



**TD Canada Trust**  
**About Our Accounts and Related Services**  
 Effective November 21, 2011

Chequing Account	Monthly Fee	Transactions Included <sup>1</sup>	Additional Transaction and Handling Fees <sup>2</sup>	Minimum Monthly Balance (MMB) <sup>3</sup> to waive Monthly Fee	Record Keeping Fees
Value Account	\$3.95	10 transactions	Additional Transactions..... \$1.00 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico).....\$5.00 each	\$1,500	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... \$2.25/mth Cheque Image Return <sup>5</sup> .....\$2/mth
Value Plus Account	\$10.95 (free for students) <sup>6</sup>	25 transactions	Additional Transactions..... \$1.00 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico).....\$5.00 each	\$2,500	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... \$2.25/mth Cheque Image Return <sup>5</sup> .....\$2/mth
Infinity Account	\$14.95	Unlimited transactions	Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico).....\$5.00 each	\$3,500	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... \$2.25/mth Cheque Image Return <sup>5</sup> .....\$2/mth
Select Service	\$29.95	Unlimited transactions	No additional fees	\$5,000	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... Free Cheque Image Return <sup>5</sup> ..... Free
Plan 60 <sup>7</sup>	Free	Unlimited transactions	Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico).....\$5.00 each	N/A	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... Free Cheque Image Return <sup>5</sup> ..... Free
Preferred Chequing Account <sup>8</sup>	N/A	N/A	Transactions..... \$1.00 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico).....\$5.00 each	\$1,000 <sup>+</sup> + This MMB waives transaction fees only	Paperless..... Free Online Statements..... Free Statement..... \$2.25/mth <sup>+</sup> Passbook <sup>4</sup> .....\$2.25/mth <sup>+</sup> Cheque Image Return <sup>5</sup> .....\$2/mth ( <sup>+</sup> waived with MMB <sup>3</sup> of \$500)

Savings Account	Debit Transaction <sup>1</sup> and Handling Fees <sup>2</sup>	Minimum Monthly Balance (MMB) <sup>3</sup> to waive fees	Record Keeping Fees
TD Every Day Savings Account	1 Free debit transaction per month Transfers <sup>12</sup> ..... Free All additional debit transactions.....\$2.00 each <b>Handling Fees:</b> Non-TD ATM.....\$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	N/A	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... Free
TD High Interest Savings Account	All debit transactions.....\$5.00 each <b>Handling Fees:</b> Non-TD ATM.....\$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$25,000	Paperless..... Free Online Statements..... Free Statement..... \$2.25/mth Passbook <sup>4</sup> ..... \$2.25/mth
Tier Savings Account <sup>8</sup> Companion Savings Account <sup>8S</sup> TD Premium Bonus Account <sup>8S</sup> TD Premium Savings Account <sup>8S</sup>	2 Free debit transactions per month Additional debit transactions.....\$1.25 each <b>Handling Fees:</b> Bill Payments & Transfers set up on a bill payment profile..... \$1.25 each Debit Payment Purchase.....\$1.25 each Non-TD ATM.....\$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$25,000	Paperless..... Free Online Statements..... Free Statement..... \$2.25/mth <sup>+</sup> Passbook <sup>4</sup> .....\$2.25/mth <sup>+</sup> ( <sup>+</sup> waived with MMB <sup>3</sup> of \$500)
Youth Account <sup>9</sup>	Unlimited debit transactions per month <b>Handling Fees:</b> Non-TD ATM.....\$1.50 each Foreign ATM (Inside U.S., Mexico).....\$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	N/A	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... Free Cheque Image Return <sup>5</sup> .....\$2/mth
High Interest TFSA Savings Account	No fees for debit transactions	N/A	Paperless..... Free Online Statements..... Free Statement..... Free

Private Banking Account <sup>10</sup>	TD Waterhouse <sup>®</sup> Private Banking Monthly Fee	Transactions Included	Additional Transaction and Handling Fees	Record Keeping Fees
Chequing Account Savings Account U.S. Dollar Account <sup>11</sup>	\$100.00 (includes up to 3 Private Banking Accounts)	Unlimited transactions	No additional fees	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... Free Cheque Image Return <sup>5</sup> ..... Free



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U.S. Dollar Account <sup>11</sup> <i>All fees charged in U.S. funds</i>	Debit Transaction <sup>13</sup> Fees	Minimum Monthly Balance (MMB) <sup>3</sup> to waive fees	Record Keeping Fees
U.S. Daily Interest Chequing Account	\$1.00 U.S. each	\$1,000	Paperless..... Free Online Statements..... Free Statement..... \$2.25/mth <sup>†</sup> Passbook <sup>4</sup> ..... \$2.25/mth <sup>†</sup> († waived with MMB <sup>3</sup> of \$200 U.S.)
Borderless Plan	\$4.95 U.S. per month Unlimited debit transactions per month	\$3,000	Paperless..... Free Online Statements..... Free Statement..... Free Passbook <sup>4</sup> ..... Free

- 1 Transactions/Debit Transactions include: withdrawals, transfers, cheques, pre-authorized payments, bill payments and Debit Payment purchases. For High Interest TFSA Savings Accounts, a debit transaction does not include a Debit Payment Purchase. For NYCE<sup>®</sup> 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). For *Interac*<sup>®</sup> e-Transfers, an additional charge is applicable. Deposit transactions are free.
  - 2 Handling fees are in addition to the applicable transaction fee. For foreign currency withdrawals performed at ATMs 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 foreign ATM handling fee) for Savings Accounts and/or Record keeping fee where indicated.
  - 4 Passbook recordkeeping no longer for sale.
  - 5 Cheque Image Return is available with Online Statements and Statement record keeping options only.
  - 6 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.
  - 7 Offered to clients 60 and over.
  - 8 Account no longer for sale.
  - 9 The Youth Account is only available to persons under the age of 19. Youth Account will be converted to a Value, Value Plus or Infinity Account at the age of 19.
  - 10 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.
  - 11 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.
  - 12 Transfers to TD Canada Trust personal Canadian dollar chequing or savings accounts registered in same customer name using the transfer function are free. Transfers between accounts done by way of cheque or *Interac* e-Transfer will be treated as debit transactions.
  - 13 U.S. debits include withdrawals, transfers, cheques and bill payments. Banking via ATM machines and Debit Payment Purchase is not available.
- All trade-marks are the property of their respective owners.  
 ® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or a wholly-owned subsidiary in Canada and/or other countries.

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

**Our Hold Funds Policy**

When you deposit a cheque to your personal deposit account, either at a branch or through the Green Machine<sup>®</sup> ATM, 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 ATM 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 at [www.tdcanadatrust.com/accounts](http://www.tdcanadatrust.com/accounts).

**Cheque / Payment Services**

Cheque Certification <sup>A</sup> :	
Account Holder.....	\$10.00
Non Account Holder.....	\$15.00
NSF items <sup>A</sup> (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 <sup>A</sup> (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 <sup>A</sup> ..... \$20.00	
Using a non-MICR encoded cheque..... Free	
EasyWeb <sup>®</sup> View Cheque Service <sup>A,B</sup> ..... \$1.50 per image	
In Branch Cheque Copy processed within past 90 days <sup>B</sup> ..... Free	
processed more than 90 days ago <sup>A,B</sup> ..... \$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:	
ATM (for Value, Value Plus, Infinity and Preferred chequing accounts only).....	\$1.00
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 <sup>A</sup> .....	\$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<sup>A</sup>**

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 (excludes Youth Account):		
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<sup>A</sup>**

Overdraft protection is available on Chequing and U.S. Dollar Accounts<sup>C</sup>, subject to credit approval and covers cheques, pre-authorized payments, transfers between accounts, Debit Payment Purchases, ATM / Telephone / Web withdrawals, transfers, bill payments, up to your approved overdraft limit:

- Overdraft Protection: We will charge you a monthly \$4 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 <sup>D</sup>	Price <sup>E</sup>
Small (1.0 - 9.0 sq. inches).....	\$42.50
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

**e-Transfer Service**

Send an <i>Interac</i> <sup>®</sup> e-Transfer.....	\$1.50 per transfer <sup>F</sup>
Receive an <i>Interac</i> e-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 <sup>A</sup> - 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)

**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) <sup>G</sup> :	
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<sup>H</sup>**

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)**

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 Group Registered Plan.

**Travellers Cheques**

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

<sup>A</sup> Charged in the currency of account.

<sup>B</sup> 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.

<sup>C</sup> Pay As You Go Overdraft Protection is not available on US Dollar Accounts.

<sup>D</sup> Some sizes not available at some branches.

<sup>E</sup> Plus GST, HST, QST as required by Federal and Provincial legislation.

<sup>F</sup> Regular account transaction fees may apply.

<sup>G</sup> Excludes a faxed or mailed copy of transfer details - see Searches / Notices.

<sup>H</sup> Foreign Bank and communication charges may apply. Fee may be charged in the currency of the payment source.

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