

Important Notice

- ▶ Changes are coming soon to your TD Travel Card.
- ▶ Important information regarding your TD First Class Travel® *Visa Infinite** Cardholder Agreement.

Changes are coming soon to your TD Travel Card.

- More flexible TD Point redemptions for Book Any Way travel purchases.
- Enhanced travel insurance coverage for the TD First Class Travel[®] *Visa Infinite*^{*} Card.



Enjoy more redemption flexibility than ever before.

Starting August 16, 2015, you can now redeem in minimum \$1 increments for travel purchased through any travel providers outside of Expedia For TD[®] (“Book Any Way”).

Here is how it works:

1. For the first **\$1,200** of that travel purchase (equal to 300,000 TD Points):
 - Every **250 TD Points redeemed equals \$1** in travel savings for that travel purchase amount.
2. For **each \$1 over the first \$1,200** of that travel purchase:
 - Every **200 TD Points redeemed are worth \$1** in travel savings for that travel purchase amount that is over the first \$1,200.

For example: Travel of \$2,275 equals 515,000 TD Points. Details on page 2 in the enclosed **Important Notice**.

Expedia For TD is the fastest way to earn TD Points.

For every \$1 in travel purchases booked through Expedia For TD¹ on your TD Travel Card, you'll **earn up to triple the TD Points**:



	TD First Class Travel [®] <i>Visa Infinite*</i> Card	TD Platinum Travel <i>Visa*</i> Card	TD <i>Classic*</i> Travel <i>Visa*</i> Card
Online through ExpediaForTD.com	9 TD Points	6 TD Points	4 TD Points
By phone through Expedia For TD	6 TD Points	4 TD Points	3 TD Points
Travel providers outside of Expedia For TD	3 TD Points	3 TD Points	2 TD Points

Remember, when you redeem for travel booked through Expedia For TD, you must redeem in minimum increments of 10,000 TD Points (\$50 travel value).

Good news: Travel Insurance benefits will be enhanced for the TD First Class Travel[®] *Visa Infinite*^{*} Card, at no additional cost!

Effective August 16, 2015:

- For Trip Cancellation Insurance², the maximum benefit is increasing from **\$1,000 to \$1,500 per insured person**, to a maximum of \$5,000 for all insured persons.
- For Travel Medical Insurance³, the coverage period is increasing from **15 days to 21 days** for TD First Class Travel Cardholders under 65 years of age, along with any additional eligible insured persons.

¹ Expedia For TD is operated by Expedia, Inc. at ExpediaForTD.com. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, Inc. ² You'll only be eligible for this increase for any travel bookings charged to your TD First Class Travel *Visa Infinite* Card on or after August 16, 2015. Trip Cancellation Insurance is underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). ³ Travel Medical Insurance is underwritten by TD Life Insurance Company. 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.

For more information, please read the enclosed "Important Notice" insert, visit tdcanadatrust.com/agreements or call 1-855-384-9341.





Important information
regarding your
TD First Class Travel[®] *Visa*
*Infinite** Cardholder Agreement.

Please read this insert to learn about changes to the TD Travel Rewards Program, along with changes to the Trip Cancellation Insurance and Travel Medical Insurance coverages, that will affect your TD First Class Travel *Visa Infinite* Account effective August 16, 2015.

This insert also contains the updated version of the new TD Travel Rewards Program Terms and Conditions for your Card in effect as of August 16, 2015, so please be sure to keep it in a safe place for future reference.

Visit tdcanadatrust.com/agreements for a copy of our updated Cardholder Agreement or contact us at 1-855-384-9341 starting August 16, 2015.

On August 16, 2015, the following changes to the TD Travel Rewards Program Terms and Conditions contained in your TD First Class Travel Visa Infinite Cardholder Agreement will take effect:

Travel Purchases made through Other Travel Providers

- Every 250 TD Points (up to the first 300,000 TD Points redeemed for a Travel Purchase of \$1,200 or under) are worth \$1 in travel savings for that Travel Purchase.
- After the first 300,000 TD Points are redeemed, if the Travel Purchase is for more than \$1,200, then every 200 TD Points are worth \$1 in travel savings for that Travel Purchase amount that is over \$1,200.

Redemptions can only be made in 250 or 200 TD Points, as applicable.

For example:

A. Travel Purchases of \$1,200 and Under

Cost of Travel Purchase at Other Travel Provider:	\$1,175
TD Points redeemed to cover cost in full:	293,750 TD Points <i>Calculation:</i> <i>(\$1,175 x 250 TD Points = 293,750 TD Points)</i>

B. Travel Purchases of \$1,201 or More

Cost of Travel Purchase at Other Travel Provider:	\$2,275
TD Points redeemed to cover cost in full:	515,000 TD Points <i>Calculation:</i> <i>(\$1,200 x 250 TD Points = 300,000 TD Points) + (\$1,075 x 200 TD Points = 215,000 TD Points)</i>

We have also improved the language in some of the paragraphs to help make it easier for you to read.

For your convenience, the new version of the TD Travel Rewards Program is set out below.

Questions? For more information, please visit tdcanadatrust.com/agreements or call **1-855-384-9341**.

If you wish to cancel your Account at any time, you can always contact the TD Credit Card Centre.

TRAVEL REWARDS PROGRAM TERMS AND CONDITIONS

In this section, the words “**we**”, “**us**” and “**our**” mean: (1) the Bank; and (2) the Expedia For TD online and phone channels (“**Expedia For TD**”) that are operated by Expedia, Inc. (“**Expedia**”). “**Program**” means the TD Travel Rewards Program associated with the Account and includes all Program privileges and travel reward benefits, including TD Points. “**Travel Purchases**” means all Purchases of travel and related services (including bookings) under the Program charged to the Account. All Travel Purchases made through Expedia For TD are provided by Expedia or its agents or suppliers. All Travel Purchases made under the Program, but not using Expedia For TD, are provided by third party agencies, suppliers or other travel providers, including any online sites or phone channels operated by Expedia (except for Expedia For TD) and any other online travel agencies, suppliers or providers (the “**Other Travel Providers**”). Applicable terms of the TD First Class Travel *Visa Infinite* Cardholder Agreement apply to the Program, as do the following additional terms and conditions, which together are referred to as this Agreement.

TD POINTS

TD Points are earned for Purchases charged to the Account as follows:

- 1) Three (3) TD Points are earned for each one (1) dollar in Purchases;
- 2) Nine (9) TD Points are earned for each one (1) dollar in Travel Purchases made online through Expedia For TD; and
- 3) Six (6) TD Points are earned for each one (1) dollar in Travel Purchases made by phone through Expedia For TD.

All fees, Cash Advances (including Balance Transfers and TD *Visa* Cheques), interest charges, optional services, refunds, rebates or other similar credits do not earn TD Points unless there is a special promotion. Credits for refunds, returned items, rebates and other similar credits will reduce or cancel the TD Points earned by the full or partial amount originally charged to the Account.

When you redeem TD Points towards a Travel Purchase charged to your Account:

- 1) The dollar value of the redeemed TD Points is applied as a credit to the original amount of the Travel Purchase charged to your Account, leaving you with a net Travel Purchase amount, if any, that is charged to your Account (the “**Net Amount**”); and 2) You will earn TD Points only on the Net Amount. For more details, refer below to “**TD Points Redemption**”.

We will provide you with the TD Points balance (the “**TD Points Balance**”) within the monthly statement for the Account. You must promptly and carefully examine the TD Points Balance and tell us in writing of any errors in the TD Points Balance. In the event of an error, our only responsibility is to correct the error. If you do not tell us about an error within thirty (30) days of the statement date of the monthly statement for the Account, the TD Points Balance will be

considered correct and you may not afterwards make any claim against the Bank relating to your TD Points Balance. However, we can adjust the TD Points Balance on the Account at any time.

TD Points from the Account cannot be combined or pooled with TD Points from another TD Credit Card Account unless you are the Primary Cardholder on each TD Credit Card Account.

TD Points cannot be transferred upon the death of the Primary Cardholder, except to an Authorized User who applies, qualifies and becomes a Primary Cardholder.

We may let you redeem TD Points towards items other than Travel Purchases, such as merchandise and gift cards. If we do, the additional terms and conditions that redemption option will apply in addition to these TD Travel Rewards Program Terms and Conditions.

TD Points have no cash value and cannot be redeemed for cash or credit except as we may permit.

TD Points are void if sold, bartered or assigned. TD Points cannot be divided or transferred in the event of separation or divorce.

TD POINTS EXPIRY

TD Points will not expire as long as the Account remains open and in good standing, and this Agreement has not ended. In the event that we end the Agreement for any reason, all TD Points will expire immediately. If the Account is in good standing and the Primary Cardholder ends this Agreement and/or transfers to another TD Credit Card Account, any accumulated TD Points from the Account can only be transferred to another TD Credit Card Account that earns TD Points provided that the Primary Cardholder is the Primary Cardholder of that other TD Credit Card Account. Otherwise, TD Points from the Account must be redeemed within ninety (90) days of the date of the transfer to another TD Credit Card Account or when this Agreement ends. We can delay the expiry of TD Points and that delay will not set a precedent for any future TD Points expiry.

MAKING TRAVEL PURCHASES

1) Through Expedia For TD

A Cardholder can make Travel Purchases through Expedia For TD by:

- 1) Redeeming TD Points to cover the full cost of the Travel Purchase;
- 2) Combining the redemption of TD Points and a charge to the Account to cover the full cost of the Travel Purchase; or
- 3) Charging the full cost of the Travel Purchase to the Account.

Travel Purchases can only be made through Expedia For TD by using TD Points alone, by using the Account alone or by a combination of TD Points and the Account.

2) Through Other Travel Providers

A Cardholder may also make a Travel Purchase through Other Travel Providers by charging the full cost (or any portion) of the Travel Purchase to the Account. To redeem TD Points towards any amount of a Travel Purchase made at Other Travel Providers, refer below to “**TD Points Redemption**”.

WHO CAN MAKE TRAVEL PURCHASES

All Cardholders are entitled to make Travel Purchases under the Program, using their Card at Expedia For TD or at Other Travel Providers, whether or not TD Points are or will be redeemed for that Travel Purchase.

TRAVEL ARRANGEMENTS

1) Through Expedia For TD

Every effort will be made to ensure that all your travel requirements are met. However, your travel is based on travel supplier-available space and seating and is subject to terms and conditions of the travel supplier, such as pre-payment requirements. Travel space and prices are not confirmed until Expedia For TD confirms the reservation with the travel supplier. It is the Cardholder’s responsibility to instruct Expedia For TD to confirm the reservation with the travel supplier. A reservation, which merely holds your space, does not guarantee the price.

Once your travel arrangement has been confirmed, the treatment of any routing changes, changes to travel dates, cancellations, “no-shows”, additional charges, such as any taxes, and any other changes will be solely at the discretion of the travel supplier or other third party and are not our responsibility. Travel supplier policies may vary from time to time and may differ among travel suppliers. It is the Cardholder’s responsibility to know the relevant policies, terms and conditions of the travel supplier.

Expedia For TD will make every reasonable effort to provide travel information upon your request. However, we accept no responsibility or liability in the event that failure to provide you with information results in travel arrangements that have a higher cost or differ in any way from arrangements that may be available through other travel suppliers.

2) Through Other Travel Providers

You are responsible for confirming the details and terms and conditions of Travel Purchases made through Other Travel Providers, including all travel supplier restrictions and reservations that apply to those Travel Purchases, even if you redeem TD Points under the Program towards those Travel Purchases.

TRAVEL DOCUMENTS

1) From Expedia For TD

All correspondence and travel documents provided by Expedia For TD will be sent to the Primary Cardholder's address appearing in our records at Expedia For TD or by following the instructions we receive from the Primary Cardholder. However, Expedia For TD does not offer facilities to pick up travel documents in person. We are not responsible for any failure to receive correspondence and travel documents if we send them to the address or other contact information for the Account, appearing in our records at Expedia For TD, or by following the instructions we receive from the Primary Cardholder.

You and your travel companions are responsible to ensure that you have in your possession, on departure and as otherwise required, all necessary travel documents as required by law. If you do not have the necessary travel documents, you may be denied boarding by the travel supplier. We are not responsible if you do not have the necessary travel documents and you will not be entitled to any compensation from us. It is your responsibility to check with the airlines and other travel suppliers for all estimated departure times, arrival times, and check-in times.

Some travel suppliers will not board passengers unless the passengers have checked in within an appropriate amount of time prior to departure. The appropriate amount of time is determined by the airline or other travel supplier in advance of departure.

2) From Other Travel Providers

You are responsible for confirming the details and terms and conditions of Travel Purchases made through Other Travel Providers, including all travel documents and correspondence required and arrangements for obtaining them from the Other Travel Providers, even if you redeem TD Points towards those Travel Purchases.

TD Points Redemption

TD Points can be immediately redeemed for Travel Purchases made through Expedia For TD at the time you make the Travel Purchase, as explained below.

For Travel Purchases made through Other Travel Providers, TD Points must be redeemed after the Travel Purchase has been made as explained in **"Redeeming TD Points after a Travel Purchase has been made through Other Travel Providers"** section 2 below.

To redeem TD Points, the Account must be open, in good standing, and not in default under the terms and conditions of this Agreement.

TD Points can only be redeemed by the Primary Cardholder or an Authorized User.

TD Points that have not been recorded in your TD Points Balance cannot be redeemed. TD Points are not earned on any Purchases that are not posted to the Account, including any Travel Purchases made through Other Travel Providers. This means that until the Purchase is posted to the Account and the TD Points earned on that Purchase have been recorded in your TD Points Balance, you cannot redeem any TD Points that you may earn on that Purchase.

You can redeem TD Points under the Program for any amount of a Travel Purchase as follows: 1) You can redeem the required number of TD Points to cover the full amount of the Travel Purchase. If the dollar value of the TD Points redeemed exceeds the full amount of any Travel Purchase, your Account will not be credited for more than the full amount of the Travel Purchase; or 2) You can redeem the required number of TD Points for any portion of the Travel Purchase. Your Account will be credited with an amount equal to the dollar value of the TD Points redeemed. The Net Amount of any Travel Purchase will remain on the Account and the Primary Cardholder is responsible for payment of the Net Amount.

Whether a Travel Purchase is made through Expedia For TD, or through Other Travel Providers, if any TD Points are redeemed towards that Travel Purchase, TD will provide a credit for those redeemed TD Points in an amount equal to the dollar value of those TD Points.

1) Redeeming TD Points for Travel Purchases made through Expedia For TD

Every 10,000 TD Points redeemed are worth \$50 in travel savings off the cost of Travel Purchases made through Expedia For TD. Redemptions can only be made in 10,000 TD Point increments. We can decrease the required minimum TD Point redemption increment at any time.

When you make a Travel Purchase through Expedia For TD, you can only redeem those TD Points that are recorded in your TD Points Balance at the time you are making that Travel Purchase, even if the Travel Purchase requires only a deposit at that time. As a reminder, when you redeem TD Points towards a Travel Purchase that you are making through Expedia For TD, any credit that is applied to your Travel Purchase for the TD Points you are redeeming will reduce or cancel the

TD Points to be earned for that Travel Purchase. When you redeem TD Points towards only a portion of your Travel Purchase: 1) The dollar value of the TD Points you have redeemed will be applied as a credit to the full amount of that Travel Purchase charged to your Account and only the Net Amount of that Travel Purchase will be charged to your Account; and 2) You will only earn TD Points on the Net Amount of that Travel Purchase.

2) Redeeming TD Points after a Travel Purchase has been made through Other Travel Providers

For each Travel Purchase made through an Other Travel Provider, a Cardholder can redeem TD Points towards the amount of that Travel Purchase as follows:

1. For the first \$1,200 of that Travel Purchase (equal to 300,000 TD Points):
 - Every 250 TD Points redeemed equals \$1 in travel savings for that Travel Purchase amount.
2. For each \$1 over the first \$1,200 of that Travel Purchase:
 - Every 200 TD Points redeemed are worth \$1 in travel savings for that Travel Purchase amount that is over the first \$1,200.

This means that when you redeem TD Points towards a Travel Purchase made at an Other Travel Provider:

- 250 TD Points = \$1 in travel savings for up to the first 300,000 TD Points you redeem for that Travel Purchase; and
- 200 TD Points = \$1 in travel savings for any TD Points over the first 300,000 TD Points that you redeem for that Travel Purchase.

Redemptions can only be made in 250 or 200 TD Points, as applicable.

For example:

A. Travel Purchases of \$1,200 and Under

Cost of Travel Purchase at Other Travel Provider:	\$1,175
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B. Travel Purchases of \$1,201 or More

Cost of Travel Purchase at Other Travel Provider:	\$2,275
TD Points redeemed to cover cost in full:	515,000 TD Points <i>Calculation:</i> <i>(\$1,200 x 250 TD Points</i> <i>= 300,000 TD Points) +</i> <i>(\$1,075 x 200 TD Points</i> <i>= 215,000 TD Points)</i>

In summary:

- Every 250 TD Points (up to the first 300,000 TD Points redeemed for a Travel Purchase of \$1,200 or under) are worth \$1 in travel savings for that Travel Purchase.
- After the first 300,000 TD Points are redeemed for a Travel Purchase of more than \$1,200, every 200 TD Points are worth \$1 in travel savings for the amount of that Travel Purchase that is over \$1,200.

For Travel Purchases made through Other Travel Providers, TD Points must be redeemed within ninety (90) days after the Travel Purchase has been posted to the Account. You cannot redeem TD Points through Other Travel Providers. To determine when a Travel Purchase has been posted to your Account, you can view your transactional history for the Account online through our EasyWeb® Internet banking or allow the Travel Purchase to appear on your next monthly statement after the transaction date of that Travel Purchase. As a reminder, when you redeem TD Points towards a Travel Purchase that you made through Other Travel Providers, any credit for the TD Points redeemed and applied to your Account for your original Travel Purchase amount will reduce or cancel the TD Points that were earned for that Travel Purchase. This means that when you redeem TD Points towards only a portion of your original Travel Purchase: 1) The dollar value of the TD Points you have redeemed will be applied as a credit to your Account to reduce the full amount of your original Travel Purchase;

and 2) You will only earn TD Points on the Net Amount of your original Travel Purchase.

OTHER REWARDS PROGRAMS

Although Travel Purchases made through Expedia For TD or through Other Travel Providers may earn frequent flyer miles, points or other benefits from other travel rewards programs (“**Other Benefits**”), you cannot redeem Other Benefits under the Program. We will not book all or any portion of your Travel Purchase for which you are using Other Benefits. If you are using Other Benefits (in whole or in part) for your Travel Purchase, you must make such Travel Purchase directly with the originating issuer of your Other Benefits. We are not responsible for the issue or redemption of Other Benefits.

TAXES

The payment of all applicable taxes related to travel reward benefits under the Program, including Travel Purchases made through Expedia For TD or through Other Travel Providers, is your sole responsibility. Some of the applicable taxes may be charged to the Account and/or paid by redeeming TD Points at the time you make the Travel Purchase through Expedia For TD, while other taxes may be otherwise collected from the Cardholder such as upon arrival at, or departure from, the Cardholder’s destination.

The credit provided by the Bank for the amount of any TD Points redeemed by the Cardholder towards a Travel Purchase or towards taxes payable on that Travel Purchase, whether purchased through Expedia For TD or through Other Travel Suppliers, will not result in the Bank being responsible for the payment of any applicable taxes relating to Travel Purchases made through Expedia For TD or through any Other Travel Provider.

The amount of any taxes or other charges associated with your Travel Purchase that are imposed by travel suppliers or other third parties (including any Other Travel Provider) is your sole responsibility and may change at any time without notice, even after the date that the Travel Purchase arrangements have been confirmed. Any personal income tax liability that may arise from the receipt or redemption of TD Points is your sole responsibility.

LIABILITY FOR TRAVEL SUPPLIERS

We accept no responsibility or liability for the failure of any travel supplier, including any Other Travel Provider, to perform travel arrangements for any reason or for any other actions, errors or omissions by a travel supplier or Other Travel Provider. We will not, under any circumstances, assume any liability for any loss or damage caused by goods or services supplied or requested in connection with the Program. We accept no responsibility or liability if travel arrangements are voluntarily or involuntarily rerouted, downgraded or upgraded from your original paid itinerary and class of

service by a travel supplier or Other Travel Provider or for any other changes or substitutions that a travel supplier or Other Travel Provider may make. It is the Primary Cardholder's responsibility to know the relevant policies, terms and conditions of the travel supplier, including those of any Other Travel Provider.

CHANGES AND TERMINATION

We reserve the right to change any of the rules, regulations, terms, conditions, restrictions, benefits, procedures and suppliers of services in respect of the Program and the Account, in whole or in part, with or without prior notice. However, when no prior notice is provided, we will make every effort to inform you of such changes as soon as possible after they are made. We are not responsible for market changes beyond our control.

We may terminate the Program at any time. If the Program is terminated, TD Points may only be redeemed within ninety (90) days from the date of our notice of Program termination unless we agree to a shorter time period. We reserve the right to cancel or make changes to the Account, TD Points, or other travel reward benefits related to the Program, with or without notice, for any reason, including if you abuse the Program privileges, do not comply with this Agreement, misrepresent any information provided to us or if you conduct yourself in a manner detrimental to us or the interests of the Program.

INTERPRETATION AND LIMITATION OF LIABILITY

We will be the final authority on the interpretation of all rules, regulations, procedures, terms, conditions, restrictions and benefits of the Program as outlined in this Agreement.

We are not responsible or liable for any loss suffered by Cardholders or third parties relating to the Program, TD Points, any travel suppliers, including Other Travel Providers, travel reward benefits, terms and conditions of the Program or as a result of changes to, or termination of, the Program, Card(s) or the Account.

We will not be liable for any damages relating to the Program, TD Points, any travel suppliers, including Other Travel Providers, or travel reward benefits. As well, the Bank accepts no liability or responsibility for any Travel Purchases made under the Program through Expedia For TD.

Any Cardholder may be subject to claims and may lose Program privileges if they do not comply with this Agreement.

Every effort has been made to ensure that the information in materials provided to Cardholders from time to time, including by Expedia For TD, is accurate. However, we will not be liable for any information provided to you that contains mistakes or is incomplete, or for any loss to, or damages suffered by, Cardholders arising from such missing or incomplete information. We do not review any materials or information that are/is provided to you by or through any travel suppliers, including Other Travel Providers, and we are not liable for any errors or omissions that may be contained in that information or materials.

INSURANCE CHANGES

Trip Cancellation Insurance

Effective August 16, 2015, the maximum benefit payable under this coverage will be automatically increased from \$1,000 CDN to \$1,500 CDN per insured person, to a maximum of \$5,000 CDN for all insured persons. You'll only be eligible for this increase for any travel bookings charged to your TD First Class Travel *Visa Infinite* Card on or after August 16, 2015.

Travel Medical Insurance

Effective August 16, 2015, the coverage period will be increased from 15 days to 21 days for insured persons under 65 years of age. You'll only be eligible to receive this increased coverage period for any covered trips that depart on or after August 16, 2015.

All other terms and conditions of your insurance will remain unchanged. Your updated Certificate of Insurance in your Cardholder Agreement can be reviewed on-line effective August 16, 2015, at the website address noted below.

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For more information,
please visit
tdcanadatrust.com/agreements
or call 1-855-384-9341.



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