

# Notice of Account and Fee Changes Effective July 1, 2025



## Changes to the *About Our Accounts and Related Services* document

Current	Effective July 1, 2025
Safety deposit boxes – Annual rental fee <ul style="list-style-type: none"> <li>• Small \$60.00</li> <li>• Medium \$100.00</li> <li>• Large \$150.00</li> <li>• Oversize \$5.00 per sq inch</li> </ul>	Safety deposit boxes – Annual rental fee <ul style="list-style-type: none"> <li>• Small <b>\$80.00</b></li> <li>• Medium <b>\$135.00</b></li> <li>• Large <b>\$200.00</b></li> <li>• Oversize <b>\$10.00</b> per sq inch</li> </ul>
TD Every Day Chequing Account monthly fee <ul style="list-style-type: none"> <li>• \$10.95</li> <li>• \$8.20..... Seniors (60 years or older)</li> </ul>	TD Every Day Chequing Account monthly fee <ul style="list-style-type: none"> <li>• <b>\$11.95</b></li> <li>• \$8.20..... Seniors (60 years or older)</li> </ul>
TD Unlimited Chequing Account monthly fee <ul style="list-style-type: none"> <li>• \$16.95</li> <li>• \$11.95..... Seniors (60 years or older)</li> </ul>	TD Unlimited Chequing Account monthly fee <ul style="list-style-type: none"> <li>• <b>\$17.95</b></li> <li>• \$11.95..... Seniors (60 years or older)</li> </ul>
TD All-Inclusive Banking Plan monthly fee <ul style="list-style-type: none"> <li>• \$29.95</li> <li>• \$22.45..... Seniors (60 years or older)</li> </ul>	TD All-Inclusive Banking Plan monthly fee <ul style="list-style-type: none"> <li>• <b>\$30.95</b></li> <li>• \$22.45..... Seniors (60 years or older)</li> </ul>
TD All-Inclusive Banking Plan – Minimum Monthly Balance to waive the monthly fee: \$5,000	TD All-Inclusive Banking Plan – Minimum Monthly Balance to waive the monthly fee: <b>\$6,000</b>
Overdraft Protection Service  If you have Monthly Plan Overdraft Protection on a: TD Minimum Chequing Account \$0.00 a month plus interest of 21% a year on the amount you're in overdraft, as long as the monthly chequing account fee on the TD Minimum Chequing Account is \$0 because the account has a Seniors or Registered Disability Savings Plan chequing account fee rebate	Overdraft Protection Service  <b>(Refer to your Overdraft Protection Schedule for additional information)</b>  If you have Monthly Plan Overdraft Protection on a: TD Minimum Chequing Account \$0.00 a month plus interest of 21% a year on the amount you're in overdraft, as long as the monthly chequing account fee on the TD Minimum Chequing Account is \$0 because <b>a holder of the account is a Recipient of the Guaranteed Income Supplement or Beneficiary of the Registered Disability Savings Plan</b>
Cheque hold periods  Cheques in foreign currency or drawn on a foreign financial institution  Cheques drawn on a U.S financial institution: 15 days  Cheques drawn on a financial institution located outside Canada or the U.S.: 30 days	Cheque hold periods  Cheques in foreign currency or drawn on a foreign financial institution  Cheques drawn on a U.S. financial institution: 15 <b>business</b> days  Cheques drawn on a financial institution located outside Canada or the U.S.: 30 <b>business</b> days
<i>Interac</i> e-Transfer®  Cancel a Send Money Payment \$5.00	<i>Interac</i> e-Transfer®  Cancel a Send Money Payment <b>No service fee</b>

<p>Send Money</p> <p>Up to and Including \$100: \$0.50 Over \$100: \$1.00</p> <p>If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Plan: No service fees</p>	<p>Send Money</p> <p>Up to and Including \$100: \$0.50 Over \$100: \$1.00</p> <p>If you have a <b>TD Minimum Chequing Account, Plan 60 Chequing Account, Preferred Chequing Account</b>, TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Plan: <b>No service fees</b></p>
<p>TD Canada Trust Retirement Savings Plan (RSP) and Tax-Free Savings Account (TFSA) transfer fee for a transfer of the Plan to another financial institution:</p> <p>\$75.00 per transfer</p>	<p>TD Canada Trust Retirement Savings Plan (RSP) and Tax-Free Savings Account (TFSA) transfer fee for a transfer of the Plan to another financial institution:</p> <p><b>\$150.00</b> per transfer</p>
<p>When you use a TD service in TD Global Transfer to send funds we charge you a transfer fee. The exact amount of the transfer fee is displayed to you prior to fulfilling each transaction so you can review it and consent or decline the transaction.</p> <p>If you are sending funds in a different currency from the currency of your account, you will be purchasing this other currency from us at the exchange rate we set.</p> <p>Fees are in the currency of the account from which the money is sent. Other banks involved in transferring the money may charge additional fees to the recipient of the funds.</p> <p>Up to \$25 per transfer. The transfer fee amount is dynamic and will vary depending on several factors including the TD service that is selected, the amount being sent, the recipient country and the currency of the account funding the transaction.</p>	<p>When you use a TD service in TD Global Transfer to send funds:</p> <p><b>No TD transfer service fees</b></p> <p>If you are sending funds in a different currency from the currency of your account, you will be purchasing this other currency from us at the exchange rate we set <b>and disclose to you before you complete the transfer.</b></p> <p>Other banks involved in transferring the money may charge additional fees to the recipient of the funds.</p>
<p>When you use a third-party service in TD Global Transfer to send funds, the exact amount of the third-party transfer fee is displayed to you prior to fulfilling each transaction so you can review it and consent or decline the transaction.</p> <p>No TD transfer fees</p> <p>Third party fees apply and depend on vendor's prevailing charges.</p>	<p>When you use a third-party service in TD Global Transfer to send funds, the exact amount of the third-party transfer fee is displayed to you prior to fulfilling each transaction so you can review it and consent or decline the transaction.</p> <p>No TD transfer fees</p> <p>Third party fees <b>may</b> apply and depend on <b>third party's</b> prevailing charges.</p>
<p>TD Student Chequing Account</p> <p>The TD Student Chequing Account is available to you until you turn age 23. You can continue to keep your account at or after age 23 with proof of enrollment in full-time post-secondary education. At age 23 or after your specified graduation date (unless you re-apply and provide proof of enrollment), we will convert your TD Student Chequing Account to a TD Minimum Chequing Account, TD Every Day Chequing Account, or TD Unlimited Chequing Account.</p>	<p>TD Student Chequing Account</p> <p>The TD Student Chequing Account is available to you until you <b>turn 23</b>. You can continue to keep your account after you <b>turn 23</b> with proof of enrollment in full-time post-secondary education. <b>If you do not provide proof of enrollment or contact us to convert your account</b>, we will convert your TD Student Chequing Account to a TD Minimum Chequing Account, TD Every Day Chequing Account, or TD Unlimited Chequing Account.</p>

<p>Purchases in a foreign currency if your TD Access Card has a <i>Visa</i> Debit logo</p> <p>If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your account. (...)</p>	<p>Purchases in a foreign currency if your TD Access Card has a <i>Visa</i> Debit logo</p> <p>If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is <b>authorized on</b> your account. (...)</p>
<p>Purchases in a foreign currency if your TD Access Card does not have a <i>Visa</i> Debit logo (NYCE)</p> <p>If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.035 to the rate set by Interac Corp. in effect on the date the transaction is posted to your account. (...)</p>	<p>Purchases in a foreign currency if your TD Access Card does not have a <i>Visa</i> Debit logo (NYCE)</p> <p>If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.035 to the rate set by Interac Corp. in effect on the date the transaction is <b>authorized on</b> your account.(...)</p>
<p>Stop your payment on a cheque or pre-authorized debit payment: (...)</p>	<p><b>Request to</b> stop your payment on a cheque or pre-authorized debit payment.(...)</p>
<p>Ask TD to investigate a wire payment (...)</p>	<p><b>Investigate, amend, cancel or return a wire payment (...)</b></p>
<p>Cheque Hold Periods</p> <p>A business day means Monday to Friday unless one of those days is a statutory holiday.</p>	<p>Cheque Hold Periods</p> <p>A business day means Monday to Friday, <b>except a day that</b> is a statutory holiday.</p>
<p>For more information, visit <a href="http://tdcanadatrust.com">tdcanadatrust.com</a></p>	<p>For more information, visit <b>td.com</b></p>

Current	Effective July 1, 2025
	<b>This replaces all prior <i>About Our Accounts and Related Services</i> or other documents related to fees</b>
<p>Monthly fees</p> <p>For some of our accounts, you'll pay a monthly fee, no matter how much or how little you use the account. However, for some of our accounts we will refund the fee if you keep a set minimum balance in your account at the end of each day in the month.</p>	<p>Monthly fees</p> <p>For some of our accounts, you'll pay a monthly fee, no matter how much or how little you use the account. <b>Monthly fees are calculated based on the type of account you hold on the last day of the month.</b> However, for some of our accounts we will refund the fee if you <b>maintain the specified</b> minimum balance in your account at the end of each day in the month. <b>Month in this document means the statement cycle we assign to your account. In most cases, this statement cycle aligns to the calendar month.</b></p>
<p>Transaction fee</p> <p>For some of our accounts, you pay a transaction fee for each transaction that takes money out of your account. For these accounts, you can complete a set number of transactions where we will not charge you a transaction fee. After that, you will pay a transaction fee. (...)</p>	<p>Transaction fee</p> <p>For some of our accounts, you pay a transaction fee for each transaction that takes money out of your account. For these accounts, you can complete a set number of transactions <b>per month</b> where we will not charge you a transaction fee. <b>If you exceed the set number of transactions per month, you may</b> pay a transaction fee <b>based on your account type. Transaction fees are calculated based on the account type you hold on the last day of the month. Some transaction types may not count toward the transaction fee limit. For example, purchases made with your TD Access Card at most Canadian public transit agencies/merchants will not count toward the monthly transaction limit of your account.</b> (...)</p>

<p>TD Minimum Chequing Account \$0..... Seniors (60 years or older) collecting Guaranteed Income Supplement \$0..... Beneficiaries of Registered Disability Savings Plan</p>	<p>TD Minimum Chequing Account \$0..... <b>Recipients of the</b> Guaranteed Income Supplement<sup>1</sup> \$0..... Beneficiaries of Registered Disability Savings Plan<sup>1</sup> <b><sup>1</sup> To qualify for \$0 monthly fee, you must provide proof to confirm eligibility at the time of account opening. From time to time, we may ask you to re-confirm eligibility.</b> <i>Note: The reference to “Seniors” is removed to clarify that there is no age limit to eligibility as long as you are a Recipient of the Guaranteed Income Supplement.</i></p>
<p>TD Wealth Private Banking Accounts Chequing Account Savings Account U.S. Dollar Account \$100 For the monthly account fee, you can have up to three Private Banking Accounts – Chequing, Savings and US Dollar account per household. A household can include: primary member, spouse, children, holding companies &amp; trusts.</p>	<p>TD Wealth Private Banking Accounts Chequing Account Savings Account U.S. Dollar Account \$100 For the monthly account fee, you can have up to <b>four (4) bank accounts per household for TD Wealth Private Banking clients<sup>2</sup></b> – Chequing, Savings and/or US Dollar account. <b><sup>2</sup> The bank accounts for TD Wealth Private Banking Clients are available to you and members of your household while you have a Private Banking relationship with TD Wealth. If your relationship with TD Wealth Private Banking ends, you and/or members of your household must contact us to convert your or their account or we will convert your or their bank accounts for TD Wealth Private Banking Clients to a TD Minimum Chequing Account, TD Every Day Chequing Account, TD Unlimited Chequing Account or TD All-Inclusive Banking Plan.</b></p>
<p>Non-sufficient funds If you have overdraft protection service but you issue a cheque or make a payment over the amount of funds in your account plus your Overdraft Limit. If you do not have overdraft protection service and you issue a cheque or make a payment without sufficient funds in your account.</p>	<p>Non-sufficient funds If you have overdraft protection service: <b>A cheque or payment<sup>3</sup> is issued or authorized through your account for an amount which is higher than the funds in your account plus your Overdraft Limit.</b> If you do not have overdraft protection service: <b>A cheque or payment<sup>3</sup> is issued or authorized through your account for an amount which is higher than the funds in your account.</b> <b><sup>3</sup> Payment includes any re-presentation of a payment. A re-presentation of a payment occurs when a payment that has been previously declined is re-submitted for payment.</b></p>

## Changes to the *Financial Services Terms* document

<b>Current</b>	<b>Effective July 1, 2025</b>
<p>These Financial Services Terms (Terms) are effective March 27, 2022 and replace all previous versions. (...)</p>	<p>These Financial Services Terms (Terms) are effective <b>July 1, 2025</b>, and replace all previous versions. (...)</p>
<p>(...) You should read them together along with any other agreements that apply to your Account or Services. (...)</p>	<p>(...) You should read them together along with <b>the Access Agreement, the Digital Banking Agreement</b> and any other agreements that apply to your Account or Services. (...)</p>

<p>2.2 How can you use your Account? (...)</p> <p>Updating Your Account Information (...)</p> <ul style="list-style-type: none"> <li>Other contact information you gave us, such as your mobile number and/or email address</li> </ul> <p>To do so, use the contact information provided in <i>Section 7: How To Contact Us</i>. (...)</p>	<p>2.2 How can you use your Account? (...)</p> <p>Updating Your Account Information (...)</p> <ul style="list-style-type: none"> <li>Other contact information you gave us, such as your mobile number, email address <b>and/or occupation</b></li> </ul> <p><b>You must immediately update your information using EasyWeb or the TD app, or contact us. You must also respond to any requests for information from us in the allotted time. (...)</b></p>
<p>Section 4.1: How do we manage electronic or other communications?</p> <p>Using Electronic Communications</p> <p>We may communicate with you electronically in relation to your Account or any Services, whether through EasyWeb, email, text message, or any other electronic delivery method. (...)</p> <p><i>Document means:</i></p> <p>(...)</p> <ul style="list-style-type: none"> <li>Any of the following documents: These Terms, <i>About Our Accounts And Related Services</i>, <i>About Our Interest Calculations</i>, and any other agreements that apply to your Account or Services (...)</li> </ul>	<p>Section 4.1: How do we manage electronic or other communications?</p> <p>Using Electronic Communications</p> <p>We may communicate with you electronically in relation to your Account or any Services, <b>including changes to these Terms</b>, whether through EasyWeb, <b>public website, ATMs</b>, email, text message, or any other electronic delivery method. (...)</p> <p><i>Document means:</i></p> <p>(...)</p> <ul style="list-style-type: none"> <li>Any of the following documents: These Terms, <i>About Our Accounts And Related Services</i>, <i>About Our Interest Calculations</i>, <b>Access Agreement, Digital Banking Agreement</b>, and any other agreements that apply to your Account or Services (...)</li> </ul>
<p>5.1 How do we make changes to the terms and conditions of your Account and Services? (...)</p> <p>Notifying You</p> <p>If we make any changes as set out above, we will notify you (or any one of you for joint Accounts as we choose) in writing at least 30 days before the change is in effect. (...)</p>	<p>5.1 <b>Can we make changes to the terms and conditions of your Account and Services? (...)</b></p> <p>Notifying You</p> <p>If we make changes as set out above, we will, <b>if required by law</b>, notify you (or any one of you for joint Accounts as we choose) in writing <b>in any of the ways set out in Section 4.1 or by a notice in our branches or in your statement</b>, at least 30 days before the change is in effect. (...)</p>
<p>5.1 How do we make changes to the terms and conditions of your Account and Services? (...)</p> <p>Closing Your Account After a Change</p> <p>If you do not want to accept the changes, you can choose to close your Account without cost or penalty. If you do so, you must notify us no later than 30 days after the change comes into effect. (...)</p>	<p>5.1 <b>Can we make changes to the terms and conditions of your Account and Services? (...)</b></p> <p>Closing Your Account After a Change</p> <p>If you <b>don't</b> want to accept the changes, you can choose to <b>cancel these Terms and close your Account. You can cancel</b> without cost, penalty <b>or cancellation indemnity. To do so</b>, you must notify us no later than 30 days after the change comes into effect. (...)</p>
<p>7.2 How do you contact us with complaints?</p> <p>If any complaints arise about the Account or Services, you can contact us in the way most convenient for you. To do so, follow the process set out below: (...)</p>	<p>7.2 How do you contact us with complaints?</p> <p><b>Refer to our complaint handling procedures in our brochure, <i>Do you have a complaint?</i> You can find this brochure at any branch or on our website at td.com</b></p>