

Ways We Listen to Stakeholders

As TD's vision is to Build The Better Bank, it's critical that we not only hear what stakeholders are saying but also respond and improve. Here are the many ways TD listens to feedback, which helps inform our materiality assessment.

| Stakeholder Group | Ways We Interact | Key Topics in 2014 |
|---------------------------------------|--|---|
| Customers | <ul style="list-style-type: none"> Solicit feedback by phone and online Formal process for handling complaints TD Ombudsman Consumer associations | <ul style="list-style-type: none"> Level of service Credit decisions and holds on funds Processing errors Mortgage fees (interest rate differential) Processing delays |
| Employees | <ul style="list-style-type: none"> Employee surveys, focus groups and HR meetings Executive leadership visits and fireside chats Intranet comment engine and online communities (Connections) Employee Ombudsman (Between Us) Employee Assistance Program | <ul style="list-style-type: none"> Process improvements Formal and informal recognition Career development Diversity and inclusion in the workplace Increased emphasis on workplace health and well-being |
| Shareholders and Investors | <ul style="list-style-type: none"> Annual meeting and quarterly earnings call Shareholder proposals Shareholder Relations team Regular meetings with investors Investor relations website | <ul style="list-style-type: none"> Expense management Regulatory environment as it relates to capital levels and liquidity Performance expectations for the U.S. Retail segment Approach to competition from non-traditional players in the banking space Oil and gas exposure and the indirect financial impacts. |
| Government | <ul style="list-style-type: none"> Government Relations teams for Canada and the U.S. Ongoing dialogue with regulators and policy-makers | <ul style="list-style-type: none"> Progress on implementing regulations such as the Dodd-Frank Act, Foreign Account Tax Compliance Act etc. The evolving credit card and payments landscape Working to create greater financial literacy, to empower citizens |
| Suppliers | <ul style="list-style-type: none"> Website for prospective suppliers Email responses to supplier questions | <ul style="list-style-type: none"> Increased regulatory scrutiny over third party relationships Increasing accessibility for diverse suppliers |
| Industry Associations | <ul style="list-style-type: none"> Industry association memberships Memberships with various multi-stakeholder groups Participation in financial centre bodies | <ul style="list-style-type: none"> Meeting needs of customers and evolving customer expectations Coordination among authorities for more workable regulation Oversight of unregulated and under-regulated financial institutions |
| Communities | <ul style="list-style-type: none"> Community Relations teams in Canada, U.S. and U.K. Ongoing dialogue with community organizations Volunteering network TD Friends of the Environment Foundation local chapters | <ul style="list-style-type: none"> Financial education Affordable housing Local conservation Children's literacy Social impact investing Urban greening |
| Non-Governmental Organizations | <ul style="list-style-type: none"> Open door policy Meetings, phone-calls, face-to-face consultation Funding research projects Conferences and forums Over 250 engagements on environmental topics | <ul style="list-style-type: none"> Energy-related issues Sustainable forestry and forest conservation Free, prior and informed consent of Canada's Aboriginal Peoples |