

A woman with brown hair and glasses is looking at a laptop in a meeting. A man with glasses and a blue turtleneck sweater is gesturing with his hands while speaking. The background is a blurred office setting with a window showing greenery outside.

Business Planner

Your small business
planning guide



Canada Trust



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Welcome to the TD Canada Trust Business Planner

At TD Canada Trust, we're making it easier for small business owners to do their banking. We know that you're putting everything into your business, doing whatever it takes to make it work. You deserve our help and respect – and you have it.

We also know how important it is for you to have a solid relationship with your bank. A relationship you can count on, day in and day out.

That's why we've created new services, products and advice tailored specifically to your small business needs.

We offer you –

- Valuable products and financial advice to help you run your business more effectively
- Easier business banking with simpler forms
- Easy credit application and fast credit response
- Business banking anytime, anywhere

You can take advantage of these Small Business Banking Services at any of our branches. More than that, you'll find that we'll listen to you, take the time to understand your business and figure out how to make your relationship with us as easy as possible.

The creation of this Business Planner reflects our commitment to our Small Business customers. The Business Planner is a comprehensive financial planning guide for your business. It is easy to use, and can help you manage your business more effectively by organizing your business finances.

Your business plan is your company's road map to success. Completing the Business Planner will help you identify your competitive advantages, set your goals and enable you to grow your business. Please take the time to complete the Business Planner as fully and accurately as possible. If you need any assistance, just call your TD Canada Trust branch representative.

Glossary of Business Terms

Business mortgage – for businesses that own and occupy their premises, mortgage financing can be used to purchase or refinance property.

Cash equity contribution – money invested in your business that represents an ownership interest.

Cash receipts – cash you receive from selling your goods or services.

Collateral or security – assets pledged to support a loan or line of credit.

Cost of goods/services sold – direct costs incurred in making your product or service.

Current assets – cash, receivables, inventory and other assets due within one year.

Current liabilities – payables, bank loans and other debts payable within one year.

Depreciation – the amount by which the cost of an asset is written off, over its estimated useful life.

Disbursements – money paid out to run your business – the opposite of revenue.

General and administrative expenses – the common expenses of doing business, e.g. rent, hydro, advertising, insurance, etc.

Goodwill – an intangible asset reflecting the excess paid for a company over its net asset value.

Gross profit margin – the difference between revenue and the cost of goods or services sold.

Interest expense – the cost of servicing your company's debt.

Line of Credit – a type of bank credit generally used for day-to-day operating expenses.

Operating profit – profit before owners' drawings, dividends and business income taxes.

Payables (or accounts payable) – money your business owes to suppliers, etc.

Receivables (or accounts receivable) – money owed to your business by customers.

Retained earnings – accumulated profits retained in your business and not paid out as dividends.

Revenue or sales – money you receive for the product or service you sell.

Shareholders' equity – the net assets belonging to the owners of a business. (The difference between your company's total assets and total liabilities.)

Term loan – a type of bank loan for a specified amount and period of time, often used to finance equipment or other fixed asset purchases.

Your Business Profile

Your business profile can be your road map to success. The more complete your business profile, the more easily you can assess your particular cash management or borrowing needs.

In this section, fully describe what your business does – or what your business plans are. What advantages does your business have in the marketplace? Providing specific details will help you better understand your business environment, identify your strengths and weaknesses, and target areas for future growth.

Your business briefly described

- Legally Registered Business Name _____
- Trade Name _____
- Address _____

- Is property Leased Owned?
If leased, Expiry Date? _____
- Phone _____ Fax _____ Email Address _____
- Is this an existing or new business? Existing New
- Date business established _____
- Form of business ownership Sole proprietorship Date of trade name registration _____
 Partnership Date of registration _____
 Corporation Date of incorporation _____
- Who are the owners of the business?
Name _____ % of ownership _____
Name _____ % of ownership _____
Name _____ % of ownership _____
Name _____ % of ownership _____
- Number of employees _____ Full-time _____ Part-time _____
- The product or service your business provides _____

- Industry sector Retail Manufacturing Service Franchise
 Other _____

Your involvement in your business

- Full-time
- Part-time

Your competitors/your suppliers

- Who are your major competitors? _____

- Who are your major suppliers? _____

- How readily can you switch suppliers? _____
- What payment terms do you have with your suppliers? _____

Your competitive advantage

- Who are your major customers? _____

- Do you have a broad range of customers, or relatively few? _____
- Why do customers prefer your product or service to that of your competitors? _____

- Do you grant credit to your customers, and if so, what is your collection policy? _____

The location and estimated size of your market

- How big is your market in terms of dollars/geographical region/other? _____

- What is your share of that market? _____

The environment in which you do business

- How do economic factors impact your business? For example: Interest rates – Taxes – Level of consumer spending – Current economic cycle – Currency rates – Other.

- How do political factors impact your business? For example: Regulatory environment – Free trade – Government policies – Other.

- How do social factors impact your business? For example: Trends/fads – Current affairs – Other.

- How do technological factors impact your business? For example: Significant changes affecting production and/or the nature of your product.

- How does the Internet affect your business? For example: Internet marketing and sales – Other.

- How do environmental factors impact your business? For example: Pollution – Recycling – Other.

- Has an environmental audit been completed for your business? _____

If so, when and by whom? _____

Your business success factors

- Your business strengths: _____

- Your business weaknesses: _____

- Why do you think your business will succeed? _____

Your future growth

- Where do you expect your business to be in five years?

Your key business objectives

Your Business Plan

Experience teaches that successful small businesses plan carefully for their future. Your business plan outlines exactly what you plan to do – and how much you think it is going to cost you to do it.

A well-prepared plan helps justify your business proposal as well as convince employees, investors and suppliers that you have thoroughly researched and planned for your business.

Give careful thought to this section, and describe your business plan in point form under these two major headings.

Your financing needs

- How much of your own funds have you invested in your business to date? _____
- How do you plan to further fund your business to support future growth? _____

- What is the source of these funds? _____

- What major business purchases or changes (e.g. equipment) have you made this year, or will you make next year? _____

- Do you need to borrow money? How much? _____

- If you need to borrow, what type of financing do you require? Please indicate below.
 Business Line of Credit Equipment Loan
 Business Mortgage Other
- Specifically, what will your bank loan(s) be used for? _____

- How will you repay your loan? _____

- What type of security can you offer?
 Cash Principal Residence Owner-Occupied
 GICs Equipment Business Property
 Savings Bonds Leaseholds Other _____
 Personal Guarantee

Current banking arrangements

- Your bank _____
- Your branch _____
- Your account numbers _____
- Type of loan(s) outstanding _____

- Amount of loan(s) outstanding _____
- Repayment terms _____

Your Business Financial Statements

Use this section to help you prepare your business financial statements – the documents that describe in detail what makes your business run.

- Your Business Balance Sheet
- Your Business Income Statement
- Your Business Cash Flow Forecast

If you have financial statements for your business from your accountant, attach them and disregard this section. If you do not have statements, the following section can help you summarize your financial position. Fill in the information for the length of time you have been in business. If your business is a start-up venture, complete the Cash Flow Forecast section only, and then proceed to Your Personal Financial Statement.

Your Business Balance Sheet

A balance sheet is a snapshot of the financial state of your business at a point in time. A balance sheet reflects what your business owns (assets) and what your business owes (liabilities), as well as capital (shareholders’ equity) that has been invested in your business.

Include the following information for the past five years, if available. This will give you a more complete picture of your business’s development and allow you to plan accordingly.

	As of _____ (day/month)				
Year	_____	_____	_____	_____	_____
ASSETS					
<u>Current Assets</u>					
• Cash					
• Accounts receivable					
• Inventory					
• Prepaid expenses					
• Other					
Total Current Assets					
<u>Fixed Assets</u>					
• Land					
• Buildings					
• Equipment					
• Subtract accumulated depreciation					
Total Fixed Assets					

As of _____
(day/month)

Year	_____	_____	_____	_____	_____
ASSETS CON'T					
<i>Intangible Assets</i>					
• Goodwill					
• Patents					
• Other					
<i>Total Intangible Assets</i>					
<i>Total Assets</i>					
LIABILITIES AND SHAREHOLDERS' EQUITY					
<i>Current Liabilities</i>					
• Short-term bank debt					
• Accounts payable					
• Income taxes payable					
• Long-term debt due within one year					
• Other					
<i>Total Current Liabilities</i>					
<i>Long-term Liabilities</i>					
• Long-term debt					
• Other liabilities					
<i>Total Long-term Liabilities</i>					
<i>Total Liabilities</i>					
<i>Shareholders' Equity</i>					
• Cash equity contribution					
• Authorized stock or share capital					
• Retained earnings					
<i>Total Shareholders' Equity</i>					
<i>Total Liabilities and Shareholders' Equity</i>					

Your Business Income Statement

An income statement details your revenue or sales, expenses and profits over the period you have been in business. If your business has been established for some time, include this information for the past five years. If your business is a new venture or start-up, project your future income on a quarterly basis for the following year.

As of _____
(day/month)

- Annually or
 Quarterly

	Q1	Q2	Q3	Q4	Year
Revenue or Sales					
• Minus:					
Cost of goods/services sold					
Gross Profit Margin					
• Minus:					
Selling expenses					
Office expenses					
Payroll expenses and deductions					
Interest expenses					
General expenses					
Total Operating Expenses					
Operating Profit					
• Minus:					
Business taxes payable					
Owners' drawings					
Depreciation					
Other					
Subtotal					
Net Income					

Your Business Cash Flow Forecast

A cash flow forecast indicates your estimated sources of business revenue and the projected pattern of business expenses on a monthly basis over the course of one year.

Project the following information for the next 12 months.

Month:	1	2	3	4	5
<i>Cash Receipts</i>					
• Cash from sales					
– Current month					
– Previous months (accounts receivable)					
• Cash equity contribution					
• Other cash received					
Total Cash Receipts					
<i>Cash Disbursements</i>					
• Equipment – purchases, rentals, down payments or leases					
• Rent					
• Salaries – General					
– Management					
• Materials and inventory					
• Insurance					
• Marketing and promotion					
• General and administrative expenses					
• Bank interest					
• Principal portion of long-term debt payments					
• Taxes					
• Other (specify)					
Total Cash Disbursements					
Net Cash Position					
Monthly surplus (or deficit)					
Cumulative cash flow (or deficit) to date					

Your Personal Financial Statement

Besides your business finances, you need to understand your personal financial strength. This will give you greater flexibility in choosing financial solutions that are appropriate for you – and for your business. Please estimate the value of your house, car, etc. at what you believe are current market values. Don't overlook any loan, debt or outstanding credit card balances you may have, including income taxes. Indicate if you are including your spouse's assets or liabilities in the following information.

Your Net Worth Statement

	You	Your Spouse	Combined
<i>Your Assets</i>			
• Cash	_____	_____	_____
• Savings and chequing account balances	_____	_____	_____
• GICs, CSBs, etc.	_____	_____	_____
• Stocks, bonds, mutual funds, etc.	_____	_____	_____
• RRSPs, etc.	_____	_____	_____
• Residence	_____	_____	_____
• Other real estate	_____	_____	_____
• Vehicles	_____	_____	_____
• Other (specify)	_____	_____	_____
	_____	_____	_____
• <i>Total Assets</i>	_____	_____	_____

	You	Your Spouse	Combined
<i>Your Liabilities</i>			
• Credit card balances	_____	_____	_____
• Personal loans, Line of Credit	_____	_____	_____
• Income taxes owing	_____	_____	_____
• Residential mortgages	_____	_____	_____
• Other real estate mortgages	_____	_____	_____
• Other (specify)	_____	_____	_____
	_____	_____	_____
• <i>Total Liabilities</i>	_____	_____	_____

<i>Your Net Worth</i>			
• Total Assets	_____	_____	_____
minus Total Liabilities	_____	_____	_____
• <i>Net Worth</i>	_____	_____	_____

Description of Assets and Liabilities

- What is the address of residential or other property? _____

- How is it registered (e.g. jointly with spouse)? _____
- Make, model and year of vehicle(s) _____
- Description of investment portfolio _____

- Provide the following details for mortgages or loans on, or secured by, property or other assets:

<u>Financial Institution</u>	<u>Outstanding Balance</u>	<u>Repayment Terms</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Credit cards held and outstanding balances on each:

<u>Card</u>	<u>Account #</u>	<u>Cardholders</u>	<u>Outstanding Balance</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Your Employment History

Your most recent employment:

- Company _____
- Address _____
- Responsibilities _____
- Employment Period _____
- Phone _____
- Annual Income _____

Congratulations

Now that you've completed the Business Planner, just visit any TD Canada Trust branch and talk to a business banking specialist about your plans, and to review the needs of your business. If you'd like more information about our products and services, you can also visit www.tdcanadatrust.com/smallbusiness

You've got our commitment to make your business banking a comfortable experience as we help you meet your financial needs. With products and services that are easy to use and streamlined application processes, we're here to help you spend less time administering and more time growing your business.

TD Canada Trust Small Business Banking Services

We offer a full range of products and services to meet your small business banking needs. We'll show you how convenient it can be to open an account or switch to TD Canada Trust. For assistance in choosing the accounts that are right for you, please contact your TD Canada Trust Financial Advisor, or visit our website at www.tdcanadatrust.com/smallbusiness

EasySwitch

We'll help make it easy to move your account to TD Canada Trust with our EasySwitch™ service. We'll coordinate the transfer of account balances and any pre-authorized payments and deposits to ensure that everything is taken care of as quickly as possible.

Small Business Accounts

Business Chequing Account

The TD Canada Trust Business Chequing Account is an operating account designed to meet all your day-to-day banking needs. It offers the convenience of access to automated banking machines (ABMs), telephone banking, Internet banking and *Interac*® Direct Payment, as well as in-branch banking. Choose from a selection of Business Chequing Account Service Plans that allow your business to perform day-to-day transactions for a low monthly fee.

Business Savings Account

The Business Savings Account can be the ideal complement to your Business Chequing Account. This non-chequing investment account offers competitive, tiered daily interest. There are no charges to your Business Savings Account for transfers to, or from, any other TD Canada Trust account, and you have immediate access to your funds when you need them.

U.S. Dollar Business Chequing Account

This U.S. currency operating account is designed for customers who conduct business in U.S. Dollars and wish to maintain their deposits in U.S. Dollars. Choose from a selection of U.S. Service Plans that allow your business to perform day-to-day transactions for a low monthly fee.

Electronic Services

EasyWeb™ Internet banking and EasyLine™ telephone banking

By Internet or phone, you can perform your day-to-day business banking transactions with the utmost convenience and security. Obtain account information, pay bills¹, and transfer funds between accounts 24 hours a day, 7 days a week. Manage

your accounts on our award-winning², comprehensive website that includes our EasyWeb Security Guarantee, to ensure you will receive 100% reimbursement in the unlikely event account losses occur resulting from unauthorized EasyWeb activity.³

Payroll Service

How much easier would your life be without the headaches that come with preparing your payroll? We've teamed up with Ceridian Canada, a leader in payroll services, to offer you this service. Ceridian^{®1} will gather all the information, run your payroll and have it ready for distribution within as little as 24 hours. With Ceridian's small business payroll solution, payroll is fast, accurate, convenient and inexpensive.

Credit and Credit Protection Products

Business Overdraft Protection

With Business Overdraft Protection, you can ensure that your business account will be covered, up to your approved limit, for any unexpected and temporary cash shortfalls. For a nominal monthly fee, Business Overdraft Protection is available in both Canadian and U.S. Dollars, between \$1,000 and \$10,000.

Business Line of Credit

Finance your daily operating costs with a convenient and affordable TD Canada Trust Business Line of Credit. For ongoing credit needs of \$10,000 or more, a Business Line of Credit offers exceptional value, including –

- Assistance in meeting any planned short-term operating needs of your business
- Access to funds without having to reapply for credit
- Automatic funds advance in the exact amount you need, up to your available credit limit
- Competitive interest rates and monthly fees
- Convenient access by cheque or debit card
- Available in Canadian and U.S. Dollars

Business Loan

Whether you're looking to finance new equipment, a vehicle or other assets, a TD Canada Trust Business Loan could be right for you. Every business is unique. That's why we offer flexible payment schedules and terms that allow you to match your loan to your cash flow and to the expected life of the assets purchased. We'll help you select from a variety of fixed or floating interest loans, with a variety of security options such as –

- Unsecured Loans
- Business Asset Secured Loans
- Home Equity Secured/Acceptable Liquid Security⁴ Loans

Business Mortgage

A TD Canada Trust Business Mortgage could help make owning your business premises a reality. If you're looking to finance a new property, expand existing premises or consolidate your business debts, a TD Canada Trust Business Mortgage can be a flexible way to achieve these goals. If you want to own and occupy your premises, our Business Mortgage offers a variety of options so you can tailor the terms of your financing to meet your business needs and cash flow situation –

- Your choice of fixed or floating interest rates
- The opportunity to reduce your borrowing costs with a no-penalty prepayment option of up to 10% of the original mortgage balance per year (for fixed rate facilities)
- Fully repay floating rate facilities at any time without penalty
- Up to 50% of the above-ground area of a mortgaged property may be used for rental purposes

Canada Small Business Financing Loan (CSBFL)

With a CSBFL, you, TD Canada Trust and the federal government work together in the financing of your small business loan for amounts up to \$250,000.⁵ A personal guarantee for up to 25% of the original loan amount and a one-time federal government registration fee of 2% of the loan amount are required.⁶

TD Business Visa Card

The TD Business *Visa** Card is an expense management system that works hard for you. At no additional cost, you can receive optional monthly detailed management reports.⁷ You'll get the information you need to help keep travel, entertainment and other business expenses under control. Want to travel? You can get to where you want to go faster by adding the optional TD *Visa* Travel Rewards Program to your TD Business *Visa* Card.⁸ Turn everyday business expenses charged to your Card into travel rewards.

TD Venture Line of Credit *Visa* Card

The TD Venture Line of Credit* *Visa* Card offers you the ease and convenience you need to help build and manage your business – and you can carry it in your wallet. There's no fuss and no annual, monthly or application fees. Your limit can be as high as \$50,000.⁵ Best of all, as a *Visa* Card that operates like a line of credit, you benefit from a lower competitive interest rate. Use it any time at any ABM displaying the *Interac* or *PLUS* symbol worldwide and at TD Canada Trust branches.

Business Credit Life Insurance

Protect what's important. Business Credit Life Insurance⁹ can mean financial security for you and your family and anyone else who has a stake in your business. This valuable protection provides convenient and affordable life and accident coverage. It can cover your TD Canada Trust business loans, lines of credit and overdraft protection, up to a maximum of \$1,000,000.¹⁰

Merchant Services

TD Merchant Services, together with an integrated internal and external support team, provides reliable, flexible, easy-to-use and valuable card payment solutions for small, medium and large businesses. We offer a range of Point-of-Sale (POS) solutions including stand-alone terminals (with IP processing capability), wireless terminals, PC software and e-commerce solutions that allow businesses to authorize and settle their payment card transactions electronically whether the payment is by debit or credit card. We also provide client support that includes the installation of POS terminals and training, free on-site equipment servicing and 24-hour toll-free customer support.

Payment Processing Services

TD Merchant Services can simplify your payment processing needs by providing ready-to-use solutions or a customized response to your situation. Offer your customers the flexibility of paying by *Visa*, MasterCard^{®2}, *Interac* Direct Payment, American Express^{®3} and other major credit cards. With Advantage One[®], all your debit and credit card payments can be processed through one electronic TD Merchant Services POS terminal and deposited into one TD Canada Trust business account¹¹ that –

- Saves time by eliminating multiple business accounts
- Speeds up deposits by crediting deposits to your TD Canada Trust business account as early as the next business day
- Saves money on service fees by placing all your payment deposits into one business account

Point-of-Sale Terminals

Countertop

The Freedom IV has a magnetic swipe reader and terminal printer integrated into one device that will free up valuable counter space. You also have the choice of an integrated or separate PIN pad. The Freedom IV also has the ability to advertise scrolling messages on the PIN pad, and print advertising messages across the receipt, allowing you to build customer loyalty through special offers.

The Freedom IV utilizes the newest form of IP communication, allowing merchants to decrease POS transaction processing times using DSL, Cable or Dial-up IP to on average within 3–5 seconds, and allows for multiple terminals to be used on high-speed Internet networks.

The IP terminal allows for multiple terminals to work in unison, with the addition of a router or hubs to accommodate the number of POS terminals required. The Freedom IV terminal uses 128-bit SSL encryption; this helps to ensure that all transactions processed through the terminals via IP are securely transmitted to the TD host for authorization and settlement.

Wireless

The TD Merchant Services Freedom V Wireless POS terminal offers you a magnetic swipe reader, thermal printer and PIN pad integrated into one hand-held device. The Freedom V Wireless accepts *Visa*, *MasterCard*, *American Express* and *Interac*, with the flexibility of adding additional card types. This terminal also provides the most recently available form of wireless communication network across Canada, Code Division Multiple Access (CDMA) or 1x, in which TD Merchant Services is the leader in Canada. The 1x network allows TD Merchant Services wireless customers to process POS transactions and the terminal acts as a cellphone. Included are 100 free minutes per month and voice functionality available across most of Canada. TD Merchant Services can tell you if this functionality is available in your area.

Debit and Credit Software

The Merchant PC POS solution is designed for merchants who want to use their existing PC to process their POS transactions. The Merchant PC solution software installs easily and quickly on your PC and is used in place of your stand-alone POS terminal. All transactions are processed in real time and the funds are credited to your account as early as the next business day.

The advantage of the software-based solution is that you are able to utilize DSL or Cable Internet connectivity, increasing transaction speed and reducing your communication fees. There is an initial cost to you for the software, but upgrades are provided to you free of charge. If you choose to accept *Interac* Direct Payment, you would need to obtain a PIN pad to process these transactions.

E-commerce Solutions

TD Merchant Services provides an e-commerce solution for online transaction processing called Online Mart, that can help you add online real-time card processing to your existing website; or, if you like, we can help you build a website. Online Mart lets you choose between three payment solutions.

Online Mart e-commerce solution provides you with a secure environment using 128-bit encryption for capturing and processing online credit and debit card transactions in real time; funds are credited to your account as early as the next business day.

For more information and detailed pricing, please visit our website at www.tdcanadatrust.com/merchantservices and select “Online Mart” under “Tools and Resources.”

Other Services

Foreign Exchange

Our goal is to offer you a Foreign Exchange service that is not only competitive with other Banks but also with other Foreign Exchange providers. We want to help you protect your future cash flow against negative currency fluctuations and help eliminate some of the uncertainty of doing business abroad.

- Real-time quotes and customized competitive pricing
- Economic research
- Over 30 currencies available for trading
- Timely settlement of your trades arranged through a TD Canada Trust account

TDFX

TDFX® is an Internet-based foreign exchange trading application that provides Small Business customers with the ability to buy and sell foreign currencies online. You will receive 24-hour access to your trading history, which can be exported to other applications.

Business Banking Direct Trade Foreign Exchange

For more complex foreign exchange requirements, Direct Trade allows you to deal directly with a foreign exchange specialist who can offer personalized advice and market insight.

To get started, simply ask about our Foreign Currency Services for Small Business customers.

Cash Management Services

We offer a full range of electronic products that allow Small Business customers to effectively manage their receivables and payables, thereby improving cash flow.

For information on the full range of cash management services, such as Balance Reporting, Transfers, Electronic Funds Transfer, Wire Payments and our Tax Payment and Filing Service, visit your nearest TD Canada Trust branch.

Key things to consider when opening an account

To open an account for your business, we require the following information and documentation to meet legislative and regulatory requirements and bank policies:

1 Legal documentation that confirms the existence of your business

- Articles of Incorporation, Partnership Agreement or Business Name Registration

2 Nature of the business

- We need to understand your business and the markets your business serves

3 Not-for-profit organizations

- We are required to record whether the organization is not-for-profit and/or is registered with Canada Revenue Agency. If it is registered, we also require the Business Number

4 Purpose of account

- We need to understand for what purpose(s) the account will be used (e.g. day-to-day operation, payroll, etc.)

5 Confirmation of third party usage

- We are required to determine and record whether the new account will be used for or on behalf of a third party
- A third party is defined as anyone other than the account holder or TD Bank Financial Group¹²

6 Verification of the identification of the signing authorities on the account

- Two pieces of original identification for each person
- Full name and home mailing address
- Birth Date
- Type of identification and place of issuance
- Employment information/occupation

7 Identification of business owners

- We are required to determine and record the names of those individuals who own the business
- For each individual with a direct or indirect ownership interest of 25% or more, we are required to collect and record their name, home address and occupation

8 Director information

- For each director of a corporation, we are required to collect and record their name, home address and occupation

Thank you for considering TD Canada Trust for your business banking needs.

¹ Regular transaction or handling fee or account charges may apply.

² EasyWeb is Canada's leading Internet banking service, independently ranked as Best Consumer Internet Bank in Canada for a second consecutive year (Global Finance Magazine, September 2006).

³ Maintaining the care, control and confidentiality of your Access Card number, Connect ID and EasyWeb password is your responsibility as set out in our Customer Agreements. Customer Agreements include: Financial Services Terms, the Cardholder and Electronic Banking Services Terms and Conditions, Business Banking and Services Agreement, Business Services Master Agreement, Business Access Service Schedule and the EasyAccess Agreement.

⁴ Other restrictions apply.

⁵ Subject to complying with TD Canada Trust lending policies and criteria. Some conditions apply. Personal guarantee(s) may be required.

⁶ Other conditions may apply.

⁷ Detailed management reports are provided only on months in which there is account activity.

⁸ Fee of \$99 applies when you enroll in the TD Visa Travel Rewards Program. Fee applies per year per Card. Fee and features are subject to change and effective as of September 1, 2008.

⁹ Business Credit Life Insurance provides group life coverage, underwritten by Sun Life Assurance Company of Canada and accident coverage, underwritten by TD Life Insurance Company. Complete details of benefits, exclusions and limitations are contained in the Certificate of Insurance.

¹⁰ Only available to qualifying individuals. Health questions and medical underwriting may apply.

¹¹ Subject to approval by TD Merchant Services and First Data Loan Company, Canada if applicable.

¹² TD Bank Financial Group means The Toronto-Dominion Bank and its related companies that provide deposit, investment, loan, securities, trust, insurance and other products and services.

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®1 Ceridian is a registered trademark of Ceridian Corporation.

®2 Registered trade-mark of MasterCard International Incorporated.

®3 Trade-mark of American Express Company.

™ Trade-mark of The Canada Trust Company.

* Trade-mark of The Toronto-Dominion Bank.

**To discuss your Small Business Banking needs,
just visit any TD Canada Trust branch.**

**For more information
about our products and services, visit us at
www.tdcanadatrust.com/smallbusiness**

