

# Tips for completing the TD Business Travel Visa\* Card or TD Business Visa Card Application

To streamline the application process, please print out this handy Tip Sheet for your reference before you get started.



## ► Please complete the following four steps:

1. Complete the application, which takes approximately 5-10 minutes.
2. Review and confirm your information.
3. Review the Terms and Conditions.
4. Submit.

## ► Before you begin the application, please note...

To be eligible to apply online, you must:

- Be a Canadian resident.
- Be of the age of majority in your province of residence.
- Be a Sole Proprietor; or
- Be an existing TD Canada Trust business customer, who is the sole owner of your business, and only director of your business (if your business has directors).

Not-for-Profit Organizations, and all other businesses not meeting the above criteria, may visit a local TD Canada Trust branch to apply.

## ► Please have the following information available to help you complete the application:

- Two pieces of identification (i.e., Provincial Driver's Licence, Passport, Canadian Citizenship Card, Canadian bank-issued Access/ABM Card, Major Credit Card)
- Residential information and expenses (if less than 2 years at current address, previous address information will be required)
- Employer's information (i.e., name, address, phone number, etc.)
- Gross Annual Income from all sources
- To find a TD Canada Trust branch near you, visit [www.tdcanadatrust.com/locator](http://www.tdcanadatrust.com/locator)
- *For businesses that are operating as a Partnership, Corporation or Not-for-Profit and currently not a TD Small Business Banking customer – please also bring your business documentation with you to apply at a TD Canada Trust branch near you.*

**Note:** You will receive a written confirmation of your approval or decline in the mail within 5-7 business days of the original receipt of the request. If approved, your Card will be available within approximately 8-10 business days. If you require general assistance, please call TD Canada Trust EasyLine™ at 1-866-222-3456. An EasyLine Specialist is available to take your call 24 hours a day, 7 days a week.

# Request your TD Canada Trust Credit Card for Small Business

To be completed by individual Borrower (Owner)

## STEP 1 Please check only one TD Business Visa Card



**TD Business Travel Visa Card**  
 Annual Fee: \$149  
 Annual Interest Rates: 19.75% on Purchases, and 21.5% on Cash Advances¹.  
 Sign me up for Detailed Monthly Expense Management Reports (at no additional charge)



**TD Business Visa Card**  
 Annual Fee: \$50  
 Annual Interest Rates: 19.75% on Purchases, and 21.5% on Cash Advances¹.  
 Sign me up for Detailed Monthly Expense Management Reports (at no additional charge)

For Office Use Only

Marketing Code **BCWEB**

Response Channel **WEB**

## STEP 2 Please Tell Us About Yourself (the Individual Borrower (Owner))

<input type="checkbox"/> Mr.	First Name	Last Name	Middle Initial(s)	<input type="checkbox"/> Male	Date of Birth	Social Insurance No. (Optional)
<input type="checkbox"/> Mrs.	Home Address			<input type="checkbox"/> Female	M M D D Y Y	
<input type="checkbox"/> Miss	Apt. No.			Phone Number ( ) -		
<input type="checkbox"/> Ms.	City	Province	Postal Code	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Live with Parents
<input type="checkbox"/> Dr.	How Long? YRS/MTHS					
Previous Address (if less than 2 years at current address)		Apt. No.	City	Province	Postal Code	How Long? YRS/MTHS
Country	Credit Limit Requested (Minimum (\$1,000)) \$	Email Address (Optional)			Preferred Language <input type="checkbox"/> English <input type="checkbox"/> French	

**Identification Verification** If none of the below options suit, please call 1-888-388-9666 for a full list of acceptable IDs.

**Please provide the following:** One piece of valid government issued identification such as: Canadian Driver's Licence Number, Passport Number, Permanent Resident Card Number, Certificate of Indian Status Number or Canadian Citizenship Card/Certificate Number. Also provide a credit card or bank card issued in your name with appropriate account number and name of issuer/bank.

1. Identification Type	Number	Issuing Province/State and Country
2. Identification Type	Number	Issuing Province/State and Country
Do you currently have a banking relationship with TD Canada Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, Current TD Canada Trust Access Card Number	Business Name or Trade Name as it will appear on the card (maximum 19 characters)
Where would you like your Card and Statements mailed? <input type="checkbox"/> Home Address <input type="checkbox"/> Business Address	Have you ever Declared Bankruptcy over The Past Seven Years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Total Monthly Housing Costs: Please ensure you include mortgage/rent, heating, condo fees, property taxes within the value you provide. \$

## STEP 3 About Your Business

Business Name Under Which Tax Refunds Are Filed (Legal Name)		<input type="checkbox"/> Corporation* <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietors <input type="checkbox"/> Other (e.g., association, franchise)	
Nature of Business – Please provide a detailed description of your business (be specific)		Is your business a Not-for-Profit? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide CRA # if registered: _____	
Business Phone Number ( ) -	Ext	Date Established M M D D Y Y	<b>*Corporations only</b> Are you the Sole Shareholder? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you the Sole Director? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Business Fax Number ( ) -	Business Address	City	Province/State Country Postal Code
Occupation/Position (please be specific e.g., President, Office Manager)	Annual Personal Income from Business \$	Other Annual Personal Income (include all other sources of income not included in Business Income e.g., other employment, investments) \$	Source of this Income:
Does your business presently have a borrowing facility? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes: Financial Institution Name	Current available credit limit \$	Are these facilities secured? <input type="checkbox"/> Yes <input type="checkbox"/> No

## About Your Other Employment (if applicable)

Name of Current Employer	How long? YRS/MTHS	Occupation (please be specific e.g., Marketing Manager, Finance Manager)
Address of Current Employer	City	Province/State Country Postal Code

## STEP 4 Your Business Financial Summary (for existing businesses)

Year	Sales	Current Assets	Total Business Liabilities	Business Net Worth
200_	\$ _____	\$ _____	\$ _____	\$ _____
200_	\$ _____	\$ _____	\$ _____	\$ _____
200_	\$ _____	\$ _____	\$ _____	\$ _____

## STEP 5 Signatures for both the Business Borrower (the Business) and Individual Borrower (the Owner) are required

This Application must be signed below both (i) on behalf of the Business Borrower (the Business); and (ii) the Individual Borrower (the Owner), who will be jointly and severally liable with the Business Borrower for all obligations. By signing below, you agree to be bound by the Terms and Conditions above and on the reverse, including the Privacy Agreement. **Credit Consent:** We will obtain information and reports about you from credit reporting agencies and other lenders at the time of and any time during the Application process, and on an ongoing basis to review and verify your creditworthiness and/or establish credit and hold limits.

Print Name of Individual Borrower (Owner) (First and Last): \_\_\_\_\_

Signature of Individual Borrower (Owner) (above) with signing authority for Business Borrower and also in his/her personal capacity as an Individual Borrower: \_\_\_\_\_

Title (if applicable): \_\_\_\_\_ Date: \_\_\_\_\_

## Terms and Conditions

**Interest and Grace Period<sup>1</sup>** Interest is calculated daily at an annual rate of 19.75% on Purchases and 21.5% on Cash Advances. We do not charge interest on new Purchases and fees if we receive payment in full of your Balance every month by the Payment Due Date shown on your current statement. This interest-free period does not apply to Cash Advances. We always charge interest on Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques) from and including the transaction date of the Cash Advance until the amount of the Cash Advance is paid in full. **You lose your interest-free status on all new Purchases and fees if we do not receive payment in full of your Balance by the Payment Due Date shown on your current statement. We then charge interest on all Purchases and fees that appear on your current statement.** Interest is charged daily on any amount owing to us from the transaction date until that amount has been paid in full. We calculate interest daily but add it to your Balance on a monthly basis. We calculate interest on any amount owed each month by: (i) multiplying the amount owed each day by the applicable daily interest rate; and (ii) adding together those interest charges for each day in that month. The total is the amount of interest we will charge you each month. We do not charge interest on interest. **The interest rates applicable to your Account will go up by 5% per annum, calculated on a daily basis, if we do not receive payment of the Minimum Payment shown on your monthly statement within 30 days after the Payment Due Date shown on your monthly statement. You will also lose the benefit of any lower-rate promotional offers (including any offer that remains open to you to participate in). You will pay interest on your Account at the new higher rates shown on your monthly statement. You will continue to pay the higher rates of interest until such time as you have paid the Minimum Payment for two consecutive monthly statements by the Payment Due Date shown on each monthly statement.**

The number of days between the Statement Date and the Payment Due Date shown on your monthly statement is the Grace Period. If we receive payment in full of the Balance by the Payment Due Date on your previous statement, the Grace Period will continue to be the standard 21 days. If we did not receive payment in full of the Balance by the Payment Due Date on your previous statement, the number of days between the Statement Date and the Payment Due Date on your current statement will be automatically extended to 25 days. **Interest will continue to accrue during this extended 25-day period.** When we receive payment in full of your Balance by the Payment Due Date, the number of days between the Statement Date and the Payment Due Date on your next statement will revert back to your standard 21-day Grace Period. In addition, if your Payment Due Date falls on a Saturday, Sunday or holiday in Canada, your Payment Due Date will be automatically extended to the next day that is not a Saturday, Sunday or holiday in Canada. **Any interest that applies will continue to accrue during this extended period.**

Other Fees/Rates <sup>1</sup>	Effective Date of Fee/Rate	Amount
Annual Fee	Month Card issued, annually thereafter (regardless of activation)	TD Business Travel Visa Card – \$149 per Card TD Business Visa Card – \$50 per Card
Cash Advance Fees	Each Cash Advance	\$2.50 (in Canada), \$5.00 (outside Canada) additional PLUS <sup>®</sup> ABM fee \$3.00
Dishonoured Payment Fee	Each Dishonoured Payment	\$42.50
Photocopy Fee	Each Copy Request	\$10.00
Overlimit Fee	When balance exceeds credit limit	\$20.00
Foreign Currency Conversion	Each Foreign Currency Transaction	2.5%

### TERMS AND CONDITIONS

You agree as follows:

(a) you certify all of the Information on this Application to be true and complete; you represent that you are presently current with all of your creditors; there are no liens or judgments against you personally or professionally; you are not now nor have you ever been bankrupt or had any part of an account written off by a creditor as not collectible; (b) you request the TD Canada Trust Credit Card(s) (the "Card(s)") be issued to you as indicated above, and that renewal and replacement Card(s) be issued automatically by us from time to time without any action required by you; (c) you will read and be bound by our TD Canada Trust Credit Card Cardholder Agreement as revised from time to time (the "Cardholder Agreement") that accompanies the Card(s); (d) each of you is a Cardholder for the purpose of the Cardholder Agreement; (e) by signing on behalf of the Business Borrower, you certify that you have full authority to bind the Business Borrower; (f) each of you is jointly and severally (individually and collectively) liable for all obligations (including repayment) under the Cardholder Agreement for all Card(s) issued; (g) use of the Card(s) by any one of you shall evidence receipt and your Agreement to the terms of the Cardholder Agreement; (h) any one of you, with or without notice to the other(s), may request that Additional Card(s) be issued, that Card(s) be terminated, that the credit limit on Card(s) be increased or decreased or otherwise provide us with instructions regarding the Card(s), and each of you will remain jointly and severally (individually and collectively) liable for all obligations (including repayment) under the Cardholder Agreement for all Card(s) issued to you and any other Cardholder(s); we may also deal with you, the Card(s) and any other Cardholder(s) in any manner in accordance with the terms of the Cardholder Agreement; (i) we may send Cardholder Agreement(s), monthly statements and other communications to only one of you and you agree that it will be sufficient communication to all of you; and (j) this Application and the Cardholder Agreement is binding on your successors and permitted assigns. **Privacy Agreement** – In this Application, the words "you" and "your" mean: (i) any individual who has requested from us, or offered to provide a guarantee for, any product or service offered by us; (ii) any individual carrying on business alone; (iii) any individual in partnership with any other individual(s); (iv) the signing authorities, as identified to us, of any entity; (v) any individual(s) signing this Application, including the authorized individual signing for the Business Borrower and the Individual Borrower(s); and (vi) any individual Cardholder(s) for whom a TD Canada Trust Credit Card has been requested. The words "we", "us" and "our" mean TD Canada Trust, which is part of the TD Bank Financial Group ("TDBFG"). TDBFG means The Toronto-Dominion Bank and its affiliates, which provide deposit, investment, loan, securities, trust, insurance and other products or services. If you obtain a TD Canada Trust Credit Card product that offers insurance benefits, "we", "us" and "our" also mean the insurers who provide those benefits from time to time and their reinsurers. The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside our organization, including through the products and services that are provided by us to the entity with which you are associated. You agree as follows: (i) **Collection, Use and/or Disclosure of your Information** – You agree that, at the time you begin a relationship with us and during the course of our relationship, we may collect, use and disclose your Information as described in this Application, the Cardholder Agreement and in the Privacy Agreement found at [www.td.com/privacy](http://www.td.com/privacy), including for, but not limited to, the purposes of identifying you, providing ongoing service, understanding your financial needs, marketing products and services to you by telephone, fax, and automatic dialing-announcing device, at the numbers you have provided us, or by Internet and mail or other methods, protecting us both from fraud and error and complying

with legal and regulatory requirements. This Information may be collected from you and from sources outside our organization, including from: government agencies and registries, law enforcement authorities and public records; credit reporting agencies; other financial institutions; other service providers, agents and other organizations with whom you make arrangements; references you have provided; and persons authorized to act on your behalf under a power of attorney or other legal authority. You authorize those sources to give us the Information. We will limit the collection and use of information to what we require in order to serve you as our customer and to administer our business, including to: verify your identity; evaluate and process your Application, accounts, transactions and reports; provide you with ongoing service to operate and administer the Card network system; analyze your financial needs and activities to help us serve you better; help protect you and us against fraud and error; help manage and assess our risks, operations and relationship with you; and comply with applicable laws and requirements of regulators, including self-regulatory organizations. (ii) **Disclosing your Information** – We may disclose Information including as follows: with your consent; in response to a court order, search warrant or other demand or request, which we believe to be valid; to meet requests for Information from regulators, including self-regulatory organizations of which we are a member or participant, to satisfy legal and regulatory requirements applicable to us; to suppliers, agents and other organizations that perform services for you or for us or on our behalf, including any supplier of services that you receive as an included benefit with your Card or that you request in order for the supplier to establish and serve you as a user of that service; to any Additional Cardholder for whom you request an Additional Card; to operate and administer the Card network system; when we buy or sell all or part of our businesses or when considering such transactions; to help us collect a debt or enforce an obligation owed to us by you; or where permitted by law. (iii) **Sharing Information within TD Bank Financial Group (TDBFG)** – Within TDBFG we may share Information, other than health-related Information, for the following purposes: to manage your total relationship within TDBFG, including servicing your Account, as well as our business risks and operations; to comply with legal or regulatory requirements; and to allow other businesses within TDBFG to tell you about products and services. If you prefer, you may choose not to have us share your Information in this way. (iv) **Social Insurance Number (SIN)** – If we ask for your SIN, your choice to provide it is optional. When you provide us with your SIN, we may also use it as an aid to identify you and to keep your Information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have us use your SIN as an aid to identify you with credit reporting agencies; and (v) **Credit Consent** – For a credit card, line of credit, loan, mortgage or other credit facility, or a deposit account with overdraft protection, hold and/or withdrawal or transaction limits, we will obtain Information and reports about you from credit reporting agencies and other lenders at the time of and during the Application process, and on an ongoing basis to review and verify your creditworthiness and/or establish credit and hold limits. You may choose not to have us conduct a credit check in order to assess an Application for credit. Once you have such a facility or product with us, we may from time to time disclose your Information to other lenders and credit reporting agencies seeking such Information, which helps establish your credit history and supports the credit granting and processing functions in general. If you have a TD Canada Trust Credit Card Account or other credit product with us, you may not withdraw your credit consent. (vi) **Insurance** – If you are applying for, requesting pre-screening for, modifying or making a claim under an insurance product that we insure, reinsure, administer or sell, we may, if necessary, collect, use, disclose and retain health-related Information about you. We may collect this Information from you or any health care professional, medically related facility, insurance company or other person who has knowledge of your Information. We may also obtain a personal investigation report. We may use your Information to: ensure you are eligible for coverage; administer your insurance and our relationship with you; investigate and adjudicate your claims; help manage and assess our risks. We may share your Information with any health care professional, medically related facility, insurance company or other person who has knowledge of your personal Information, to allow them to properly answer questions when providing us with Information about you. We may share lab results about infectious diseases with appropriate public health authorities. If we collect your health-related Information for the purposes described above, it will not be shared within TDBFG, except to the extent that other TDBFG companies insure, reinsure, administer or sell relevant coverage and the disclosure is required for the purposes described above. Your health-related Information may be shared with administrators, service providers, reinsurers and prospective insurers and reinsurers of our insurance operations, as well as their administrators and service providers for these purposes; (vii) **Marketing Purposes** – We may also use your Information for marketing purposes, including to: better understand your financial needs and activities so that we may tell you about other products and services that may be of interest to you, including those offered by our affiliates and third parties we select; determine your eligibility to participate in contests, surveys or promotions, and to conduct and administer contests that you enter; conduct research and surveys to assess your satisfaction with us as a customer, and to develop products and services to meet your needs; contact you by telephone, fax and automatic dialing-announcing device, at the numbers you have provided us, or by Internet, mail and other methods. With respect to these marketing purposes, you may choose not to have us; contact you occasionally either by mail, telephone, email, fax, Internet or all of these methods, with offers that may be of benefit to you; contact you to participate in customer research and surveys; and (viii) **Telephone Discussions** – When speaking with one of our telephone service representatives, we may monitor and/or record your telephone discussions for our mutual protection, to enhance customer service and to confirm our discussions with you.

**More Information:** Please read our Privacy Code – "Protecting Your Privacy" – for further details about these provisions and our privacy policies. Visit [www.td.com/privacy](http://www.td.com/privacy) or contact us for a copy. You acknowledge that we may amend these privacy provisions and our Privacy Code from time to time to reflect changes in legislation or other issues that may arise. We will post the revised provisions and Privacy Code on our website listed above. We may also make them available at our branches or other premises or send them to you by mail. You acknowledge, authorize and agree to be bound by such amendments. If you wish to opt out or withdraw your consent at any time for any of the opt-out choices described above, you may do so by contacting us at 1-866-222-3456. Please read our Privacy Code for further details about your opt-out choices.

**APPLICABLE IN THE PROVINCE OF QUEBEC ONLY:** It is the express wish of the parties that this Agreement and any directly or indirectly related documents be drawn up in English. You may now save and print these pages for your records.

<sup>†</sup> The TD Bank Financial Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance, and other products or services.

1 Annual interest rates, fees and features are subject to change.