

The method of calculating interest is summarized below:

<b>Chequing Account</b>	<b>Tiers On Account</b>	<b>Details</b>	<b>Overdraft Protection<sup>G</sup></b>	
<b>Value Account</b> <b>Value Plus Account</b> <b>Infinity Account</b> <b>Select Service<sup>A</sup></b> <b>Plan 60<sup>B</sup></b> <b>Private Banking Account<sup>C</sup></b>  <b>Preferred Chequing Account<sup>D,E</sup></b>	Tier 1: \$0 to \$499.99 Tier 2: \$500 to \$2,999.99 Tier 3: \$3,000 to \$4,999.99 Tier 4: \$5,000 and over	0.000 % 0.000 % 0.000 % 0.000 %	Interest is payable monthly at the rates per annum, as offered.  Interest will be calculated by multiplying the interest rate for each tier by the portion of the daily closing balance in that tier.	<input type="checkbox"/> Pay As You Go Overdraft Protection <input type="checkbox"/> Overdraft Protection Overdraft limit: \$ _____  Interest Rate: _____% per annum  Account #: _____

<b>Savings Account<sup>F</sup></b>	<b>Tiers On Account</b>	<b>Details</b>	
<b>Tier Savings Account</b>  <b>Private Banking Account<sup>C</sup></b>	Tier 1: \$0 to \$2,999.99 Tier 2: \$3,000 to \$4,999.99 Tier 3: \$5,000 to \$9,999.99 Tier 4: \$10,000 to \$24,999.99 Tier 5: \$25,000 to \$59,999.99 <b>Bonus Tiers:</b> Tier 6: \$60,000 to \$99,999.99 Tier 7: \$100,000 and over	0.050 % 0.050 % 0.250 % 0.250 % 0.250 % 0.250 % 0.250 %	Interest is payable monthly at the rates per annum, as offered.  For tiers 1 to 5, the interest rate for each tier is paid on your total daily closing balance.  When your balance falls within tier 6 or 7, you earn the tier 5 interest rate on \$59,999.99, plus bonus interest on the portion of your daily closing balance within tiers 6 and 7.
<b>Companion Savings Account<sup>TM</sup></b>  <b>Youth Account</b>	Tier 1: \$0 to \$4,999.99 Tier 2: \$5,000 and over	0.050 % 0.250 %	Interest is payable monthly at the rates per annum, as offered.  Interest will be calculated by multiplying the interest rate for each tier by the portion of the daily closing balance in that tier.
<b>Guaranteed Investment Account</b>	Tier 1: \$0 to \$999.99 Tier 2: \$1,000 to \$4,999.99 Tier 3: \$5,000 to \$9,999.99 Tier 4: \$10,000 to \$24,999.99 Tier 5: \$25,000 to \$59,999.99 Tier 6: \$60,000 and over	0.000 % 0.000 % 0.750 % 0.750 % 0.750 % 0.750 %	Interest is payable monthly at the rates per annum, as offered.  Interest for each tier is paid on your total daily closing balance.
<b>TD Premium Bonus Account<sup>D</sup></b>	Tier 1: \$0 to \$24,999.99 Tier 2: \$25,000 to \$59,999.99 Tier 3: \$60,000 and over	0.050 % 0.250 % 0.250 %	Interest is paid monthly on the last day of the month on the total daily closing balance and at the rates per annum, as offered.  Interest will be calculated daily on the total closing balance, plus ½% annual interest bonus on a minimum account balance of \$60,000 or more. Bonus interest reward is not compounded and is payable annually on the last business day in June. The account must remain open on the interest payment dates and for at least 90 days prior to those dates in order to earn interest.
<b>TD Premium Savings Account<sup>D</sup></b>	No tiers	0.050 %	Interest is paid semi annually on April 30th and October 31st.  Interest will be calculated on minimum monthly balance each month.  The account must remain open for one complete calendar month in order to earn interest.

U.S. Dollar Account	Tiers On Account	Details	Overdraft Protection <sup>G</sup>
<b>U.S. Daily Interest Chequing Account</b> <b>Borderless Plan</b> <b>Private Banking Account<sup>C</sup></b>	Tier 1: \$0 to \$499.99	0.000 %	Overdraft limit: \$ _____  Interest Rate: _____% per annum  Account #: _____
	Tier 2: \$500 to \$999.99	0.000 %	
	Tier 3: \$1,000 to \$2,999.99	0.050 %	
	Tier 4: \$3,000 to \$4,999.99	0.050 %	
	Tier 5: \$5,000 to \$9,999.99	0.100 %	
	Tier 6: \$10,000 to \$24,999.99	0.100 %	
	Tier 7: \$25,000 to \$59,999.99	0.250 %	
	Tier 8: \$60,000 and over	0.500 %	

Registered Plans <sup>F</sup>	Tiers On Account	Details
<b>Daily Interest Savings RRSP</b>	Tier 1: \$0 to \$4,999.99	0.050 %
	Tier 2: \$5,000 to \$24,999.99	0.150 %
	Tier 3: \$25,000 to \$59,999.99	0.250 %
	Tier 4: \$60,000 and over	0.250 %
<b>Daily Interest Savings RIF/LIF/LRIF/PRIF/RESP</b>	Tier 1: \$0 to \$4,999.99	0.050 %
	Tier 2: \$5,000 to \$24,999.99	0.150 %
	Tier 3: \$25,000 to \$59,999.99	0.250 %
	Tier 4: \$60,000 and over	0.250 %
<b>High Interest TFSA Savings Account</b>	Tier 1: \$0 to \$999.99	1.000 %
	Tier 2: \$1,000 to \$4,999.99	1.000 %
	Tier 3: \$5,000 to \$9,999.99	1.000 %
	Tier 4: \$10,000 to \$24,999.99	1.000 %
	Tier 5: \$25,000 to \$59,999.99	1.000 %
	Tier 6: \$60,000 and over	1.000 %

**Notes Regarding Interest Earned on Deposit Accounts:**

- 1) Interest is calculated based on the daily closing balance of the account. This balance includes transactions completed on a business day as follows:
  - All in-branch transactions, EasyLine™ transactions, and EasyWeb™ transactions (except TD Waterhouse\* transfers and account transfers involving foreign currency) completed prior to 11:59 p.m. ET
  - All EasyWeb TD Waterhouse transfers completed prior to 8:00 p.m. ET
  - All EasyWeb account transfers involving foreign currency, ABM transactions, *Interac*® Direct Payment purchases, and *Interac* and PLUS\*\* ABM withdrawals completed prior to 9:00 p.m. ET
 Transactions completed or processed after the above times on a business day or anytime over the weekend or on a statutory holiday will be considered for interest calculation purposes to have been made on the next business day.
- 2) Daily interest is calculated as follows: Daily closing balance x interest rate for the appropriate tier divided by 365. Interest calculations using a minimum monthly balance are calculated based on 366 days during a leap year. Interest accrues for each day during a leap year. When an account is closed, interest credited is calculated based on the previous business day.
- 3) For deposit accounts opened on the last business day of the month, any interest earned for that day will be posted to the account on the last business day of the following month.
- 4) In-branch deposits containing cheques totalling \$100,000 or greater received after 5:00 pm local time (or anytime on a weekend) will be held in safe-keeping and deposited to the account the next business day.
- 5) Business day means Monday to Friday, excepting statutory holidays and excluding Saturdays and Sundays.
- 6) Interest rates are subject to change without notice.

- <sup>A</sup> Select Service: former Investment Builder Account<sup>+</sup> with TD Preferred\* Service plan earns Tier Savings Account interest and is not eligible for either kind of overdraft protection.
- <sup>B</sup> Plan 60: former Investment Builder Account with TD Plan 60\* Service plan earns Tier Savings Account interest and is not eligible for either kind of overdraft protection.  
Plan 60: former TD Premium Bonus\* Account with TD Plan 60 Service plan earns Premium Bonus Account interest plus ¼%, and is not eligible for either kind of overdraft protection.  
Plan 60: former TD Premium Savings\* Account with TD Plan 60 Service plan earns Premium Savings Account interest plus ¼%, and is not eligible for either kind of overdraft protection.
- <sup>C</sup> 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.
- <sup>D</sup> Account no longer for sale.
- <sup>E</sup> Excludes former TD Personal Chequing Account-no interest paid on account.
- <sup>F</sup> Overdraft protection not available on Savings Accounts or Registered Plans.
- <sup>G</sup> Pay As You Go Overdraft Protection not available on Savings Accounts, US Dollar Accounts, Private Banking Accounts and Registered Plans.
- ® Trade-mark of *Interac* Inc., TD Canada Trust authorized user of the trade-mark.
- ™ Trade-mark of The Canada Trust Company.
- \* Trade-mark of The Toronto-Dominion Bank.
- \*\* Visa International Service Association/TD Canada Trust, licensed user of Mark.
- + Trade-mark of TD Mortgage Corporation.