

Chequing Account	Monthly Fee	Transactions Included ¹	Additional Transaction and Handling Fees ²	Minimum Monthly Balance (MMB) ³ to waive Monthly Fee	Record Keeping Fees
Value Account	\$3.95	10 transactions	Additional Transactions..... \$0.65 each Interac [®] ABM..... \$1.50 each PLUS* system (U.S., Mexico)..... \$3.00 each PLUS system (Outside U.S., Mexico)..... \$5.00 each	\$1,000	Statement.....Free Passbook..... \$2.25/mth Paperless..... Free Cheque Image Return.....\$2/mth
Value Plus Account	\$8.95 (free for students) ⁴	25 transactions	Additional Transactions..... \$0.65 each Interac ABM..... \$1.50 each PLUS system (U.S., Mexico)..... \$3.00 each PLUS system (Outside U.S., Mexico)..... \$5.00 each	\$2,000	Statement.....Free Passbook..... \$2.25/mth Paperless..... Free Cheque Image Return.....\$2/mth
Infinity Account	\$12.95	Unlimited transactions	Interac ABM..... \$1.50 each PLUS system (U.S., Mexico)..... \$3.00 each PLUS system (Outside U.S., Mexico)..... \$5.00 each	\$3,000	Statement.....Free Passbook..... \$2.25/mth Paperless..... Free Cheque Image Return.....\$2/mth
Select Service	\$24.95	Unlimited transactions	No additional fees	\$5,000	Statement.....Free Passbook..... Free Paperless..... Free Cheque Image Return.....Free
Plan 60 ⁵	Free	Unlimited transactions	Interac ABM..... \$1.50 each PLUS system (U.S., Mexico)..... \$3.00 each PLUS system (Outside U.S., Mexico)..... \$5.00 each	N/A	Statement.....Free Passbook..... Free Paperless..... Free Cheque Image Return.....Free
Preferred Chequing Account ⁶	N/A	N/A	Transactions..... \$0.65 each Interac ABM..... \$1.50 each PLUS system (U.S., Mexico)..... \$3.00 each PLUS system (Outside U.S., Mexico)..... \$5.00 each	\$1,000 ⁺ ⁺ This MMB ³ waives transaction ¹ fees only	Statement..... \$2.25/mth ⁺ Passbook..... \$2.25/mth ⁺ (⁺ waived with MMB ³ of \$500) Paperless..... Free Cheque Image Return.....\$2/mth

Note: Cheque Image Return is available with statement record keeping only.

Savings Account	Debit Transaction and Handling Fees	Minimum Monthly Balance (MMB) ³ to waive fees	Record Keeping Fees
Tier Savings Account ⁷ Companion Savings Account ^{TM, 7} TD Premium Bonus Account ^{**6,7} TD Premium Savings Account ^{**6,7}	2 Free debit transactions per month (does not include handling fee); Additional debit transactions..... \$1.25 each Withdrawals/ Cheques..... \$1.25 each Transfers (except those set up on a bill payment profile)/Pre-Authorized Payments..... \$1.25 each Bill Payments & Transfers set up on a bill payment profile..... \$1.25 + \$1.25 handling fee each Interac Direct Payment Purchase..... \$1.25 + \$1.25 handling fee each Interac ABM..... \$1.25 + \$1.50 handling fee each PLUS system (U.S., Mexico)..... \$1.25 + \$3.00 handling fee each PLUS system (Outside U.S., Mexico)..... \$1.25 + \$5.00 handling fee each	\$25,000	Statement..... \$2.25/mth ⁺ Passbook..... \$2.25/mth ⁺ Paperless..... Free (⁺ waived with MMB ³ of \$500)
Youth Account ⁸	Unlimited debit transactions per month Additional handling fees: Interac ABM..... \$1.50 handling fee each PLUS system (U.S., Mexico)..... \$3.00 handling fee each PLUS system (Outside U.S., Mexico)..... \$5.00 handling fee each	N/A	Statement.....Free Passbook..... Free Paperless..... Free Cheque Image Return.....\$2/mth
Guaranteed Investment Account ⁷	1 Free debit transaction per month All additional debit transactions..... \$5.00 each	N/A	Statement.....Free Passbook..... Free Paperless..... Free
High Interest TFSA Savings Account	1 Free debit transaction per month All additional debit transactions..... \$5.00 each	N/A	Statement.....Free Paperless..... Free

Private Banking Account ⁹	TD Waterhouse ^{**} Private Banking Monthly Fee	Transactions Included	Additional Transaction and Handling Fees	Record Keeping Fees
Chequing Account Savings Account U.S. Dollar Account ¹⁰	\$100.00 (includes up to 3 Private Banking Accounts)	Unlimited transactions	No additional fees	Statement.....Free Passbook..... Free Paperless..... Free Cheque Image Return.....Free

U.S. Dollar Account ¹⁰ All fees charged in U.S. funds	Debit ¹¹ Transaction Fees	Minimum Monthly Balance (MMB) ³ to waive fees	Record Keeping Fees
U.S. Daily Interest Chequing Account ⁷	\$1.00 U.S. each	\$1,000	Statement..... \$2.25/mth ⁺ Passbook..... \$2.25/mth ⁺ Paperless..... Free (⁺ waived with MMB ³ of \$200 U.S.)
Borderless Plan ⁷	\$4.95 U.S. per month Unlimited debit transactions per month	\$3,000	Statement.....Free Passbook..... Free Paperless..... Free

- 1 Transactions include: in-branch withdrawals, transfers and bill payments; bill payments and transfers between accounts via EasyWeb™ Internet Banking and EasyLine™ telephone banking; withdrawals, bill payments and transfers between accounts via Green Machine** automated banking machines (ABMs); *Interac* Payment purchases in Canada; NYCE®¹ Debit Payment purchases in the United States; cheques, pre-authorized debits and Pre-authorized Transfer Service.
Each individual withdrawal, transfer or bill payment within a session is a separate transaction.
For NYCE Debit Payment purchases, included in the currency exchange cost will be a conversion fee which is calculated by adding an additional 250 basis points to the interbank U.S. dollar exchange rate. For example, on a purchase of \$10 US with an exchange rate of 1.3 the transaction amount will be \$13.25 CDN (\$10 X 1.325).
 - 2 *Interac* ABM and PLUS system handling fees are in addition to the applicable transaction fee. For foreign currency withdrawals performed at ABMs outside of Canada, the exchange rate includes an amount equal to 2.5% of the converted amount.
 - 3 The applicable balance must be maintained each day of the applicable month to entitle you to the waiver of the Monthly Fee for Chequing Accounts; the waiver of the Transaction Fee and Handling Fee (except for the PLUS system handling fee) for Savings Accounts and/or Record keeping fee where indicated.
 - 4 Value Plus Account for students offered to customers enrolled in a full-time, post secondary program. Proof of enrollment required. Student benefits last until the specified graduation date, after which customers may re-apply for benefits. If the customer does not re-apply, the benefits will automatically be removed.
 - 5 Offered to clients 60 and over.
 - 6 Account no longer for sale.
 - 7 Cheque Image Return option not available.
 - 8 The Youth Account is only available to persons under the age of 19. Youth Account will be converted to a Value Account at the age of 19.
 - 9 TD Waterhouse Private Banking services are offered by The Toronto-Dominion Bank. Private Banking is offered to clients of TD Waterhouse Private Client Services centres.
 - 10 Only deposits held in Canadian currency, having a term of five years or less and payable in Canada are insurable under the Canada Deposit Insurance Corporation Act - See deposit register for clarification.
 - 11 U.S. debits include withdrawals, transfers, cheques and bill payments. Banking via ABM machines, *Interac* ABM, *Interac* Direct Payment Purchase, and the PLUS system is not available.
- ® Trade-mark of *Interac* Inc., TD Canada Trust authorized user of the trade-mark.
¹ NYCE and NYCE logo are trademarks of NYCE Corporation. The Toronto-Dominion Bank is an authorized user.
 ™ Trade-mark of The Canada Trust Company.
 * Visa International Service Association/TD Canada Trust, licensed user of Mark.
 ** Trade-mark of the Toronto-Dominion Bank.

Note: Other Financial Institutions may charge fees for use of their ABMs.

Our Hold Funds Policy

When you deposit a cheque to your personal deposit account, either at a branch or through the Green Machine ABM, you may not be able to access the full amount of the funds from that deposit immediately, if that deposit is subject to a "hold". For any deposits made through the Green Machine ABM that are subject to a hold, the "hold period" will commence on the first business day after the deposit is made. For full details on our hold funds policy, please ask at any TD Canada Trust branch. Your access to those funds, or a portion of them, will be restricted. You will not be able to withdraw money from those funds being held, and we will not pay any of your cheques or pre-authorized debits from those funds until the end of the hold period.

Hold funds decisions will be different for each customer. We will take into account factors such as the length of time you have dealt with TD Canada Trust and the amount of funds already in your account. The decision will also vary depending on the institution on which the cheque has been drawn, as well as the amount and the issuer of the cheque. Deposits subject to a hold will be held for the following number of business days:

	Minimum	Maximum
• Cheques drawn on TD Canada Trust	3	6
• Cheques drawn on another Canadian financial institution - unknown or unencoded	5 7	7 14
• Cheques drawn on a U.S. institution*	15	30
• Cheques drawn on other foreign financial institutions*	22	40

When you enroll in a direct deposit program, no hold is placed on the money deposited because it is credited directly to your account.

* These hold periods are estimates and apply where we have credited the funds to your account. We may extend such hold periods if payment for the cheque has not been received by us from the U.S. or foreign financial institution within that initial maximum hold period. Some cheques may be sent on "collection" - this means that the funds will be credited to your account only if and when the cheque clears.

Deposit Account Issuers

- Chequing/Youth Accounts* - Offered by TD Bank.
- Savings Accounts (except Youth Account)* - Offered by TD Mortgage Corporation except for customers in British Columbia or Yukon, to whom it is offered by TD Pacific Mortgage Corporation. All guaranteed by TD Bank.
- U.S. Dollar Accounts* - Offered by TD Bank.
- *Accounts open at Canada Trust prior to conversion to TD Canada Trust are issued by The Canada Trust Company.

Your Concerns Matter To Us

At TD Canada Trust, we're committed to providing you with superior service and to answering any questions you have about our products. If we don't meet your expectations, please let us know. We'll do our best to satisfy you.

If you have a concern, please talk to the TD Canada Trust representative with whom you usually deal. The representative is there to help, is prepared to look into your concern promptly and will try to resolve it to your satisfaction.

If you require additional information about our complaint process, please refer to our customer complaints brochure.

Account Related Information and Administration Fees

The following fees are in addition to any applicable transaction fees. A number of these fees are waived with some accounts. Full details available in the brochure "Account Selection Made Easy".

Cheque / Payment Services

Cheque Certification^A:	
Account Holder.....	\$10.00
Non Account Holder.....	\$15.00
NSF items ^A (cheques, pre-authorized payments, bill payments, TD Canada Trust loan payments, etc.):	
If returned.....	\$42.50
If paid.....	\$5.00
	plus overdraft interest charges
Stop Payment ^A (cheque or pre-authorized payment):	
With complete details.....	\$12.50
Without complete details.....	\$17.50
Writing a cheque on a non-chequing account.....	Free
Cheque Not Written in Currency of Account ^A	\$20.00
Using a non-MICR encoded cheque.....	Free
EasyWeb™ View Cheque Service ^{A,B}	\$1.50 per image
In Branch Cheque Copy processed within past 90 days ^B	Free
processed more than 90 days ago ^{A,B}	\$15.00 per copy
Cashing Cheques (drawn on TD Canada Trust accounts) for non customers.....	\$3.00
(Does not apply to Federal Government cheques and other payment instruments)	

Account Maintenance

Interim Statements:	
Electronic.....	Free
In Branch.....	\$1.00
Passbook update.....	Free
Account enquiry.....	Free
Transfer of funds (via phone call to branch or mail/fax).....	Free
Duplicate Statement.....	\$2.00
Certificate of Balance/Audit Confirmation.....	\$10.00
Close account within 90 days ^A	\$15.00
	(no charge if transferred to another TD Canada Trust account)
Account Balance transferred to another Financial Institution.....	\$15.00

Bill Payments

In branch, paid by cheque or cash.....	\$1.00
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Searches / Notices^A

Search and photocopy an item processed within past 90 days.....	\$5.00 per item
more than 90 days ago.....	\$15.00 per item
Detailed recap of account transactions.....	\$15.00/hr
Dormant, inactive and unclaimed account fees:	
2 year dormant fee.....	\$20.00
	(no charge if acknowledged within 60 days)
5 year dormant fee.....	\$30.00
9 year dormant fee.....	\$35.00
Detailed Bill Payment Investigation.....	\$15.00/hr

Overdraft Protection^A

Overdraft protection is available on Chequing and U.S. Dollar Accounts^C, subject to credit approval and covers cheques, pre-authorized payments, transfers between accounts, *Interac*[®] Direct Payment Purchases, ABM / Telephone / Web withdrawals, transfers, bill payments, up to your approved overdraft limit:

- Overdraft Protection: We will charge you a monthly \$3 fee for the use of overdraft protection for all or part of a month, per account, plus applicable interest charges.
- Pay As You Go Overdraft Protection: We will charge you a \$5 fee for each overdraft transaction to a maximum of \$5 per day, plus applicable interest charges.

Note: Our standard rate of interest for overdrafts not covered by Overdraft Protection is 21% per annum, plus a \$5.00 Presentment Fee for each overdraft transaction.

Safety Deposit Boxes

Size^D	Price^E
Small (1.0 - 9.0 sq. inches).....	\$42.50

Safety Deposit Boxes (continued)

Size^D	Price^E
Medium (9.1 - 17.5 sq. inches).....	\$60.00
Large (17.6 - 27.0 sq. inches).....	\$90.00
X-Large/Super Large (27.1 sq. inches and greater).....	\$3.00/sq. inch
Annual Billing Fee notice.....	\$5.00
Late payment fee.....	\$5.00

Email Money Transfer Service

Send an <i>Interac</i> Email Money Transfer.....	\$1.50 per transfer
Receive an <i>Interac</i> Email Money Transfer.....	Free

Collection Items

Canadian dollar or U.S. dollar cheque sent for re-presentment within	
Canada.....	\$30.00
	(other Bank charges may apply)
Outgoing Cheque Collection ^A - Canadian dollar, U.S. dollar or Foreign currency	
cheque payable outside of Canada.....	0.20% of cheque amount
	Min \$30.00/Max \$150.00
	(other Bank charges and out-of-pocket expenses may apply)

Currency

Foreign currency sale/purchase:	
Per transaction (U.S. \$ exempt).....	\$5.00

Foreign / International Wire Transfers And Services

Outgoing Money Wire Transfers	
Canadian, U.S. (fee in same currency)	
Foreign (fee in Canadian equivalent):	
\$10,000 CDN or less.....	\$30.00
\$10,000.01 to \$50,000.....	\$50.00
Greater than \$50,000 CDN.....	\$80.00
	(Foreign Bank charges may apply)
To TD Canada Trust branches.....	\$16.00
Incoming Money Wire Transfers (Network Fee)^F:	
Canadian/Foreign.....	\$10.00
U.S.....	\$10.00 (U.S.)
Wire Investigation fee for non-Bank error.....	\$40.00/hour
	(\$25.00 minimum charge)

Redemption of coupons/bonds:

Canadian.....	\$7.50
Foreign (will be sent on collection).....	\$15.00
Returned Foreign Deposit.....	\$15.00

Drafts^G

Any Canadian, U.S., Foreign/International Draft.....	\$7.50
Request for refund or replacement of lost or stolen draft.....	\$10.00

Retirement Savings Plans (RSP)

Price^E	
There are no set up fees or annual fees for TD Canada Trust RSPs.	
Transfer/Withdrawal Fee:	
For Plans open 180 days or less.....	\$100.00 per transfer/withdrawal
For Plans open more than 180 days.....	\$50.00 per transfer/withdrawal

Transfer/Withdrawal Fee does not apply to transfers between investment options within the Plan or to another TD Bank Financial Group Registered Plan.

Travellers Cheques

Purchase Travellers Cheques:	
Regular.....	1% commission
Dual signature.....	1.75% commission
Cashing Travellers Cheques for non customers:	
American Express travellers cheques.....	Free
Any other travellers cheques.....	\$3.00

^A Charged in the currency of account.

^B Applies to all Canadian Chequing, Savings and Line of Credit accounts with cheque writing option. For Private Banking accounts with Rapid Recognition Chequing, U.S. account cheque images may not be available. Paperless Record Keeping is not available for Line of Credit accounts.

^C Pay As You Go Overdraft Protection is not available on US Dollar Accounts.

^D Some sizes not available at some branches.

^E Plus GST, HST, QST as required by Federal and Provincial legislation.

^F Excludes a faxed or mailed copy of transfer details - see Searches / Notices.

^G Foreign Bank and communication charges may apply. Fee may be charged in the currency of the payment source.

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