

Our Approach Customers Environment Employees Diversity Community Economy

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Product Responsibility

Transparent product information

From bank accounts, credit cards and mutual funds to loans and mortgages, we design all of our products and services to:

- Align with our corporate values and Guiding Principles;
- Adhere to strict internal development standards, risk management processes and industry codes of conduct; and
- Meet or exceed all applicable laws and regulations where we operate.



Helping Customers Save

In 2009, we launched a new product in Canada called Simply Save. Here's how it works: Each time a customer makes an ABM withdrawal or an Interac Direct Payment transaction, Simply Save transfers a chosen amount (from 50 cents to five dollars) from the customer's chequing account to a designated savings account. Simply Save makes it easier for customers to start building up their savings. We're delighted with the success of the program, with over half a million Canadians signing up in the first nine weeks.

Product Information

We want to help our customers understand the financial products and services they purchase. Our approach is to have our employees take sufficient time to explain issues and answer questions. We make product and fee information readily available in our branches and investment centres, as well as on our website, and we present it in clear, easy-to-understand language. Many of our business lines host educational seminars throughout the year.

Responsible Sales and Marketing

In countries where we operate, TD meets or exceeds the laws and regulations requiring us to disclose basic information about the financial products and services we offer. We ensure that our products and services meet genuine needs and that customers do not feel any undue pressure to buy unwanted products or services.

Promoting our products and services responsibly is also a fundamental obligation. TD has programs and processes in place, including internal legal reviews, to ensure adherence to laws and regulations related to marketing communications, including advertising, promotion and sponsorship.

In 2009, there were no incidents of non-compliance in areas relating to product information and sales and marketing.

In Depth

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Environment
Diversity

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