



**Effective May 1, 2018**

**What's Changing**

<i>Personal Savings Accounts</i>	Current	New
<b>TD Every Day Savings Account</b> Fee for each transaction over the 1 transaction per month included with the account	\$2	<b>\$3</b>
<b>Tier Savings Account, Companion Savings Account, TD Premium Bonus Account and TD Premium Savings Account<sup>1</sup></b> Fee for each transaction over the 2 transactions per month included with the account	\$1.25	<b>\$1.75</b>
<b>TD Every Day Savings Account, Tier Savings Account, Companion Savings Account, TD Premium Bonus Account and TD Premium Savings Account</b> • Monthly fee for paper statements • Monthly fee for passbooks	Waived if minimum monthly balance is maintained  \$2 \$2.25	<b>Not waived</b>  \$2 \$2.25

<i>Foreign Currency Accounts</i>	Current	New																								
Introduction of monthly fee for foreign currency accounts in the currencies listed below	No monthly fee	<b>See chart below</b>																								
	<table border="1"> <thead> <tr> <th><b>Foreign Currency Account (currency of the account)</b></th> <th><b>Monthly fee</b></th> <th><b>No monthly fee if you maintain the following balance at the end of each day of the month</b></th> </tr> </thead> <tbody> <tr> <td>Australian Dollar (AUD)</td> <td>AU\$2.5</td> <td>AU\$500</td> </tr> <tr> <td>Great Britain Pound (GBP)</td> <td>£1.5</td> <td>£300</td> </tr> <tr> <td>Hong Kong Dollar (HKD)</td> <td>HK\$15</td> <td>HK\$3,000</td> </tr> <tr> <td>New Zealand Dollar (NZD)</td> <td>NZ\$3</td> <td>NZ\$550</td> </tr> <tr> <td>Euro (EUR)</td> <td>EUR 1.75</td> <td>N/A</td> </tr> <tr> <td>Swiss Franc (CHF)</td> <td>CHF 2</td> <td>N/A</td> </tr> <tr> <td>Japanese Yen (JPY)</td> <td>¥250</td> <td>N/A</td> </tr> </tbody> </table>	<b>Foreign Currency Account (currency of the account)</b>	<b>Monthly fee</b>	<b>No monthly fee if you maintain the following balance at the end of each day of the month</b>	Australian Dollar (AUD)	AU\$2.5	AU\$500	Great Britain Pound (GBP)	£1.5	£300	Hong Kong Dollar (HKD)	HK\$15	HK\$3,000	New Zealand Dollar (NZD)	NZ\$3	NZ\$550	Euro (EUR)	EUR 1.75	N/A	Swiss Franc (CHF)	CHF 2	N/A	Japanese Yen (JPY)	¥250	N/A	
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<i>Foreign Currency Transactions with your TD Access Card</i>	Current	New
Fee when you use a TD Access Card to: • Make a foreign currency withdrawal at an ATM outside Canada • Make a foreign currency debit purchase outside Canada using a TD Access Card with a <i>Visa</i> Debit logo	2.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International	<b>3.5%</b> of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International
Fee when you use a TD Access Card that does not have a <i>Visa</i> Debit logo to make a foreign currency debit purchase outside Canada (NYCE)	0.025 is added to the exchange rate set by Acxsys Corporation	<b>0.035</b> is added to the exchange rate set by Acxsys Corporation

<i>Safety Deposit Box Rental Fees</i>	Current	New
Annual rental fee for medium Safety Deposit Box	\$85	<b>\$100</b>
Annual rental fee for large Safety Deposit Box	\$125	<b>\$150</b>

<sup>1</sup> The information on these accounts is for customers who currently have these accounts. These accounts are not available for new account opening.



**TD offers a wide range of accounts with the convenience and flexibility to meet your needs. Whether it's digital, over the phone or in-person, with TD you choose when, where and how you would like to bank with us. Below and on the following pages, are details about the features of our accounts, the services available and applicable fees.**

<b>TD Chequing Accounts</b>	<b>TD Savings Accounts</b>	<b>TD Wealth Private Banking Accounts</b>	<b>U.S. Dollar Accounts</b>
TD Minimum Chequing Account	TD Every Day Savings Account	Chequing Account	U.S. Daily Interest Chequing Account
Youth Account	TD High Interest Savings Account	Savings Account	Borderless Plan
TD Student Chequing Account	TD ePremium Savings Account	U.S. Dollar Account	
TD Every Day Chequing Account			
TD Unlimited Chequing Account			
TD All-Inclusive Banking Plan			

**Access to your account when, where and how you choose to bank with us**

- More convenience with longer branch hours at many of our branches.
- 24/7 access through EasyWeb Internet Banking, TD EasyLine Telephone Banking and the TD app.
- Access to over 4,000 TD ATMs across Canada and US.

**Convenient banking services you can choose to use with your TD account**

- Make purchases almost anywhere with a TD Access Card for your Canadian dollar account.
- Send money electronically using *Interac e-Transfer*<sup>®</sup>, *Visa Direct* or wire payments.
- Have a cheque certified.
- Obtain a bank draft.
- Purchase foreign currencies.

**Digital banking benefits**

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Receive notification of suspicious account activity using TD Fraud Alerts.
- Use your smartphone for in store purchases in Canada using Apple Pay.
- Receive online account statements and access to your account details.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Pay bills online or using the TD app.

**General information about fees**

**Monthly fees**

For some of our accounts, you'll pay a monthly fee, no matter how much or how little you use the account. However, for some of our accounts we will refund the fee if you keep a set minimum balance in your account at the end of each day in the month.

**Service fees**

There are many optional banking services that you can choose to use with a TD account. Most services have a service fee that you pay in addition to any transaction fees that apply. Please see the TD Service Fee Schedule on page 6 for a list of the services you may choose to use with your account and the applicable service fee.

**Transaction fee**

For some of our accounts, you pay a transaction fee for each transaction that takes money out of your account. For these accounts, you can complete a set number of transactions where we will not charge you a transaction fee. After that, you will pay a transaction fee. Some examples of transactions include withdrawals, cheques, bill payments, purchases using your TD Access Card, pre-authorized payments.

# TD Chequing Accounts

Digital, telephone and in-person banking services included with every TD Chequing Account:

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Use your smartphone for in store purchases in Canada using Apple Pay.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Receive online account statements and access to your account details and images of the cheques you've written that have been cashed.
- Longer hours at many of our branches.
- Access to over 4,000 TD ATMs across Canada and US.

Account name	Monthly fees	Number of transactions included per month and transaction fees	No monthly fee if you maintain the following balance at the end of each day of the month
<b>TD Minimum Chequing Account</b>	\$3.95 \$0..... Youth under the age of majority in their province of residence \$0..... Students enrolled full-time at a college or university \$0..... Seniors (60 years or older) collecting Guaranteed Income Supplement \$0..... Beneficiaries of Registered Disability Savings Plan	12 transactions  But only 2 transactions a month can be done at a TD branch or with an EasyLine Telephone banking representative without paying a transaction fee.  \$1.25 for each additional transaction	\$2,000
<b>Youth Account</b>	\$0	Unlimited transactions  No transaction fees	N/A

The Youth Account is only available to you until you turn 19. Once you turn 19, we will convert your Youth Account to a TD Minimum Chequing Account, TD Every Day Chequing Account or TD Unlimited Chequing Account.

<b>TD Student Chequing Account</b>	\$0	25 transactions  \$1.25 for each additional transaction	N/A
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TD Student Chequing Account is offered to customers enrolled in a full-time post-secondary program. Proof of enrollment is required. After your specified graduation date (unless you re-apply and provide proof of enrollment), we will convert your TD Student Chequing Account to a TD Minimum Chequing Account, TD Every Day Chequing Account, or TD Unlimited Chequing Account.

<b>TD Every Day Chequing Account</b>	\$10.95 \$8.20..... Seniors (60 years or older)	25 transactions  \$1.25 for each additional transaction	\$3,000
<b>TD Unlimited Chequing Account</b>	\$15.95 \$11.95..... Seniors (60 years or older)	Unlimited transactions  No transaction fees	\$4,000
<b>TD All-Inclusive Banking Plan</b>	\$29.95 \$22.45..... Seniors (60 years or older)	Unlimited transactions  No transaction fees	\$5,000

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

# TD Savings Accounts

Digital, telephone and in-person banking services included with every TD Savings Account:

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Use your smartphone for in store purchases in Canada using Apple Pay.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Receive online account statements and access to your account details.
- Longer hours at many of our branches.
- Access to over 4,000 TD ATMs across Canada and US.

Account name	Transaction fees	No transaction fees if you maintain the following balance at the end of each day of the month
<b>TD Every Day Savings Account</b>	1 transaction included per month  \$2 for each additional transaction, but no transaction fees for transfers from this account to another of your TD Canadian dollar chequing or savings accounts in the same name other than transfers sent by cheque or using <i>Interac</i> e-Transfer <sup>®</sup>	N/A
<b>TD High Interest Savings Account</b>	\$5 for each transaction	\$25,000
<b>TD ePremium Savings Account</b>	\$5 for each transaction, but no transaction fees for transfers from this account to another of your Canadian dollar chequing or savings accounts in the same name using EasyWeb Internet Banking or the TD app.	N/A

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

## TD Wealth Private Banking Accounts

For the Canadian Chequing and Savings Accounts, the following digital, telephone and in-person banking services are included:

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Use your smartphone for in store purchases in Canada using Apple Pay.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.
- Receive online account statements and access to your account details.
- Access to over 4,000 TD ATMs across Canada and US.

Account name	Monthly fee	Number of transactions included per month and transaction fees
<b>Chequing Account</b>	\$100	Unlimited transactions
<b>Savings Account</b>	For the monthly account fee, you can have up to three Private Banking Accounts - Chequing, Savings and US Dollar account per household. A household can include: primary member, spouse, children, holding companies & trusts.	No transaction fees
<b>U.S. Dollar Account</b>		

U.S. Dollar Accounts are not insured by Canada Deposit Insurance Corporation.

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

## U.S. Dollar Accounts

Account name	Monthly fees	Transaction fees	No monthly fee if you maintain the following balance at the end of each day of the month
<b>U.S. Daily Interest Chequing Account</b>	US\$0	US\$1.25 each  No transaction fees if you have US\$1,500 or more in your account at the end of each day in the month	N/A
<b>Borderless Plan</b>	US\$4.95  US\$1.95 if customer also has a TD All-Inclusive Banking Plan throughout the entire month	Unlimited transactions	US\$3,000

Banking via ATM machines and debit payment purchase is not available.

U.S. Dollar accounts are not insured by Canada Deposit Insurance Corporation.

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

# TD Service Fee Schedule

Here is a list of all the services you can use with your account. You pay a service fee, in addition to any transaction fees and monthly fees that apply unless the services are included with your account. Some of these services may be available on your High Interest TFSA Savings Account and, if so, you pay the service fee. Fees and limits are in the currency of the account unless noted below.

<b>Making purchases with your TD Access Card</b>	<b>Fees</b>
<p><b>Purchases in Canadian dollars</b></p> <p>Purchases at merchants in Canada and with online stores that accept Canadian dollar payments.</p>	No service fees
<p><b>Purchases in a foreign currency if your TD Access Card has a <i>Visa</i> Debit logo</b></p> <p>If you make a purchase in foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your account.</p> <p>The amount withdrawn from your account will include a fee equal to 2.5% of the purchase amount after conversion to Canadian dollars.</p> <p>For example:            For a USD \$10 purchase, where the rate set by Visa International of USD \$1 to CAD \$1 is 1.3;            Exchange rate = 1.3            Additional fee = CAD \$13.00 x 2.5% = CAD \$0.325            Total withdrawal amount = (USD \$10 x 1.3) + CAD \$0.325 = CAD \$13.33 (rounded up from \$13.325)</p>	2.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International
<p><b>Purchases in a foreign currency if your TD Access Card does not have a <i>Visa</i> Debit logo (NYCE)</b></p> <p>If you make a purchase in foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.025 to the rate set by Acxsys Corporation in effect on the date the transaction is posted to your account.</p> <p>For example:            For a USD \$10 purchase, where the rate set by Acxsys Corporation of USD \$1 to CAD \$1 is 1.3;            Exchange rate = 1.3 + 0.025 = 1.325            Total withdrawal amount = USD \$10 x 1.325 = CAD \$13.25</p>	0.025 is added to the exchange rate set by Acxsys Corporation
<p><b><i>Interac</i> e-Transfer<sup>®</sup></b></p>	<b>Fees</b>
<p><b>Send Money</b>  <b>Up to and including \$100:</b>  <b>Over \$100:</b></p> <p>If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, and TD Student Chequing Account, or TD Wealth Private Banking Account:</p>	<p>\$0.50            \$1.00</p> <p>No service fees</p>
<p><b>Request Money</b>  <b>Up to and including \$100:</b>  <b>Over \$100:</b></p> <p>If the request is accepted, the fee will be charged to the account the money is deposited into.</p> <p>If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, and TD Student Chequing Account, or TD Wealth Private Banking Account:</p>	<p>\$0.50            \$1.00</p> <p>No service fees</p>
<p><b>Cancel a Send Money payment:</b></p>	\$5.00
<p><b><i>Visa</i> Direct payments</b></p>	<b>Fees</b>
<p><b>Make a <i>Visa</i> Direct payment within Canada:</b></p>	\$1.50
<p><b>Make a <i>Visa</i> Direct payment internationally:</b>  <b>Up to and including \$1,000:</b>  <b>Over \$1,000:</b></p> <p>If you are sending money in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the payment is made. Fees and limits are in the currency of the account from which the money is sent.</p>	<p>\$8.95            \$12.95</p>

**Wire payment by visiting a branch**

**Fees**

**Send a wire payment to another TD Canada Trust account:**

\$16.00

Fee is in the currency of the account from which funds are sent.

**Send a wire payment to a non-TD account within Canada or internationally:**

**\$10,000 or less:**

\$30.00

**\$10,000.01 to \$50,000:**

\$50.00

**Over \$50,000:**

\$80.00

If you are sending money in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the payment is made. Other banks involved in transferring the payment may charge additional fees.

Fees are in Canadian dollars or the Canadian dollar equivalent in a foreign currency. Limits are in Canadian dollars or the Canadian dollar equivalent in a foreign currency.

**Receive a wire payment:**

\$17.50

Fee is in Canadian dollars if funds received are Canadian dollars or a foreign currency other than U.S. dollars. Fee is in U.S. dollars if funds received are U.S. dollars. If the funds received are in a different currency from the currency of your account, we will be purchasing the other currency from you at the exchange rate we set when the funds are received.

**Making a cash withdrawal at a non-TD ATM**

**Fees**

In addition to our fees below, most ATM providers charge a fee to use their ATM - the fee is added to the amount you withdraw each time you take money out of your account.

**At non-TD ATMs within Canada:**

\$2.00

If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Wealth Private Banking Account, or if you have \$25,000 or more in your TD High Interest Savings Account at the end of each day in the month:

No service fees

**At non-TD ATMs in USA or Mexico:**

\$3.00

**At non-TD ATMs in any other foreign country:**

\$5.00

If you have a TD All-Inclusive Banking Plan, or TD Wealth Private Banking Account:

No service fees

In addition to the fees above, if you make a foreign currency withdrawal at an ATM outside Canada with your TD Access Card, the amount of

- the foreign currency funds received at the ATM, and
- any fee charged by the ATM provider

is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your account. The amount withdrawn from your account will include a fee equal to 2.5% of the amount of the foreign currency funds received at the ATM plus any fee charged by the ATM provider after conversion to Canadian dollars.

2.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International

For example:

For a USD \$10 cash withdrawal at an ATM in USA, where the rate set by Visa International of USD \$1 to CAD \$1 is 1.3;

Exchange rate = 1.3

US ATM provider fee = USD \$2

Additional fee = (USD \$10 + USD \$2) x 1.3 = CAD \$15.60 x 2.5% = CAD \$0.39

Total withdrawal amount = (USD \$12 x 1.3) + CAD \$0.39 = CAD \$15.99.

If this withdrawal example occurred at a non-TD ATM in USA, the \$3 non-TD ATM fee described above would also be withdrawn from your account.

**Overdraft protection**

	<b>Fees</b>
If you have Overdraft Protection	\$4.00 a month plus interest at 21% a year on the amount you're in overdraft
If you have Pay As You Go Overdraft Protection	\$5.00 for each eligible overdraft transaction (maximum of \$5.00 a day regardless of number of overdraft transactions) plus interest at 21% a year on the amount you're in overdraft

**Non-sufficient funds**

	<b>Fees</b>
If you have overdraft protection but you issue a cheque or make a payment over the amount of funds in your account plus your overdraft protection limit.	\$48.00 if TD does not approve the cheque or payment \$5.00 plus interest at 21% a year on the amount you're in overdraft if the cheque or payment is paid
If you do not have overdraft protection and you issue a cheque or make a payment without sufficient funds in your account.	\$48.00 if TD does not approve the cheque or payment \$5.00 plus interest at 21% a year on the amount you're in overdraft if TD chooses to approve the cheque or payment

**Paying bills**

	<b>Fees</b>
Paying a Canadian bill in a TD branch, through EasyWeb Internet banking, through TD EasyLine Telephone Banking or the TD app, with a transfer from your account.	No service fees
Paying a Canadian bill in a TD branch with a cheque or cash	\$1.00
Paying a U.S. bill online through TD EasyWeb or mobile through the TD app: If you pay the U.S. bill from your Canadian dollar account, you will be purchasing U.S. dollars from us at the exchange rate we set when the payment is made.	\$2.50

**Safety deposit boxes**

	<b>Annual rental fee</b>
Small	\$60.00
Medium	\$85.00
Large	\$125.00
Oversize	\$5.00 per sq. inch

**Safety deposit box services**

	<b>Fees</b>
Replacement key	\$50.00
Drilling and replacement lock	\$200.00
Billing fee notice, if account is not paid automatically	\$5.00
Late payment	\$5.00

Visit your branch to see what sizes are available. Fees subject to applicable taxes.



<b>Other service options</b>	<b>Fees</b>
<b>Paper account statements mailed to you:</b>	\$2.00 per month
If you have a TD Minimum Chequing Account, TD All-Inclusive Banking Plan, Youth Account, or TD Wealth Private Banking Account:	No service fees
If you have a TD High Interest Savings Account and you have \$25,000 or more in your account at the end of each day in the month:	No service fees
If you have a TD Every Day Savings Account and you have \$1,000 or more in your account at the end of each day in the month:	No service fees
<b>See images of cheques cashed with your paper or online statement (Cheque Image Return):</b>	\$2.00 per month
If you have a TD All-Inclusive Banking Plan or applicable TD Wealth Private Banking Plan:	No service fees
Option is available for Canadian dollar Chequing Accounts with online account statements and paper account statement record keeping options only.	
You can also view your cashed cheques for free using view cheque service through EasyWeb	
<b>Ask a TD branch to certify (guarantee) a cheque:</b>	
When requested by the holder of the account from which the funds will be withdrawn:	\$10.00
When requested by the person other than the holder of the account from which the funds will be withdrawn:	\$15.00
<b>Deposit a cheque from a bank located outside of Canada sent on collection:</b>	0.2% of the cheque amount, after being converted to Canadian dollars - minimum \$30, maximum \$150
Other bank fees may also apply. Fee is in Canadian dollars.	
<b>Provide a post-dated cheque to a branch for deposit:</b>	\$5.00
<b>Obtain a bank draft (also known as a money order or cashier's cheque) from a TD branch:</b>	\$7.50
If the draft is in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the draft is purchased. Fee is in Canadian dollars.	
<b>Request a refund or replacement for a lost or stolen Canadian or U.S. dollar bank draft:</b>	\$10.00
<b>Request a refund or replacement for a lost or stolen bank draft in any other currency:</b>	\$22.00
You may be required to buy a surety bond or pledge assets as security for the refund or replacement draft. Other bank fees may also apply.	
<b>Stop your payment on a cheque or pre-authorized debit payment:</b>	\$12.50
<b>Deposit a Canadian bank cheque written in a foreign currency:</b>	\$20.00
If the cheque you are depositing is in a different currency from the currency of your account, we will be purchasing the other currency from you at the exchange rate we set when the deposit is made.	
<b>Redeposit a Canadian dollar or U.S. dollar cheque that was previously returned because of insufficient funds:</b>	\$30.00
Other bank fees may also apply. Fee is in Canadian dollars.	
<b>Request a copy of a statement or transaction that is more than 90 days old:</b>	\$15.00/item

**Other service options (continued)**

	<b>Fees</b>
<b>Ask TD to investigate a wire payment:</b>	\$25.00
Other bank fees may apply	
<b>Close your account and transfer the balance to another financial institution:</b>	\$15.00
<b>Returned foreign deposits:</b>	\$15.00
If the cheque you deposited is in a different currency from the currency of your account, we will be purchasing the other currency from you at the exchange rate we set when the deposit is returned.	

**Registered plan fees**

	<b>Fees</b>
<b>TD Canada Trust Retirement Savings Plan (RSP):</b>	
<b>Withdrawal Fee:</b>	
<ul style="list-style-type: none"> <li>· For plans open 180 days or less:</li> <li>· For plans open more than 180 days:</li> </ul>	\$100.00 per withdrawal \$50.00 per withdrawal
Fee subject to applicable taxes. Withdrawal Fee does not apply to a withdrawal under the RSP Home Buyers' Plan or the Lifelong Learning Plan.	
<b>Transfer Fee:</b>	
<ul style="list-style-type: none"> <li>· For a transfer of the Plan to another financial institution:</li> </ul>	\$75.00 per transfer
Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the RSP or to another TD registered plan.	
<b>TD Canada Trust Tax-Free Savings Account (TFSA):</b>	
<b>Transfer Fee:</b>	
<ul style="list-style-type: none"> <li>· For a transfer of the TFSA to another financial institution:</li> </ul>	\$75.00 per transfer
Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the TFSA or to another TD TFSA.	

**Banking services (for people without a TD account)**

<b>Service</b>	<b>Fees</b>
Cash a cheque being paid from a TD account	\$5.00
Cash a cheque from the Federal Government	\$0
Use a TD ATM	\$3.00
Ask TD to certify (guarantee) a cheque	\$15.00

## Cheque hold periods

Type of deposit	Here's how long it may take for you to get access to your funds after you deposit a cheque (maximum hold period):	
<b>Cheques deposited at any TD branch</b>	Accounts opened for less than 90 days:	5 business days
	Accounts opened for more than 90 days: <ul style="list-style-type: none"> <li>• Cheques up to and equal to \$1,500:</li> <li>• Cheques greater than \$1,500:</li> </ul>	4 business days 5 business days
<b>Cheques deposited in any other way (ATM, Mobile)</b>	Accounts opened for less than 90 days:	6 business days
	Accounts opened for more than 90 days: <ul style="list-style-type: none"> <li>• Cheques up to and equal to \$1,500:</li> <li>• Cheques greater than \$1,500:</li> </ul>	5 business days 6 business days
<b>Cheques in foreign currency or drawn on a foreign financial institution</b>	Cheques issued in U.S. dollars drawn on a Canadian financial institution deposited at any TD branch:	5 business days
	Cheques issued in U.S. dollars drawn on a Canadian financial institution deposited any other way (ATM, Mobile):	6 business days
	Cheques drawn on a U.S. financial institution:	15 days
	Cheques drawn on a financial institution located outside Canada or the U.S.:	30 days

A business day means Monday to Friday unless one of those days is a statutory holiday.

We may make the maximum hold period longer if: (a) we have reasonable grounds to believe there may be illegal or fraudulent activity in relation to the account; (b) if the date on the cheque is more than 6 months prior to the day you deposit it to your account; or (c) if a cheque was drawn on a foreign financial institution and payment for the cheque has not been received by us from the foreign financial institution within the initial maximum hold period.

When we give you access to your funds after the hold period, it does not mean that the cheque cannot be returned for another reason. If it is returned, we may collect the amount of the cheque from your account.

The above information is only part of our Hold Funds policy for withdrawing deposits to your account. For full details, please see our Hold Funds Policy at [www.tdcanadatrust.com](http://www.tdcanadatrust.com).

## Passbook service (only applicable to customers currently with a passbook)

Account Name	Monthly Fees
<b>TD All-Inclusive Banking Plan</b>	\$0 each
<b>Youth Account</b>	
<b>TD Wealth Private Banking Account</b>	
<b>TD Minimum Chequing Account</b>	\$2.25
<b>TD Every Day Chequing Account</b>	No fee for TD Every Day Savings Account if you have \$1,000 or more in your account at the end of each day in the month.
<b>TD Student Chequing Account</b>	
<b>TD Unlimited Chequing Account</b>	
<b>TD Every Day Savings Account</b>	
<b>TD High Interest Savings Account</b>	No fee for TD High Interest Savings Account if you have \$25,000 or more in your account at the end of each day in the month.
<b>U.S. Daily Interest Chequing Account</b>	US\$2.25
<b>Borderless Plan</b>	

## Accounts no longer offered

This information is for customers who currently have the accounts listed below. They are not available for new account openings.

Account name	Monthly fee	Number of transactions included per month and transaction fees	Recordkeeping fees
<b>Value Account</b>	\$3.95 No monthly fee if you have \$2,000 or more in your account at the end of each day in the month.	10 transactions \$1.25 for each additional transaction	\$2.25/month..... Passbook \$0..... Paper Statements \$0..... Online Statements \$0..... Paperless \$2.00/month..... Cheque Image Return
<b>Plan 60</b>	\$0	Unlimited transactions No transaction fees	\$0..... Passbook \$0..... Paper Statements \$0..... Online Statements \$0..... Paperless \$0..... Cheque Image Return
<b>Preferred Chequing Account</b>	\$0	\$1.25 for each transaction No transaction fees if you have \$2,000 or more in your account at the end of each day in the month.	\$2.25/month..... Passbook \$2.00/month..... Paper Statements \$0..... Online Statements \$0..... Paperless \$2.00/month..... Cheque Image Return
<b>Tier Savings Account</b> <b>Companion Savings Account</b> <b>TD Premium Bonus Account</b> <b>TD Premium Savings Account</b>	\$0	2 transactions \$1.25 for each additional transaction No transaction fees if you have \$25,000 or more in your account at the end of each day in the month Bill payments & transfers set up on a bill payment profile.....\$1.25 each (transaction fee will also apply if you've already made 2 transactions in the month) Debit payment purchase..... \$1.25 each (transaction fee will also apply if you've already made 2 transactions in the month)	\$2.25/month..... Passbook \$2.00/month..... Paper Statements \$0..... Online Statements \$0..... Paperless Paper Statement and Passbook fee is waived with minimum monthly balance of \$500.
			Passbook service available only to customers currently using this service. Cheque Image Return is only available for the Chequing Accounts listed above with online and paper statements.

TD offers a number of additional services you can choose to use with your account. Please see the TD Service Fee Schedule on page 6.

For more information, visit [tdcanadatrust.com](http://tdcanadatrust.com) or  
Visit your nearest **TD Canada Trust branch** or  
Call us at **1-800-222-3456**



Account Issuers: Chequing, Youth, TD Wealth Private Banking, and U.S. Dollar Accounts offered by The Toronto-Dominion Bank. Savings Accounts offered by TD Mortgage Corporation, except in British Columbia or Yukon, which are offered by TD Pacific Mortgage Corporation. All Savings Accounts are guaranteed by The Toronto-Dominion Bank. Any accounts opened at Canada Trust prior to conversion to TD Canada Trust are issued by The Canada Trust Company.

To compare bank account options, access the FCAC Account Selector Tool at [www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx](http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx).

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