

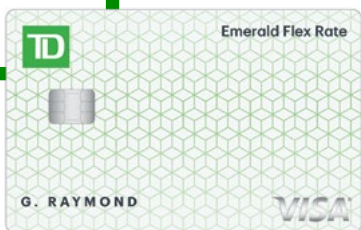


TD Emerald Flex Rate Visa* Card



Welcome
Guide

Enjoy great
financial
flexibility at
a low interest
rate



Discover your TD Emerald Flex Rate Visa* Card

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Getting Started

Welcome to your new TD Emerald Flex Rate 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.
- **Learn how to set up your Card on your phone** at td.com/waystopay to pay for purchases at participating retailers through **Apple Pay**¹, **Google Pay**^{TM,1} and **Samsung Pay**¹.
- **Update your Card as the Primary Card on your favourite retail apps**, like auto-reloads, food delivery and transportation to enjoy convenience for your everyday purchases.
- **Set up recurring bill payments on your Account** with participating merchants to save time and avoid late fees with bills paid automatically on their due dates.
- **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

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Benefits

Enjoy the value and convenience of:

- a preferred low variable interest rate based on your credit history;
- security and protection for your Card when you shop and travel;
- adding up to three Additional Cardholders to your Account with no Annual Fee.

Add Additional Cardholders

Add up to three Additional Cardholders² (no Annual Fee) to your Account (no additional credit approval required) and they will share the same purchasing convenience of the TD Emerald Flex Rate Visa* Card that you have.

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



Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates^{3,4} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{3,4} 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 Emerald Flex Rate 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 Emerald Flex Rate Visa* Card

Get the help you need with the optional TD Auto Club Membership

With Deluxe or Standard TD Auto Club Membership⁵, 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



Insurance

Explore the insurance coverage included with your TD Emerald Flex Rate Visa* Card

Purchase Security and Extended Warranty Protection

You automatically have access to Purchase Security and Extended Warranty Protection⁶, 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 Emerald Flex Rate Visa* Card with optional benefits

You can add optional benefits and services to your TD Emerald Flex Rate Visa* Card that are suitable for you.

Optional TD Travel Insurance Coverages available to you

Travel Medical Insurance⁷ – When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Emerald Flex Rate Visa* Cardholder, you can purchase optional 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.

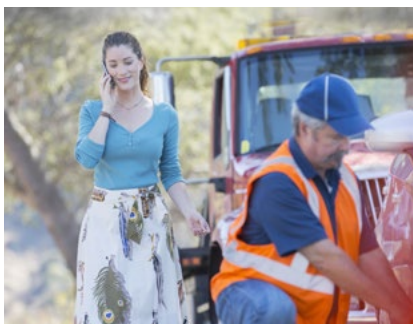
Apply for Trip Cancellation and Trip Interruption Insurance⁸ – TD offers Trip Cancellation & Interruption Insurance to help financially protect your travels when purchased before your trip. Whether your trip has been cancelled before you depart, or you're forced to return ahead of schedule due to a covered 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 Plan⁹

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**.





Convenience

Enjoy the convenience of your TD Emerald Flex Rate 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.

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 Emerald Flex Rate Visa* Card Account through a Balance Transfer¹⁰. 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 Emerald Flex Rate 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 Emerald Flex Rate Visa* Card security features and protection

Protecting the security of your Card should always be a priority. That's why your TD Emerald Flex Rate 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 Canada Trust Green Machine ATM.

Fraud Protection (24-hour)

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 Emerald Flex Rate 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 Emerald Flex Rate Visa* Card, or on any Additional Cardholder's Card on your Account.
- ▶ **Learn more at td.com/fraudalerts**

More about your TD Emerald Flex Rate Visa* Card

Cardholder Agreement

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

6 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 in
Canada or the U.S.:**

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**

**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 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. To add Additional Cardholders, your Account must be open and in good standing.
- 3 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.
- 4 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.
- 5 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.
- 6 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.
- 7 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.

- ⁸ 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.
- ⁹ 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.
- ¹⁰ 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.

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® 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.

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

