129

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

For more information about the TD Travel Rewards Program, including your TD Rewards Points balance:

TD Rewards Points:

Within Canada and the U.S.:

1-800-983-1043

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

- 1 Earn 2 TD Rewards Points for every \$1 in Purchases you make on your TD Rewards Visa* Card ("Account") that are classified by the Visa payment network's Merchant Category Code ("MCC") as 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 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 TD Rewards Point earn rate on recurring bill payments and Streaming, Digital Gaming & Media is only available on the first \$5,000 in annual net Purchases ("Annual Cap"). If your total Purchases in this category exceed the Annual Cap in a year, you will earn the Base Earn Rate on these Purchases for the remainder of the year. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472.
- 2 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/ 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.
- 3 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.
- 4 Earn 4 TD Rewards Points for every \$1 in Purchases made through Expedia For TD and charged to your TD Rewards Visa* Card Account ("Account").
- 5 Expedia For TD is operated by Expedia, Inc. at ExpediaForTD.com and 1-877-222-6492. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, Inc.
- 6 Earn 3 TD Rewards Points for every \$1 in Purchases you make on your TD Rewards Visa* 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 Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), and Fast Food Restaurants (MCC 5814) ("Dining Purchases"), or Local and Suburban Commuter Passenger Transportation, Including Ferries (MCC 4111) ("Public Transit Purchases"). The TD Rewards Points earn rate for each of Grocery Purchases, Dining Purchases, and Public Transit Purchases is only available on the first \$5,000 in annual net Purchases in each category ("Annual Cap"). If your total Purchases in one of these categories exceeds the Annual Cap in a year, you will earn the Base Earn Rate on Purchases in this category for the remainder of the year. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472.

- 7 Earn 1 TD Rewards Point ("Base Earn Rate") for every \$1 on all other Purchases that do not fall into any other Purchase category identified in the TD Rewards Program Terms and Conditions ("Other Purchases") charged to your TD Rewards Visa* Card Account ("Account").
- 8 Any returned items, refunds, rebates, or other similar credits will reduce or cancel the TD Rewards Points 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 TD Rewards Points. For more details, please review the TD Rewards Program Terms and Conditions at 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 points are awarded to qualify.
- 9 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. A Maximum of 3 Additional Cardholders are allowed on the Account.
- 10 You can redeem your TD Rewards Points directly through Expedia For TD at the time you make your Travel Purchase. You may pay for your Travel Purchase by using all or some of your TD Rewards Points. When you make a Travel Purchase directly through Expedia For TD, every 200 TD Rewards Points are worth \$1. You can only redeem in increments of 200 TD Rewards Points at the time of booking. Any TD Rewards Points that you redeem towards these Travel Purchases will appear as a credit to the Account.

You may redeem TD Rewards Points in other manners that we may allow from time to time (including for Travel Purchases made through a travel agency, supplier or provider that is not Expedia For TD). For

more information about how to redeem TD Rewards Points visit td.com/tdrewardspoints.

¹¹ Subject to carrier or space availability.

¹² The Amazon.ca Shop with Points program for TD Rewards Points ("SWP for TD"). is provided by Amazon.ca. To use your TD Rewards Points to pay for an order at Amazon.ca, your eligible TD credit card must be linked to your Amazon.ca account. For more information, including how to enrol in SWP for TD and terms, conditions and restrictions, visit www.amazon.ca/tdrewards. Amazon.ca is operated by Amazon.com, Inc. The Toronto-Dominion Bank and its affiliates are not liable or responsible for SWP for TD or any of the services and products offered/provided by Amazon.ca. SWP for TD may be amended or cancelled at any time without notice.

¹³ 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.

¹⁴ 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.

¹⁵ All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941, or visiting td.com/travelmedicalinsurance. 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.

¹⁶ 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 td.com/travelmedicalinsurance. 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.

- 17 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.
- 18 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.
- 19 Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to terms and conditions, which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre or mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.
- 20 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.
- 21 Cash Advance is subject to available credit. Fees apply to applicable Cash Advances and Cash Advances accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made.
- 22 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.

²³ Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

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