



This TD Canada Trust Business Access Card Service Schedule dated _____ and the applicable Guide(s) and Business Access Card Authorization(s) (*collectively called the "Service Terms"*) together with the Business Banking and Services Agreement (*the "BBSA"*) or the Business Service Master Agreement (*the "Master"*), whichever is applicable, between _____ ("*you*" or "*your*") and The Toronto-Dominion Bank ("*we*", "*our*" or "*us*") dated _____, form the Agreement between you and us for the Service(s) described below. Capitalized terms used in this Service Schedule but not defined here, are defined in the BBSA or the Master, whichever is applicable.

Service Procedures

The Service

1. This Service Schedule applies when you use a Business Access Card or any other card that is issued to you by us (*collectively, "Card(s)"*) to access and use our electronic banking services (*the "Services"*). Services include:

- Green Machine* ATMs and other designated automated banking machines or terminals (ATMs),
- Point-Of-Sale (POS) and other designated debit card terminals,
- EasyLine™ telephone banking service, which includes instructions given orally or through EasyLine or through the use of EasyLine's telephone banking service interactive voice response system.
- EasyWeb™ Internet banking system,
- Mobile Banking,
- Any other service, which we may offer to you to use with your Card(s).

Any other service not accessed with a Card, including, but not limited to, any service accessed through Web Business Banking, shall not be subject to this Service Schedule. References to Card herein shall include the card number or user name that we have allowed you to select in place of your card number.

We may issue you a personal identification number or code (*the "PIN"*) and/or one or more personal identification numbers or words (*the "Password"*). You may need a PIN or a Password, together with your Card to access the Services. Services accessed through The Green Machine, Updater, and other automated banking machines, terminals, Interac Direct Payment terminals, telephones, personal computer and other equipment (*each a "Machine"*) always require you to use your PIN or Password in addition to your Card. You may choose which Services you wish to access through your Card(s). You acknowledge that you may designate accounts you wish to link to your Card(s) for access at ATMs and POS terminals, or through the EasyLine telephone banking service interactive voice response system. Where your account has overdraft protection or a line of credit or is linked with another account having these features, you will have access to these features and the balances in those accounts through the Services.

Confirmation of Service Terms

2. If you keep a Card(s) (including any renewal or replacement Card) or use the Card(s), PIN or Password, you agree to be bound by the Service Terms. We may add or change the provisions of the Service Terms by sending you a notice, including by any electronic means, or by posting a notice in all our branch offices. Your use of those Services will then act as your acceptance of and agreement to be bound by applicable Service Terms.

We may add, remove or change any part or feature of any Service without giving you notice.

You will not use the Services for illegal, fraudulent or defamatory purposes or take any steps which could undermine the security or integrity of any Service, or cause harm to or threaten to harm any other user of the Services.

For our mutual protection and to confirm our discussions, we may record all telephone calls that relate to the use of or include instructions for using the Services.

Limit

3. We may assign you a maximum limit for any transaction or Service from time to time (*the "Limit"*). We will use our best efforts to inform you before we change your Limit but reserve the right to change your Limit without giving you notice. It is your responsibility to check your Limit from time to time through your branch or the call centre. When your initial Card is issued, when a replacement Card is provided or at any other time, you may request a lower limit where that Limit does not correspond to your daily or weekly usage expectations and presents a level of unwanted risk of potential liability for you.

Use of The Green Machine Service

4. If you use this Service, you agree that:

- (a) you will deposit only cash, cheques or money orders (no coin); and
- (b) you will comply with the total deposit limits displayed on the ATM and, in all cases, a deposit cannot contain more than \$99,999.00 in total dollar value.

If you do not comply and the Machine is damaged or inoperative for any period of time, we may debit your account with a charge which is a reasonable estimate of the damages and costs to us as a result of your failure to comply. We may also ask you to return your Card(s).

Interac Email Money Transfers

5. To send an Interac Email Money Transfer, you must provide the recipient's email address, and a security question ("Security Question") that will be used to authenticate the recipient of the transfer. To receive an Interac Email Money Transfer, you must correctly answer the Security Question.

You agree that, as a sender of an Interac Email Money Transfer, it is your responsibility to (a) provide the accurate email address of the recipient; (b) create an effective Security Question and answer that is known only to you and the recipient, and (c) not to use email or any optional message that may accompany the transfer to send the recipient the answer to the Security Question. As a recipient, you agree to keep the answer to the Security Question confidential at all times and to use it only as required to receive the transfer.

We will be entitled to pay the transfer to anyone who claims it as the recipient and correctly answers the Security Question, whether or not that person is the person intended to receive the transfer. We will not be liable for losses incurred by you as a sender or recipient of an Interac Email Money Transfer as a result of misuse, improper communication or disclosure of the answer to the Security Question.

Card and PIN Security and Confidentiality

6. You are solely responsible for the care and control of your Card(s), PIN and Password. You must maintain them safely **at all times** which includes:

- keeping possession of the Card(s);
- keeping your PIN and Password separate from your Card(s);
- keeping your PIN, Password and any user name that we have allowed you to select in place of your card number, strictly confidential;
- taking all reasonable precautions to ensure that no unauthorized officer, employee or individual finds out your PIN or Password, including while you key-in your PIN or Password at a Machine;
- avoiding such PIN or Password combinations as birthdays, phone numbers, age, social insurance number, etc.;
- ensuring that each PIN or Password is unique;
- contacting us immediately if your Card(s) is lost or stolen or your user name, PIN or Password becomes known to an unauthorized person.
- never writing the PIN on your Card(s);
- keeping any written record of your PIN separate from your Card(s) and making a reasonable attempt to hide or disguise the PIN; and
- not disclosing the PIN voluntarily to anyone else at any time, including to a family member, friend, financial institution employee or law enforcement agency

Your Card(s), PIN or Password are reserved strictly for your own use. If used by someone else, it will be your obligation and that of your officers and employees to prove that all reasonable precautions have been taken to prevent any unauthorized use of these items. If you suspect that someone may know your PIN, you must immediately visit the nearest branch and change your PIN, or notify us by calling EasyLine telephone banking at 1-866-222-3456.

Your Liability for Transactions

7. You are responsible for the full amount of all activity on your account completed through a Service resulting from:

- The use of your Card(s) and PIN or Password by you or any person to whom you have made the Card(s) and PIN or Password available
- Your failure to meet your security responsibilities
- Your failure to notify us as soon as you become aware that your PIN may have become known to someone else or your Card has been lost, stolen or misused.
- An entry error or a fraudulent or worthless deposit made through a Service.

Your liability may exceed your account's credit balance or available funds if:

- The account has overdraft protection or a line of credit, or is linked with another account having these features; or
- The transaction is completed on the basis of an entry error or a fraudulent or worthless deposit made through a Service.

If your account is debited or credited due to our error or a system malfunction, you will be liable to the extent of any credit that you improperly receive and you will be entitled to recover from us the amount of any improper debit. We will not unreasonably restrict you from the use of these funds while the matter is being resolved.

Resolving Disputes

8. **We are not responsible for any failure to supply, or lack of suitability or quality of, any goods or services purchased from merchants through use of the Card(s) and PIN or Password in a Machine.** You will settle directly between you and the merchant any claim or dispute with respect to any such purchase and any such claim or dispute will have no effect on the withdrawal from your account in respect of such purchase. Any refund or reversal will be credited to your account upon receipt from the merchant or the merchant's financial institution.

If you have a problem regarding a transaction completed through a Service that is posted to your account, speak to your branch, call EasyLine telephone Banking at 1-866-222-3456 (if you have registered for that Service) for English, at 1-800-895-4463 for French, or at 1-800-361-1180 for TTY (Text Telephone), or call our general number at 1-866-567-8888 to place a trace on the transaction. If you report an unauthorized transaction to us, we will investigate the transaction and make every attempt to resolve the issue within 10 business days. If requested by us during such investigation, you agree to provide us with a signed written statement and, if applicable, a signed written affidavit. Any such request by us may result in a temporary suspension of the 10 business day time limit, until we receive the requested documentation. If the problem is not resolved to your satisfaction, follow the Problem Resolution Process as outlined in our BBSA.

Debit Card Code of Practice

9. We endorse the Canadian Code of Practice for Consumer Debit Card Service and commit to maintain or exceed the level of customer protection it establishes.

Transaction Records Activity

10. You will be offered a transaction record at ATMs and POS terminals for your convenience to enable you to check your account entries. You will be provided with an electronic verification number for other Services.

Our transaction records will be conclusive proof of use of your Card(s) or a Service and will be considered your written request to perform the transaction. Even though you may be provided with a transaction record, verification number, or interim statement, our verification and acceptance of all transactions will be considered correct and binding unless there is an obvious error.

Transactions completed through a Service may be credited or debited to the applicable account by us on a date determined by us. This date may be different than the date in which you used the Service.

Any foreign currency transaction through a Machine or with a Card will result in the foreign currency being converted to Canadian dollars at the exchange rate in effect on a date determined by us, which may be different from the date you use the Service or Machine.

Selection of your PIN

11. a. Customer Selected PIN: You may select a PIN for use at ATMs or POS terminals at any TD Canada Trust branch when your Card is issued, or any other time. PIN length is determined by current market standard. When travelling outside Canada, you may wish to select a 4-digit PIN, as some foreign ATMs do not accept anything other than 4 digits. You will be issued a temporary PIN for some Services when the Service is set up for you. You will be prompted to change this PIN when you first use the Service.

b. PIN Mailer: A system-generated PIN for ATM or POS terminal use may be provided by us for you if your Card is issued by EasyLine or if you are unable to visit a branch. This PIN is generated in a secure environment and printed on a tamper-proof form so that when you open it, you will be the only person to have knowledge of this PIN.

Our Liability

12. We are liable for:

- Unauthorized transactions after you have notified us that your Card has been misused, lost or stolen or that the user name, PIN or Password security has been breached.
- Transactions completed through Cards that are forged, faulty, expired or cancelled
- Fraudulent or negligent conduct by our employees or agents, companies involved in networking arrangements, merchants who are linked to the electronic funds transfer system or their employees or agents.
- Losses to your account resulting from any failure, error, malfunction or technical problem of our system or equipment.

Lost or Stolen Card or PIN

13. You will notify us immediately if:

- Your Card is lost or stolen, or you suspect it is lost or stolen, or someone has used it other than yourself.
- Your user name, PIN or Password has become known to someone else, or you suspect it has become known to someone else.

You will not be liable for any transactions resulting from the loss or theft of your Card or compromise of your user name, PIN or Password that occur after the time you tell us about the loss or theft.

Electronic Payments

14. You are responsible for the accuracy of your electronic payment instructions, including the billing company paid, billing account number and payment amount. Depending on the type of payment, electronic payment instructions once sent may be final and irrevocable, so that funds sent in error may not be possible to retrieve. It is your responsibility to ensure that the biller, billing account number and business payee information in your bill profile, and your business information registered on our system is accurate at all times. We can update your bill profile, including your billing account numbers and billers' names, if informed of a change by the biller or if deemed necessary by us.

It is your responsibility to ensure that sufficient funds are available in your account (or through overdraft protection linked to your account) as at the effective time of your payment-payment instructions will not be processed without sufficient funds. Postdated payments set up by you may not be processed for a number of reasons, including insufficient funds, inconsistency between the billing account number on your postdated payment and the billing number registered on your bill profile at the time of processing the payment and a change in status of your Card(s), the biller, or your bill profile. You recognize that different billers have different payment requirements and that you are responsible to know what your biller's payment requirements are. We may reject, cancel or return a payment to you that does not meet these requirements. In addition, you are responsible to ensure that your payments are requested so that there is sufficient time prior to their due date for them to be processed by us and by the biller. Payment instructions made by you after our daily cut-off time or on a non-business day will require extra time to reach the biller. You will promptly and carefully examine your account transaction information to ensure your electronic payments have been successfully and correctly processed and you will notify us within 30 days of the electronic payment date of any errors or discrepancies. If we do not receive notice from you within that 30-day period, you accept the transaction information as valid and correct. We are not responsible for any penalties, fees, interest, costs, or damages imposed upon or suffered by you with respect to any payments or for our inability to retrieve electronic payments from third party accounts with us or from other financial institutions.

* - Trade-mark of The Toronto-Dominion Bank.

TM - Trade-mark of The Canada Trust Company.



Date: _____

This Business Card Authorization ("Authorization") allows TD Canada Trust to issue a Business Access Card to an Authorized Cardholder as designated by the Business Customer and to assign services and access limits on the Business Access Card. This Authorization must be completed when a Business Access Card is first issued. This Authorization also applies to any Business Access Card issued in replacement of the Business Access Card referred to herein or of any subsequent replacement Business Access Cards having the same or new number. Complete a separate Authorization for each Business Access Card issued under the business name.

A. Business Customer Information

Name of Business Customer: _____
(full legal name)

Access Card Number: 589297 _ _ _ _ _ - _ _ _ _ _ - _ _ _ _ _ - _ _ _ _ _

B. Access and Services Authorized

Select the appropriate Business Access Card type (Small Business or Commercial) and access level (Full or Limited):

- **Full Access** enables the Authorized Cardholder to add bill payment companies and tax authorities to their profile through EasyLine™ or EasyWeb™ for the purpose of making bill and tax payments. It also allows the Authorized Cardholder to use EasyLine to add third party accounts to their profile for the purpose of transferring funds into them.
- **Limited Access** means that the signing officer(s) of the business must complete the appropriate documentation at the branch to add bill payment companies, tax authorities or third party accounts to the Authorized Cardholder's profile. This cannot be done through EasyLine or EasyWeb.

Select the Services authorized for use with the Business Access Card. Any other service shall not be subject to any restrictions set out below for the Services.

- **Full Portfolio Access**, if selected, allows the Authorized Cardholder to inquire on all of the Business Customer's current or future accounts (e.g. deposits, investments, loans, etc.) that are accessible through the Services. If Full Portfolio Access is not selected, the Authorized Cardholder will have access restricted to accounts that are lodged on the Business Access Card.

Full Access and/or Full Portfolio Access allow the Authorized Cardholder to perform any current or future transactions (including transfers and payments to third parties) on the Business Customer's accounts that are enabled for transactions through the Services or any other service.

Card Type:	Full Access: <input type="checkbox"/> Small Business (091) <input type="checkbox"/> Commercial (096)	Limited Access: <input type="checkbox"/> Small Business (090) <input type="checkbox"/> Commercial (095)
Services:		
ATM	<input type="checkbox"/> Yes <input type="checkbox"/> No Includes: Green Machine* (with withdrawal privileges), Interac® Network of ATMs and Designated International ATMs	<input type="checkbox"/> Yes <input type="checkbox"/> No Includes: Green Machine (without withdrawal privileges)
Interac Direct Payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	
EasyLine Telephone Banking:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
EasyWeb Internet Banking	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Full Portfolio Access	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bill Payment Self-Registration	Yes	
Tax Payment Self-Registration	Yes	
Daily Limits for Services:		
ATM Cash Withdrawal:	\$ _____	
Interac Direct Payment Purchases:	\$ _____	
Holds on Green Machine Deposits:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cash back on Green Machine Deposits:	\$ _____	
In Branch Limits:		
Holds on In Branch Deposits:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cash back on In Branch Deposits:	\$ _____	
Other Services	Yes	

C. Authorized Cardholder Information

Mr ____ Mrs ____ Ms ____ Dr ____

Last Name: _____ First Name: _____ Initial: _____

Note: If the Authorized Cardholder does not have a personal profile created on Customerlink, one must be created before a Business Access Card is issued.

D. Signatures

This Authorization applies to and, where applicable, amends the applicable Canada Trust Easy Access Agreement, TD Business Access Agreement, MainStreet Banking Service Plan Schedule or TD Canada Trust Business Access Card Service Schedule.

The Business Customer and the Authorized Cardholder signing below acknowledge and agree that: (i) a request by the Authorized Cardholder to perform a transaction subject to this Authorization constitutes a request duly authorized by the Business Customer to perform such transaction; and (ii) TD Canada Trust's transaction records will be considered the Business Customer's written request to perform any transaction referred to in (i).

Business Customer signature(s)

Authorized Signing Officer Name (please print)

X

Signature

Note: The authorized signing officer(s), in accordance with the business account documentation on file, must sign.

Authorized Signing Officer Name (please print)

X

Signature

Authorized Signing Officer Name (please print)

X

Signature

In this section, *you*, *your* and *yours* mean the Authorized Cardholder who signs this form. The words *we*, *us* and *our* mean TD Bank Group**. The word *Information* means financial, personal 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 you and the Business Customer. You agree that, at the time you request to begin a relationship with us and during the course of our relationship, we may share your Information with our world-wide affiliates, and collect, use and disclose your Information as described in the Privacy Agreement located on td.com, including for, but not limited to, the purposes of: identifying you, providing you with ongoing service, helping us serve you better, protecting us both from fraud and error, complying with legal and regulatory requirements, and marketing products and services to you. We may communicate with you for any of these purposes by telephone, fax, text messaging, or other electronic means, and automatic dialing-announcing device, at the numbers you have provided us, or by ATM, internet, mail, email and other methods. To understand how you can withdraw your consent, refer to the 'Marketing Purposes' section of the Privacy Agreement or contact us at 1-866-567-8888.

We will exchange Information and reports about you with credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to validate your identity, review and verify your creditworthiness, establish credit and hold limits, help us collect a debt or enforce an obligation owed to us by you, and/or manage and assess our risks. 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 or a Business Access Card from us and for a reasonable period of time afterwards, we may from time to time disclose your Information to other lenders and credit reporting agencies requesting such Information, which helps establish your credit history and supports the credit granting and processing functions in general. We may obtain Information and reports about you from Equifax Canada Inc., Trans Union of Canada, Inc. or any other credit reporting agency. You may access and rectify any of your personal information contained in their files by contacting them directly through their respective websites www.consumer.equifax.ca and www.transunion.ca. Once you have applied for any credit product with us or an Business Access Card from us-, you may not withdraw your consent to this exchange of Information.

Authorized Cardholder's Signature: X _____

Note: If the Authorized Cardholder has been identified above as an Authorized Signing Officer, this individual is required to sign in both areas.

Questions? We're here to help!

If you have questions about your TD Canada Trust Access Card™, EasyWeb Internet banking or EasyLine telephone banking, please call 1-866-567-8888 and press Option 1. We're here to help you 24 hours a day, seven days a week.

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* Trade-mark of The Toronto-Dominion Bank.

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** The TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.