TD Canada Trust

Application for **TD® Aeroplan® Visa Infinite* Card**

Information Box	
Annual Interest Rates	These annual interest rates are in effect on the day you first use or activate your Card or the Account. Purchases: **20.99%** Cash Advances: (including Balance Transfers, TD Visa Cheques and Cash-Like Transactions) **22.99%** **How we will increase your annual interest rates**: If we do not receive the full minimum payment by the Payment Due Date shown on your statement, or by your New Statement Date, **twice** within **12** consecutive statement periods, then: We will increase the annual interest rates on the Account to the following higher interest rates: Purchases: **25.99%** Cash Advances: (including Balance Transfers, TD Visa Cheques and Cash-Like Transactions) **27.99%** • We will apply the higher interest rates starting on the first day of the statement period after you miss making the second minimum payment on time. • You will continue to pay these higher interest rates until you pay the minimum payment by the Payment Due Date or the New Statement Date for **12** consecutive statement periods. • After you make the **12** consecutive payments on time, your regular annual interest rates in effect at that time will apply starting on the first day of your next monthly statement period.
Interest-Free Grace Period	**21** days You have a minimum **21**-day interest-free Grace Period for **new** Purchases and fees (other than Cash Advance fees or Balance Transfer fees) that appear for the first time on the Account statement (“**New Purchases**”). This means that if you pay the outstanding New Balance shown on the Account’s statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged interest on New Purchases. The Grace Period does not apply to: • Purchases and fees that appear on previous Account statements, • Cash Advances (including Balance Transfers, TD Visa Cheques and Cash-Like Transactions), • Cash Advance fees, • Balance Transfer fees, • TD Visa Cheque fees.
Minimum Payment	You must pay at least your monthly minimum payment on your Payment Due Date. This is how we calculate your minimum payment amount: **$10.00** + (**plus**) all new interest charges + (**plus**) any fees (excluding the Annual Fee) + (**plus**) any past due minimum payments amount + (**plus**) any amount that goes over your Credit Limit. If your New Balance is less than **$10.00**, your minimum payment will be equal to your New Balance.
Foreign Currency Conversion	**For foreign currency Transactions**: • The payment network for your Card will convert the foreign currency Transaction amount to the currency of the Account using the exchange rate selected by them on the date the payment network does the conversion. This date will be no earlier than the date of the Transaction and no later than the date the Transaction is processed by the payment network. • In addition to the exchange rate, we charge a foreign currency fee for each Transaction on the date the Transaction is posted to the Account. This fee is **2.5%** of the Transaction amount after the payment network converts the Transaction to the currency of the Account. **For refunds or credits of foreign currency Transactions**: • The payment network for your Card will convert the foreign currency Transaction amount to the currency of the Account using the exchange rate selected by them on the date the payment network does the conversion. • In addition to the exchange rate, we charge a foreign currency fee for each refund or credit of a foreign currency Transaction on the date the refund or credit is posted to the Account. This fee is **2.5%** of the refund or credit amount after the payment network converts it to the currency of the Account. **Payment to the Account in foreign currency**: • We convert payments to the Account received in a foreign currency to the currency of the Account using our foreign currency exchange rate, which is set by us, on the date the payment is processed by us.

(over, please)

Annual Fees	**$139.00** for Primary Cardholder. **$75.00** for each Additional Cardholder. We charge the Annual Fee for the Primary Cardholder on the first statement after you first use your Card or the Account. We will charge this Annual Fee the same month in each following year. We will charge the Annual Fee for an Additional Cardholder at the same time that we charge the Annual Fee for the Primary Cardholder. We do this regardless of when you add the Additional Cardholder to the Account. We will charge this Additional Cardholder Annual Fee the same month in each following year.

Other Fees	We charge the following fees on the day the Transaction or service occurs, or up to **2** business days after the day of the request of the Transaction or service is made:
	Cash Advance Transactions:
	• **If the Cash Advance Transaction occurs in Canada**:
	  • We charge a **1%** fee on the Cash Advance Transaction amount.
	  • If the Cash Advance fee is less than **$3.50**, we will charge a minimum Cash Advance fee of **$3.50**
	  • If the Cash Advance fee is greater than **$10.00**, we will charge a maximum Cash Advance fee of **$10.00**.
	  • We do not charge the Cash Advance fee if the Account is in credit Balance when the Cash Advance Transaction occurs.
	• **If the Cash Advance Transaction occurs outside of Canada**:
	  • We charge a fee of **$5.00**.
	  • We do not charge the Cash Advance fee if the Account is in credit Balance when the Cash Advance Transaction occurs.
	• **If the Cash Advance is at a PLUS* network ATM in Canada or outside of Canada**:
	  • We charge a fee of **$3.00** if you use a PLUS* network ATM to complete the Cash Advance Transaction.
	  • We do not charge the Cash Advance fee if the Account is in credit Balance when the Cash Advance Transaction occurs.
	  • We do not charge the Cash Advance fee for a Balance Transfer Transaction or TD Visa Cheque Transaction.
	Returned Payment:
	• We will charge **$48.00** for each dishonored payment you make.
	Statement Copies:
	• We will charge a fee of **$10.00** for each statement request.
	• You can get a maximum of **6** statement copies for each request.
	Rush Card Fee:
	• We will charge a fee of **$25.00** for each rush card delivery request you make.
	• We do not charge this fee for Cards that we send to you after you report a lost or stolen Card.
	Promotional Balance Transfer/TD Visa Cheque Fee:
	• We charge **3%** on a promotional Balance Transfer Transaction amount.
	• We charge **3%** on the promotional TD Visa Cheque Transaction amount.
	• We may waive or lower this fee when we offer the promotional Balance Transfer offer to you. We will tell you the exact promotional Balance Transfer fee that applies when we make the offer.
	We will charge the following fee at the end of a statement period:
	Over Limit Fee:
	• We will charge **$29.00** if the Balance goes over the Credit Limit in that statement period.
	• We charge only one over limit fee for any specific statement period no matter how many times you go over the Credit Limit in the statement period.

This is a Premium Credit Card. Use of this Card may result in higher acceptance costs for merchants.

Annual interest rates, fees and features are subject to change.

Additional Information and Disclosures for TD Aeroplan Cardholders:

You acknowledge and consent to the following additional collection, uses and disclosure of Information about you. When you complete your TD Aeroplan credit card account application, you provide us with contact information including name, mailing address, email address, telephone number, date of birth and Aeroplan number (if you have provided it). This contact information will be shared with Aeroplan Inc. and Air Canada Inc. (collectively, "Air Canada") as part of the Aeroplan Program enrollment process.

When you are approved for your credit card account, TD and Air Canada will share Information with each other, including Information about transactions on your Card (for example, the purchase amount, transaction date, location and name of merchants), and your Aeroplan Program transactions and Information (for example, your Aeroplan points, earnings or redemptions and Aeroplan status). This Information is shared for the purposes set out in TD's, Aeroplan's, and Air Canada's privacy policies, including administering and supporting the Aeroplan Program, enhancing each of TD and Air Canada's products and services, providing promotional materials and offers, internal reporting and analytics, and for the purposes set out in the Cardholder Agreement for the Account.

Air Canada will share your contact information as well as Information about your interests and preferences, and insights about your purchasing and travel patterns (such as whether you are a frequent or luxury traveler) with Air Canadas airline and travel-related affiliates. Air Canada's affiliates will use that Information to personalize their relationship with you, including providing you with tailored, travel-related offers.

Information that is provided directly to Air Canada or that Air Canada obtains about a Cardholder as a member of the Aeroplan Program (including as a potential member) is governed by Aeroplan's Privacy Policy at AirCanada.com/aeroplan-privacypolicy and Air Canada's Privacy Policy at AirCanada.com, and is not the responsibility of TD.

Please refer to these privacy policies:
- If you have any questions or would like to learn more about the Aeroplan Programs or Air Canada's privacy practices;
- If you no longer wish to be contacted by Aeroplan Inc., Air Canada Inc. or its airline and travel-related affiliates about their products and services; or
- To learn about the choices you have about Air Canada Inc.'s sharing of your Information with its airline and travel-related affiliates.