

Lines of Credit and Loans

**How to get the
things you need**



Canada Trust

We're taking the confusion out of financing

Let us help you find the best way to get the things you want

When you've made up your mind... when you're ready to get the things you want... the last thing you need is the added stress of complicated financing.

Whether you're planning to buy a car, tackle a renovation project, take a vacation or invest, we can help.

We'll explain your options and help you choose the financing that makes the most sense for your personal and financial situation. You'll take comfort in the fact that you made the right decision and found the best way to get the things you want.

Using this brochure as your guide, identify the solution that meets your needs, then talk to us – in person at your nearest branch or on the phone by calling 1-800-973-2524. You can even apply online by visiting www.tdcanadatrust.com/lending

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a TD Canada Trust Line of Credit

You may never have to apply for credit again

Here's how it works – our Line of Credit makes a predetermined amount of credit available to you.¹

For example, your credit limit may be set at \$25,000. You might use \$20,000 to purchase a car. That would leave \$5,000 still available to you. As you pay off the \$20,000, it becomes available again. And you don't have to reapply. The credit is available for you to use as you wish.

The best news is: you can get to your available credit quickly and easily, whenever it's convenient for you. Simply write a Line of Credit cheque or make a cash withdrawal (up to your maximum credit limit) at your nearest TD Canada Trust branch. You can even access your Line of Credit through our nationwide network of ABMs, or anywhere *Interac*[®] Direct Payment is accepted.²

Flexible repayment options put you in charge

With a Line of Credit, you decide how much you want to pay each month toward your outstanding balance.³ Choose as little as 3% or \$50, whichever is greater, or any amount up to the entire balance – it's your call.

If you would like to establish fixed monthly payments to help you plan your budget, you can choose the Fixed Rate Advantage Option⁴ with regular monthly payments.

Competitive interest rates

With a competitive interest rate, you can pay down your principal and manage your financing more easily.

b TD Canada Trust Home Equity Line of Credit

Reap the rewards of the investment you've made in your home

You've worked hard to pay down your mortgage, and the equity you've built in your home doesn't just have to sit there. You can access it with a TD Canada Trust Home Equity Line of Credit.

You could be enjoying the financial flexibility of a Line of Credit with a credit limit up to 80% of the value of your home, less any prior outstanding mortgage or charges.

When you secure your Line of Credit, you'll get the additional advantage of:

- The flexibility of optional "interest-only" payments
- Easy access to your credit any time you need it, up to the available credit limit
- Locking in all or a portion of your outstanding balance at a fixed interest rate (based on the one- to five-year fixed mortgage interest rates) with a corresponding fixed payment with our Fixed Rate Advantage Option

This easy-to-use worksheet can help you determine the approximate credit limit you can get with a TD Canada Trust Home Equity Line of Credit

	Example	Your home
Appraised home value	\$100,000	\$ _____
Multiply by 80% (X .8)	X .8 = \$80,000	\$ _____
Subtract your existing mortgage or other prior charge balance	– \$25,000	\$ _____
Your potential TD Canada Trust Home Equity Line of Credit	= \$55,000	\$ _____

If you transfer your outstanding mortgage balance onto your TD Canada Trust Home Equity Line of Credit, you could qualify for a higher credit limit.

In this example, you could qualify for a \$80,000 Home Equity Line of Credit if you pay off your mortgage⁵.

Protection when you need it

Line of Credit Critical Illness and Life Insurance⁶ can help protect your family or estate from any outstanding balance on your Line of Credit.

You only pay for the amount of insurance you need, based on your average daily TD Canada Trust Line of Credit balance.

The low cost of this coverage is based on your age at billing and your average Line of Credit balance(s). You'll also receive a 20% discount on the premium for the portion of your balance that exceeds \$75,000. What's more, if you choose to insure more than one customer, you will obtain a 15% discount on the total of your individual premiums. Multi-coverage can protect all insured persons in case any of you should die or suffer a covered loss.

Ask your branch for a Line of Credit Critical Illness and Life Insurance product guide or an application today.

For more information about a TD Canada Trust Home Equity Line of Credit, visit your nearest branch or call us at 1-800-973-2524.

You can also book an in-home appointment with a Mobile Mortgage Specialist at www.tdcanadatrust.com/mortgages/specialist.jsp

c TD Canada Trust Personal Loans

Lower monthly loan payments make borrowing more comfortable

Choosing the right personal loan is mostly a matter of personal need. Once you understand the advantages of various loan types, it's easy to see which one fits your lifestyle and financial situation the best.

All our loans offer you the convenience of making pre-authorized payments directly from your TD Canada Trust account.

Personal Loans – Fixed Rate

If you prefer to budget around regular monthly payments, a loan with a fixed interest rate is worth considering. You can choose a fixed rate of interest and have the security of knowing exactly how much you're paying each month.

- Your interest rate is locked in for the term of the loan
- You get protection and peace of mind against any increase in lending rates

Personal Loans – Variable Rate

If you want to benefit from those times when interest rates are low, consider a Personal Loan with a variable interest rate option.

If rates go down, you can pay off your loan faster. If rates start moving up, you can convert the outstanding balance to a loan with a fixed interest rate.

- Save money when rates are low
- Flexibility to lock in if interest rates increase

We also offer competitive variable interest rates plus secured or unsecured options with a wide range of terms and amortizations, depending on what you need the funds for.

Pre-approval lets you shop with confidence

If you have a specific goal or purchase in mind, we can pre-approve⁷ your request for financing at any branch or online. You'll be able to shop around or negotiate, knowing your price range. It's the smart way to buy.

TD Canada Trust Personal Loans are a great way to get the things you need.

For more information or to apply today, visit your nearest branch or call us at 1-800-973-2524. You can also apply online at www.tdcanadatrust.com/lending

Affordable protection for you and your family

Loan Life and Disability Insurance⁸ offers flexible protection for your loan obligations at a price you can easily afford. If you enroll in Loan Life Insurance, you can add optional Disability Insurance on loans up to \$250,000.

Absolutely no medical examination is required to apply and there are no health questions to answer on the application.

For more information, ask for the product guide, or to apply, simply ask at your branch for a Loan Life and Disability Insurance application form today.

d Personal Loan or Line of Credit?

The information below will help you compare the advantages of Personal Loans and Lines of Credit.

Personal Loan

One-time advance of funds.

Advantage: Convenience – match your borrowing to your exact needs.

Interest calculated: Daily on your loan balance outstanding.

Advantage: Simplicity – know how much you pay each month.

Payments: Equal payments for the term of the loan.

Advantage: Predictability – payments are always the same amount.

Flexibility: Monthly, weekly, biweekly or semi-monthly payments with a wide range of terms and amortizations.

Advantage: Affordability – create comfortable payments to suit your budget.

Interest rate: Fixed or variable rates available.

Advantage: Choice – select the option that best suits your needs during different rate environments.

Line of Credit

Ongoing source of funds.

Advantage: Freedom – no need to reapply for additional funds.

Interest calculated: Daily on the current balance outstanding, payable monthly.

Advantage: Savings – you pay interest only on the amount of credit you use.

Payments: Flexible payments – as low as 3% of outstanding balance or \$50, whichever is greater, up to the entire balance.⁹

Advantage: Choice – select the monthly payment amount that's most convenient.

Flexibility: You decide how to spend your available credit. You can also choose to lock in all or part of your outstanding balance at a fixed interest rate for one to five years at any time.

Advantage: Control – manage your own financing needs and enjoy a consistent payment amount for the fixed portion of your outstanding debt.

Interest rate: Competitive interest rates.

Advantage: Savings – lower rates than most credit cards and loans.

Home Equity Line of Credit

Ongoing source of funds – up to 80% of the appraised value of your home.

Advantage: Reward – put your home equity to work for you today.

Interest calculated: Daily on the current balance outstanding, payable monthly.

Advantage: Savings – you pay interest only on the amount of credit you use.

Payments: Customized payments as little as interest only, or pay any or all of your outstanding revolving balance at any time, without prepayment or other compensation charges.⁹

Advantage: Choice – allows you to increase or decrease payments to fit your needs.

Flexibility: You decide how to spend your available credit. You can also choose to lock in all or part of your outstanding balance at a fixed interest rate for one to five years at any time.

Advantage: Control – manage your own financing needs and enjoy a consistent payment amount for the fixed portion of your outstanding debt.

Interest rate: Revolving portion at variable rate. Fixed portion at conventional mortgage rates.

Advantage: Peace of mind – if interest rates start to rise, then you can limit your exposure by locking in.

For more assistance, visit your nearest branch or call 1-800-973-2524 today. You can also learn more and apply online at www.tdcanadatrust.com/lending

- 1 Subject to credit approval, interest charges and applicable terms and conditions.
- 2 Available when TD Canada Trust Line of Credit is programmed on your Access Card. Fees may apply for *Interac* access.
- 3 Repayment options vary with the type of Line of Credit.
- 4 Minimum amounts may apply.
- 5 Prepayment or other compensation charges may apply depending on the mortgage type and term. See your Lender for details.
- 6 Life and optional Critical Illness coverage is underwritten by The Canada Life Assurance Company, accident coverage is underwritten by TD Life Insurance Company. Complete details of benefits, exclusions and limitations are contained in the Certificate of Insurance.
- 7 Some conditions apply.
- 8 Life and optional disability coverage is underwritten by The Canada Life Assurance Company, accident coverage is underwritten by TD Life Insurance

Company. Complete details of benefits, exclusions and limitations are contained in the Certificate of Insurance.

- 9 On variable rate portion of Home Equity Line of Credit only.
- † Telephone and online applications not available in the Province of Quebec.
- ® Trade-Mark of Interac Inc., TD Canada Trust authorized user of the Trade-Mark.

How to get the things you need

- **Buy a car**
- **Renovate a favourite room**
- **Take a well-deserved vacation**
- **Invest**

Visit your nearest branch or call 1-800-973-2524[†].

TTY (Text telephone) 1-800-361-1180.

To book an in-home appointment with one of our Mobile Mortgage Specialists, visit our website at www.tdcanadatrust.com/mortgages/specialist.jsp[†]



Canada Trust

Banking can be this comfortable