



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.

Making purchases with your TD Access Card	Fees
<p>Purchases in Canadian dollars</p> <p>Purchases at merchants in Canada and with online stores that accept Canadian dollar payments.</p>	No service fees
<p>Purchases in a foreign currency if your TD Access Card has a <i>Visa</i> Debit logo</p> <p>If you make a purchase in a 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 posted to your account will include a fee equal to 3.5% of the purchase amount after conversion to Canadian dollars.</p> <p>For example: For a US \$10 purchase, where the rate set by Visa International is 1.3 (US \$1.00 costs CA \$1.30) Amount after conversion = US \$10 x 1.3 = CA \$13.00 Fee = CA \$13.00 x 3.5% = CA \$0.46 (rounded up from \$0.455) Total withdrawal amount = CA \$13.00 + CA \$0.46 = CA \$13.46</p>	3.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International
<p>Purchases in a foreign currency if your TD Access Card does not have a <i>Visa</i> Debit logo (NYCE)</p> <p>If you make a purchase in a 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 0.035 to the rate set by Interac Corp. in effect on the date the transaction is posted to your account.</p> <p>For example: For a US \$10 purchase, where the rate set by Interac Corp. is 1.3 (US \$1.00 costs CA \$1.30) Exchange rate = 1.3 + 0.035 = 1.335 Total withdrawal amount = US \$10 x 1.335 = CA \$13.35 (includes the fee in the amount of CA \$0.35)</p>	0.035 is added to the exchange rate set by Interac Corp.
<p><i>Interac e-Transfer</i>[®]</p>	Fees
<p>Send Money</p> <p>Up to and including \$100:</p> <p>Over \$100:</p> <p>If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Account:</p>	\$0.50 \$1.00 No service fees
<p>Request Money</p> <p>Up to and including \$100:</p> <p>Over \$100:</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, TD Student Chequing Account or TD Wealth Private Banking Account:</p>	\$0.50 \$1.00 No service fees
<p>Cancel a Send Money payment:</p>	\$5.00
<p><i>Visa</i> Direct payments</p>	Fees
<p>Make a <i>Visa</i> Direct payment within Canada:</p>	\$1.50
<p>Make a <i>Visa</i> Direct payment internationally:</p> <p>Up to and including \$1,000:</p> <p>Over \$1,000:</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>	\$8.95 \$12.95

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 Canada Trust 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

3.5%
of the Canadian dollar
amount after conversion
of the foreign currency
amount at the rate set by
Visa International

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 3.5% 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.

For example:

For a US \$10 cash withdrawal at an ATM in the United States, where the rate set by Visa International is 1.3 (US \$1.00 costs CA \$1.30):

Amount received at ATM = US \$10

US ATM provider fee = US \$2

Amount after conversion = US \$12 x 1.3 = CA \$15.60

Fee = CA \$15.60 x 3.5% = CA \$0.55

Total withdrawal amount = CA \$15.60 + CA \$0.55 = CA \$16.15

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

Overdraft protection

	Fees
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* <i>Not available on Quebec accounts</i>	\$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

	Fees
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

	Fees
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

Safety deposit boxes

	Annual rental fee
Small	\$60.00
Medium	\$100.00
Large	\$150.00
Oversize	\$5.00 per sq. inch

Safety deposit box services

	Fees
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.

Other service options	Fees
<p>Paper account statements mailed to you:</p> <p>If you have a TD Minimum Chequing Account, TD All-Inclusive Banking Plan, Youth Account, or TD Wealth Private Banking Account:</p> <p>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:</p>	<p>\$2.00 per month</p> <p>No service fees</p> <p>No service fees</p>
<p>See images of cheques cashed with your paper or online statement (Cheque Image Return):</p> <p>If you have a TD All-Inclusive Banking Plan or applicable TD Wealth Private Banking Plan:</p> <p>Option is available for Canadian dollar Chequing Accounts with online account statements and paper account statement record keeping options only.</p> <p>You can also view your cashed cheques for free using view cheque service through EasyWeb</p>	<p>\$2.00 per month</p> <p>No service fees</p>
<p>Ask a TD branch to certify (guarantee) a cheque:</p> <p>When requested by the holder of the account from which the funds will be withdrawn:</p> <p>When requested by the person other than the holder of the account from which the funds will be withdrawn:</p>	<p>\$10.00</p> <p>\$15.00</p>
<p>Deposit a cheque from a bank located outside of Canada sent on collection:</p> <p>Other bank fees may also apply. Fee is in Canadian dollars. <i>This service has been discontinued as of June 30th, 2019</i></p>	<p>0.2% of the cheque amount, after being converted to Canadian dollars - minimum \$30, maximum \$150</p>
<p>Provide a post-dated cheque to a branch for deposit: <i>This service has been discontinued as of June 30th, 2019</i></p>	<p>\$5.00</p>
<p>Obtain a bank draft (also known as a money order or cashier's cheque) from a TD branch:</p> <p>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.</p>	<p>\$7.50</p>
<p>Request a refund or replacement for a lost or stolen Canadian or U.S. dollar bank draft:</p> <p>Request a refund or replacement for a lost or stolen bank draft in any other currency:</p> <p>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.</p>	<p>\$10.00</p> <p>\$22.00</p>
<p>Stop your payment on a cheque or pre-authorized debit payment:</p>	<p>\$12.50</p>
<p>Cheque Not Written in Currency of Account:</p> <p>Fee is in the currency of the account from which funds are drawn.</p>	<p>\$20.00</p>
<p>Redeposit a Canadian dollar or U.S. dollar cheque that was previously returned because of insufficient funds:</p> <p>Other bank fees may also apply. Fee is in Canadian dollars. <i>This service has been discontinued as of June 30th, 2019</i></p>	<p>\$30.00</p>
<p>Request a copy of a statement or transaction that is more than 90 days old:</p>	<p>\$15.00/item</p>

Other service options (continued)	Fees
Ask TD to investigate a wire payment: Other bank fees may apply	\$25.00
Close your account and transfer the balance to another financial institution:	\$15.00
Returned foreign deposits: 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.	\$15.00
Registered plan fees	Fees
TD Canada Trust Retirement Savings Plan (RSP):	
Withdrawal Fee: <ul style="list-style-type: none"> • For plans open 180 days or less: • For plans open more than 180 days: <p>Fee subject to applicable taxes. Withdrawal Fee does not apply to a withdrawal under the RSP Home Buyers' Plan or the Lifelong Learning Plan.</p>	\$100.00 per withdrawal \$50.00 per withdrawal
Transfer Fee: <ul style="list-style-type: none"> • For a transfer of the Plan to another financial institution: <p>Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the RSP or to another TD registered plan.</p>	\$75.00 per transfer
TD Canada Trust Tax-Free Savings Account (TFSA):	
Transfer Fee: <ul style="list-style-type: none"> • For a transfer of the TFSA to another financial institution: <p>Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the TFSA or to another TD TFSA.</p>	\$75.00 per transfer

Banking services (for people without a TD account)

Service	Fees
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
Have 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):	
Cheques deposited at any TD branch	Accounts opened for less than 90 days:	5 business days
	Accounts opened for more than 90 days: <ul style="list-style-type: none"> • Cheques up to and equal to \$1,500: • Cheques greater than \$1,500: 	4 business days 5 business days
Cheques deposited in any other way (ATM, Mobile)	Accounts opened for less than 90 days:	6 business days
	Accounts opened for more than 90 days: <ul style="list-style-type: none"> • Cheques up to and equal to \$1,500: • Cheques greater than \$1,500: 	5 business days 6 business days
Cheques in foreign currency or drawn on a foreign financial institution	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.

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

Account Name	Monthly Fees
TD All-Inclusive Banking Plan Youth Account TD Wealth Private Banking Account	\$0 each
TD Minimum Chequing Account TD Every Day Chequing Account TD Student Chequing Account TD Unlimited Chequing Account TD Every Day Savings Account TD High Interest Savings Account	\$2.25 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.
U.S. Daily Interest Chequing Account Borderless Plan	US\$2.25

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
Value Account	\$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
Plan 60	\$0	Unlimited transactions No transaction fees	\$0..... Passbook \$0..... Paper Statements \$0..... Online Statements \$0..... Paperless \$0..... Cheque Image Return
Preferred Chequing Account	\$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
Tier Savings Account Companion Savings Account TD Premium Bonus Account TD Premium Savings Account	\$0	2 transactions \$1.75 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
			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 or
Visit your nearest **TD Canada Trust branch** or
Call us at **1-866-222-3456**



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. TD Mortgage Corporation and TD Pacific Mortgage Corporation are loan companies governed by the *Trust and Loan Companies Act of Canada*, and member institutions of the Canada Deposit Insurance Corporation. The Canada Trust Company is a trust company governed by the *Trust and Loan Companies Act of Canada*, and a member institution of the Canada Deposit Insurance Corporation.

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

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