



TD Cash Back Visa* Card



Welcome
Guide

No Annual
Fee. No fuss.
Earn Cash
Back Dollars.



**Discover your
TD Cash Back Visa* Card**

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Getting Started

Welcome to your new TD Cash Back Visa* Card

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

- **Register for EasyWeb® Online banking** at 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 to pay for purchases at participating retailers through **Apple Pay¹**, **Google Pay™¹** and **Samsung Pay¹**.
- **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 1% in Cash Back Dollars for every \$1 in recurring bill payments set up on your Account^{2,4}.
- **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



Cash Back Dollars

Your Cash Back Dollars

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

- Earn 1% in Cash Back Dollars on Grocery, Gas & Electric Vehicle Charging, Public Transit, Recurring Bill Payments, and Streaming, Digital Gaming & Media Purchases^{2,4}.
- Earn 0.5% in Cash Back Dollars on all other Purchases made with your Card^{3,4}.
- Redeem⁵ 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.
- **Starbucks® Rewards**
Earn 50% more Stars at participating Starbucks® stores. Conditions apply. Learn more at td.com/starbucksoffer

How to redeem your Cash Back Dollars

You can redeem⁵ 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

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**

TD app

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

Get the TD app at **td.com/app**

Over the phone

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

1-800-983-1043

Earn more Cash Back Dollars

Add Additional Cardholders

Add up to three Additional Cardholders (no Annual Fee) and earn Cash Back Dollars every time they use their Cards to make Purchases. Add Additional Cardholders with no credit approval required⁶.

▶ **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.



Insurance

Explore the insurance coverage included with your TD Cash Back Visa* Card

Shop confidently with Purchase Security and Extended Warranty Protection⁷, and learn about optional TD Travel Insurance coverages.

Purchase Security and Extended Warranty Protection⁷

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 eligible 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

Enhance your TD Cash Back Visa* Card with optional benefits

Optional TD Travel Insurance Coverages available to you

Travel Medical Insurance⁸ – When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Cash Back 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 Insurance⁹

– 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 Plan¹⁰

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**

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Convenience

Enjoy the convenience of your TD Cash Back Visa* 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.

Get the help you need with optional TD Auto Club Membership

With optional Deluxe or Standard TD Auto Club Membership¹¹, you and your family will know that in the event of a road emergency, help is just a phone call away.

► Find out more at td.com/autoclub

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.

Avis	Reserve at avis.com/tdcreditcards . Quote Avis Worldwide Discount (AWD) #C078400 at time of reservation and charge the full rental to your TD Cash Back Visa* Card
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Budget	Reserve at budget.com/tdcreditcards . Quote Budget Customer Discount (BCD) #A331700 at time of reservation and charge the full rental to your TD Cash Back Visa* Card
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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 \$500 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 Pay¹, Google Pay^{TM,1} and Samsung Pay¹

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

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

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 any higher-rate non-TD credit card balances you may have to your TD Cash Back Visa* Card Account through a Balance Transfer¹⁴. 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* Account.

▷ For more information, visit us at your nearest TD Canada Trust branch or call 1-800-983-8472.



Card Security

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

Protecting the security of your Card should always be a priority. That's why your TD 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 & 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 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* 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 now automatically receive TD Fraud Alerts on your mobile phone any time we suspect suspicious activity on your TD Cash Back Visa* Card, or on any Additional Cardholder's Card on your Account.

▷ **Learn more at td.com/fraudalerts**

More about your TD Cash Back Visa* Card

Cardholder Agreement

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



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

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., call:

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., call:

1-866-374-1129

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**

Interest rates, fees and features are effective as of April 30, 2025, unless otherwise indicated and are subject to change.

- 1 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.

- 2 Earn 1% in Cash Back Dollars on Purchases you make on your TD Cash Back 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 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 \$5,000 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.
- 3 Earn 0.5% 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 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. 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.
- 6 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. To add an Additional Cardholder, your Account must be open and in good standing.
- 7 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.
- 8 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 tdcanadatrust.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.
- 9 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. 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.

- ¹⁰ 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.
- ¹¹ 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.
- ¹² 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.
- ¹³ 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.
- ¹⁴ 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.

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

