



TD Cash Back Visa Infinite* Card



Welcome
Guide

Earn 3% Cash
Back Dollars
on eligible
Purchases.



Discover your TD Cash Back Visa Infinite* Card

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Getting Started

Welcome to your new TD Cash Back Visa Infinite* Card

Quick steps for getting started and making the most of your Card

- **Activate your TD Cash Back Visa Infinite* Card** simply by calling the number on the sticker found on your new Card, then follow the prompts.
- **Register for EasyWeb® Online banking** at easyweb.td.com to access and manage your Account online and sign up for online statements or, if you prefer to bank by phone, call EasyLine® telephone banking at 1-866-222-3456.
- **Visit My TD Rewards in the TD app** or in EasyWeb to manage your Cash Back Dollars and discover loyalty perks.
- **Learn how to add your Card to Apple Pay, Samsung Pay and/or TD Mobile Payment** at td.com/waystopay, to make convenient, everyday payments with just a tap of your phone.
- **Update your Card as the Primary Card on your favourite retail apps** like auto-reloads, food delivery and transportation to earn Cash Back Dollars on these Purchases.

- **Set up regularly recurring bill payments on your Account** through participating merchants to save time and avoid late fees with bills paid automatically on their due dates. Plus, earn 3% in Cash Back Dollars for every \$1 in regularly recurring bill payments set up on your Account¹.
- **Download the TD app** to view your Credit Card Account almost anywhere. Plus, you can bank at home, or on the go. Learn more at td.com/app

2 Cash Back Dollars Your Cash Back Dollars

With your TD Cash Back Visa Infinite* Card, you earn Cash Back Dollars with every Purchase and you can redeem them how and when you want.

- Earn 3% in Cash Back Dollars on Grocery Purchases and Gas Purchases² and on regularly recurring bill payments¹ set up on your Account
- Earn 1% in Cash Back Dollars on all other Purchases made with your Card³
- Redeem⁴ your Cash Back Dollars annually or at any time – the choice is yours!
- Your Cash Back Dollars never expire as long as your Account is open and in good standing

Example of Cash Back Dollars you could earn in your first year†:

	Monthly Spend	Annual Cash Back Dollars You Could Earn in Your First Year††
Gas, Groceries, Regularly Recurring Bill Payments (yearly spend cap of \$15,000 for each)	\$750	\$338
All other Purchases	\$1,750	\$210
Total Annual Cash Back Dollars You Could Earn in Your First Year		\$548

† This chart is illustrative only. Welcome Bonus applies only for first 3 months. The \$3,500 Welcome Bonus total spend cap reduces each annual spending cap for gas, groceries and regularly recurring bill payments, depending on the amount spent on each of these categories in the first 3 months⁵.

†† Monthly spend of \$750 on Gas, Grocery Purchases and regularly recurring bill payments (\$2,250 in the first 3 months x 6% welcome bonus = \$135 in Cash Back Dollars. \$6,750 for the remaining 9 months x 3% earn rate = \$203 in Cash Back Dollars. \$135 + \$202.50 rounded up to the nearest dollar = \$338 Cash Back Dollars for the first year) and monthly spend of \$1,750 on all other Purchases (\$21,000 in the first year x 1% earn rate = \$210 in Cash Back Dollars). \$338 + \$210 = \$548 in Cash Back Dollars for the first year. (Rounded to the nearest dollar for this example only.)

How to redeem your Cash Back Dollars

Redeem⁴ your Cash Back Dollars to pay down your Account Balance. You can do this at any time during the year (min. \$25) or set up your Account to do this annually each January with no minimum required. You can manage your redemption preference at TDRewards.com

Ways to manage your Cash Back Dollars

TDRewards.com

Redeem, view your balance, earn history and set up your redemption preference.

Register at **TDRewards.com**

EasyWeb

View and redeem your Cash Back Dollars to pay down your Account balance.

Log in at **easyweb.td.com**

TD app

On the go? Redeem and view your balance through the TD app.

Learn more at **td.com/app**

Over the phone

Call us and speak with our customer service team to redeem.

1-800-983-1043

Earn more Cash Back Dollars

Add Additional Cardholders

Add up to three Additional Cardholders and earn Cash Back Dollars every time they use their Cards to make Purchases. Add Additional Cardholders with no credit approval required⁶.

▷ **Learn more at**
td.com/additionalcardholder

Explore TDRewards.com

Register today at TDRewards.com to take advantage of what your Cash Back Dollars have to offer you! At TDRewards.com, you can:

- check your Cash Back Dollars balance;
- manage how and when you redeem your Cash Back Dollars;
- track the Cash Back Dollars you have earned;
- sign up to receive special communication emails.
- **Starbucks® Rewards**
Earn 50% more Stars at participating Starbucks® stores. Conditions apply.

▶ **Learn more at td.com/starbucksoffer**





Benefits

Your TD Cash Back Visa Infinite* Card comes with perks

From Deluxe TD Auto Club membership to all the advantages of being a Visa Infinite Cardholder, your Card gives you access to the best.

Enjoy Deluxe TD Auto Club Membership⁷

Deluxe TD Auto Club membership is included at no additional charge with the TD Cash Back Visa Infinite* Card.

You'll be covered 24 hours a day with Emergency Road Services in case something goes wrong when you are out on the road.

▶ Find out more at td.com/autoclub

Take advantage of being a Visa Infinite* Cardholder⁸

Complimentary Visa Infinite* Concierge Service⁹

Complimentary Visa Infinite* Concierge service is on call, 24 hours a day, seven days a week, to help you whenever you travel, shop and use your Card. Consider the Concierge your own personal assistant, able to offer expert insights and advice on everything from travel bookings to restaurant recommendations, and much more.

Visa Infinite Luxury Hotel Collection⁸

Experience some of the world's most intriguing and prestigious properties – the Visa Infinite Luxury Hotel Collection. A distinctive and unique collection of benefits, such as food and beverage

vouchers, and complimentary late checkout, with hotel stays booked through the Visa Infinite Luxury Hotel Collection.

Visa Infinite Food and Wine Experiences⁹

Enjoy access to dining events hosted at top restaurants across the country, with food prepared by some of the nation's most renowned and respected chefs through the **Visa Infinite Dining Series**. You will not only experience the finest of foods, but will also meet the culinary artists who create it. Enjoy on-site benefits, such as complimentary wine tastings, at over 40 participating wineries in B.C. and Ontario with the Visa Infinite Wine Country Program.

The Visa Infinite website is your portal for accessing benefit information. Visit visainfinite.ca to start exploring the benefits available to you as well as opt-in to receive the latest news and offers from Visa Infinite.

▶ **Visit visainfinite.ca or call Visa toll-free 1-888-853-4458 (from Canada and the U.S.) or 1-630-350-4545 (from outside of Canada and the U.S.)**





Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates^{10,11} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{10,11} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis Reserve at [avis.com/tdcreditcards](https://www.avis.com/tdcreditcards). Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Cash Back Visa Infinite* Card

Budget Reserve at [budget.com/tdcreditcards](https://www.budget.com/tdcreditcards). Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Cash Back Visa Infinite* Card

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Insurance

Explore the insurance coverages included with your TD Cash Back Visa Infinite* Card

Discover the travel insurance benefits of your credit card when you're ready to travel. Learn about what travel insurance benefits are available on your TD Cash Back Visa Infinite* Card with our Credit Card Travel Insurance Verification Tool at tools.td.com/creditcardtravelinsurancetool

Travel Medical Insurance¹² – You have coverage without even having to charge the trip to your Card! Leaving home for a day, a week or an extended vacation is a great way to leave your worries behind. To help you with the consequences of unforeseen events, your TD Cash Back Visa Infinite* Card features Travel Medical Insurance, which includes:

- up to \$2 million comprehensive emergency medical coverage for when you are travelling outside of your province or territory, whether internationally or within Canada;
- no out-of-pocket costs for eligible emergency medical expenses;
- 24/7 emergency medical assistance;
- coverage for the first 10 days of your trip if you are under 65 years of age. If you or your spouse is aged 65 or older, you are covered for the first 4 days of your trip. For longer trips, top-up coverage is available for purchase by calling 1-800-293-4941.

Delayed and Lost Baggage Insurance¹³ – If your baggage is delayed more than

6 hours, each covered person has coverage for emergency purchases of essentials such as clothing and toiletries. Coverage is also provided if your baggage is lost by a Common Carrier. The total benefits payable in respect of both delayed and lost baggage are subject to a maximum of \$1,000 per covered person per trip.

Auto Rental Collision/Loss Damage

Insurance¹⁴ – Simply use your Card to pay for the full cost of a car rental, and get the Collision Damage Waiver (CDW) coverage at no additional cost for up to 48 consecutive days. Please note, some rental agencies may require you to buy the CDW coverage from them. It is important to contact the rental agency before reserving a car to verify their policies.

Purchase Security and Extended

Warranty Protection¹⁵ – You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your Card:

- Repair, replacement or reimbursement should items be lost, stolen or damaged within 90 days of purchase
- Double your warranty, up to 12 additional months, if the eligible item came with a manufacturer's warranty valid in Canada

Mobile Device Insurance¹⁶ – Get mobile device protection of up to \$1,000 in the event of loss, theft, accidental damage or mechanical breakdown for eligible mobile devices when you use your Card to pay all of your monthly mobile bill payments and any upfront costs, or charge a minimum of 75% of the purchase price when paying the full cost of your new mobile device up front.

Enhance your TD Cash Back Visa Infinite* Card with optional benefits

Optional Trip Cancellation and Trip Interruption Insurance¹⁷

With Trip Cancellation and Trip Interruption Insurance, if due to a covered cause such as an illness, injury, and more:

- You need to cancel your trip, we'll help you recover your trip expense
- You need to return home early, we'll cover the cost of your eligible return transportation

▶ **For more information** about Trip Cancellation and Trip Interruption Insurance, and to enroll, visit **td.com/travelmedicalinsurance** or call **1-800-293-4941**.

Be prepared with optional TD Credit Card Payment Protection Plan¹⁸

Optional Payment Protection Plan is designed to help pay down the outstanding balance on your TD Cash Back Visa Infinite Card in the event of your Job Loss, Total Disability, or Loss of Life.

▶ **To learn more** about optional Payment Protection Plan or to enroll, call **1-800-294-8602** or visit **td.com/BP**

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Convenience

Enjoy the convenience of your TD Cash Back Visa Infinite* Card

Discover all the features that make using your Card more convenient every day, from simplifying making purchases to assistance if you lose your Card.

Help and assistance

- **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device, or by phone at **1-800-983-8472**.

- **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at: **1-800-983-8472**.

- **Fast, reliable access to cash.**

You can ask for an emergency Cash Advance of up to \$5,000 in emergency funds (subject to your available credit limit), at over one million ATMs worldwide, at all TD Canada Trust branches and at select financial institutions around the world.

- **Getting information when you need it.**

The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.

Ways to Pay

Save time with Apple Pay and/or Samsung Pay

These Digital Wallets are accepted in a growing number of shops, restaurants and other retailers, making it convenient and easy to use for your everyday purchases.

▶ **To learn more: td.com/waystopay**

Simplify the way you pay with TD Mobile Payment

The next time you're on the go, like on your morning run or walking the dog, don't worry about reaching for cash for your small purchases, use your Android™ smartphone¹⁹. With TD Mobile Payment, just link an eligible TD Credit Card to the TD app and you can pay safely and securely in a few seconds.

▶ **Learn how to add your Card at td.com/waystopay**

Tap to pay with Visa

Contactless payments are a secure way to pay for small-dollar purchases at participating retailers. It's faster and more convenient than cash – and your Card never leaves your hand.

Pay online easily and securely

Online buying is evolving so you can pay with fewer clicks. Paying online with your TD Visa Card is easy, smart and secure. Just click to pay with your TD Visa when you see the Click to Pay icon where Visa is accepted.

▶ **Enroll now at visa.ca**

Manage your Account, your way

TD Green Machine® ATMs

Access and manage your Card Account at any of our ATMs.

▶ **Find an ATM at td.com/branchlocator**

EasyWeb® Online banking

Manage your Card Account easily online.

▶ **Log in to EasyWeb at easyweb.td.com**

Easyline® telephone banking

Give us a call to access or manage your Card Account.

▶ **Call 1-866-222-3456**

TD app

Get secure access to TD's mobile banking service anywhere you are.

▶ **Learn more at td.com/app**

Balance Transfers

Consider consolidating any higher-rate non-TD credit card balances you may have to your TD Cash Back Visa Infinite* Card Account through a Balance Transfer²⁰. By transferring your balances you can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of consolidating your balances to your TD Cash Back Visa Infinite* Account.

▶ **For more information, visit us at your nearest TD Canada Trust branch or call 1-800-983-8472.**

Payment Plans

Turn credit card purchases into manageable monthly payments. This convenient feature gives you more control over your budget

knowing when these purchases are paid off in full. This can come in handy if you're planning to buy a new laptop, go on a trip or start a home renovation project. (Conditions apply. Visit td.com/paymentplans for details.)

Emergency Travel Assistance Services

Help is just a call away. Toll-free access to help in the event of a personal emergency while travelling. Emergency Travel Assistance Services²¹ can help you with:

- Translation services in the event of an emergency situation
- Lost document and ticket replacement
- Emergency Cash Transfer in the event of a theft, loss or emergency. Our Administrator can assist you to obtain a Cash Advance, which will be charged to your Account.
- In Canada and the U.S. call **1-866-374-1129**. In other countries, call collect **416-977-4425**.





Card Security

Explore your TD Cash Back Visa Infinite* Card security features and protection

Protecting the security of your Card should always be a priority. That's why your TD Cash Back Visa Infinite* Card comes with features that help protect you when you shop online and in person.

Security Features

- **Shop online and in person securely with Visa Zero Liability** and be protected in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.
- **Shop with confidence with Chip & PIN technology.** Chip and PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- **Lock or unlock your Card.** Feel more confident if you misplace your credit card by locking your Card in the TD app. When locked, pre-authorized payments and ATM transactions will still go through, credit card payments will still be accepted, and you can make transfers. If you find your Card, it's just as easy to unlock it.

Personal Identification Number (PIN) Security Tips

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or birthday.
 - Never write down your PIN.
 - Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
 - Never let anyone else know or use your PIN or use your Card.
 - Make transactions only when and where you feel secure. If in doubt, don't use your Card.
- ▶ **Reset your PIN** easily and conveniently at a TD Canada Trust Branch or 24/7 at any TD Canada Trust Green Machine (ATM).

Fraud Protection (24-hours)

Our protection measures help protect you from credit card fraud. In the event that we detect unusual activity relating to your Account:

- you may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Cash Back Visa Infinite* Card or Account.



- during a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our Customer Service Representatives.
- your Card may be temporarily blocked until we can contact you for verification.
- You can now automatically receive TD Fraud Alerts on your mobile phone any time we suspect suspicious activity on your TD Cash Back Visa Infinite* Card, or on any Additional Cardholder's Card on your Account.

▶ [Learn more at td.com/fraudalerts](https://td.com/fraudalerts)



Contact and Support

Important Numbers

For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to midnight ET, seven days a week):

Within Canada and the U.S., call:

1-800-983-8472

Outside Canada and the U.S.,

call collect: **416-307-7722**

TTY (text telephone): **1-866-704-3194**

To report a lost or stolen Card and arrange a replacement Card:

Loss Prevention Centre (24 hours):

Within Canada and the U.S., call:

1-888-347-3261

Outside Canada and the U.S.,

call collect: **416-308-3763**

For information on travel protection or to make a claim: Travel Insurance

Within Canada and the U.S., call:
1-866-374-1129

Outside Canada and the U.S.,
call collect: **416-977-4425**

For more information about the TD Cash Back Program, including your Cash Back Dollars balance:

TD Rewards: **1-800-983-1043**

Concierge Service (24 hours)

Within Canada and the U.S., call:
1-888-853-4458

Outside Canada and the U.S.,
call collect: **630-350-4545**

More about your TD Cash Back Visa Infinite* Card

Cardholder Agreement

For full details and conditions about your Card, refer to td.com/agreements for your Account documents.

Interest rates, fees and features are effective as of October 30, 2022, unless otherwise indicated, and are subject to change.

- 1 Earn 3% in Cash Back Dollars ("**PAP Rebate**") on each \$1.00 in payments made on a monthly or other regularly recurring basis for merchant bills, including insurance premiums, magazine/newspaper/online streaming subscriptions, membership fees and telecommunication fees, that are set up by the merchant with your consent to be automatically charged to your TD Cash Back Credit Card Account ("**Account**") and that are classified through the Visa network as "recurring payments" ("**Pre-Authorized Payments**"). You must confirm with your merchant if they can accept Pre-Authorized Payments. Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Pre-Authorized Payment. **\$15,000 Cap:** The PAP Rebate is only available to a \$15,000 maximum net annual spend ("**\$15,000 Cap**"). Once the \$15,000 Cap has been reached, then any further Pre-Authorized Payments made on the Account will only earn Cash Back Dollars at the standard rebate of 1% that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("**Standard Rebate**"). **Applicability of PAP Rebate:** The PAP Rebate is in place of, and not in addition to, the Standard Rebate. **First Year Reduction of \$15,000 Cap:** During the first year that the Account is open, the \$15,000 Cap for Pre-Authorized Payments will be reduced by the actual corresponding amount of Pre-Authorized Payments made in the first 3 months of Account opening ("**First 3 Months**") that are subject to the Welcome Bonus in Cash Back Dollars. For example, if you set up \$2,000 in Pre-Authorized Payments in the First 3 Months, the \$15,000 Cap for Pre-Authorized Payments will be reduced by \$2,000 to \$13,000 for the remaining 9 months of the first year the Account is open. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 2 Earn 3% in Cash Back Dollars ("**Gas Rebate**") for each \$1.00 in Purchases of gas or gas station services or products ("**Gas Purchases**") charged to your TD Cash Back Credit Card Account ("**Account**") and earn 3% in Cash Back Dollars ("**Grocery Rebate**") for each \$1.00 in Purchases of groceries or grocery items ("**Grocery Purchases**") charged to your Account. Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Gas Purchase or Grocery Purchase, as applicable. **\$15,000 Cap:** Each of the Gas Rebate and the Grocery Rebate is only available to a \$15,000 maximum net annual spend ("**\$15,000 Cap**"). Once the \$15,000 Cap has been reached for either Gas Purchases or Grocery Purchases, then any further Gas Purchases and Grocery

Purchases made on the Account will only earn Cash Back Dollars at the standard rebate of 1% that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("**Standard Rebate**"). **Applicability of Gas Rebate and Grocery Rebate:** Each of the Gas Rebate and the Grocery Rebate is in place of, and not in addition to, the Standard Rebate. **First Year Reduction of \$15,000 Cap:** During the first year that the Account is open, the \$15,000 Cap for each of Gas Purchases and Grocery Purchases will be reduced by the actual corresponding amount of Gas Purchases and Grocery Purchases made in the first 3 months of Account opening ("**First 3 Months**") that are subject to the Welcome Bonus in Cash Back Dollars. For example, if you spend \$2,000 in Gas Purchases in the First 3 Months, the \$15,000 Cap for Gas Purchases will be reduced by \$2,000 to \$13,000 for the remaining 9 months of the first year the Account is open. **Merchant Category Codes:** To earn the Gas Rebate and/or Grocery Rebate, the Gas Purchases and/or Grocery Purchases must be made at merchants classified through the Visa network with a Merchant Category Code ("**MCC**") that identifies them in the "gas" or "grocery" category. Some merchants may sell gas or gas station services or products, or groceries or grocery items, or have separate merchants located on their premises that also sell gas or gas station services or products, or groceries or grocery items, but may not be classified with a gas or grocery MCC and such Purchases will not earn the Gas Rebate or Grocery Rebate, as applicable. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

- 3 Earn 1% in Cash Back Dollars ("**Standard Rebate**") on each \$1.00 for all other Purchases ("**Other Purchases**") charged to your TD Cash Back Credit Card Account ("**Account**"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Other Purchase. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 4 Account must be open and in good standing to earn and redeem Cash Back Dollars. Redemptions of Cash Back Dollars at any time on request must be for a minimum amount of \$25. Where Cash Back Dollars are redeemed on an annual basis, the annual earnings period will start from when the Card is used to make Purchases until the Account's January billing cycle of the following year, after which time the annual earnings period will continue each year from the Account's January billing cycle to the January billing cycle of the following year. Cash Back Dollars will continue to accrue until redemption instructions are provided. There is no maximum

annual amount of Cash Back Dollars that can be earned. For complete details on how to redeem Cash Back Dollars, please see the “TD Cash Back Program Terms and Conditions” section of the TD Cash Back Visa Cardholder Agreement available at tdcanadatrust.com/agreements

- 5 **Welcome Bonus:** Welcome Bonus of 6% in Cash Back Dollars (“**Welcome Bonus Rebate**”) applies to new TD Cash Back Visa Infinite Accounts (“**Account**”) in the first 3 months of Account opening (“**First 3 Months**”) to a maximum total collective spend of \$3,500 (“**Welcome Bonus Cap**”) on any one or more of the following transactions charged to the Account: (i) Purchases of gas or gas station services or products (“**Gas Purchases**”); (ii) Purchases of groceries or grocery items (“**Grocery Purchases**”); and (iii) Each \$1.00 in recurring bill payments set up on your Account (“**Pre-Authorized Payments**”). Any returned items, refunds, rebates or other similar credits on any Gas Purchase, Grocery Purchase or Pre-Authorized Payment made during the First 3 Months will reduce or cancel the Cash Back Dollars earned at the Welcome Bonus Rebate on the original Gas Purchase, Grocery Purchase or Pre-Authorized Payment, as applicable. **Welcome Bonus Cap:** Once the Welcome Bonus Cap is reached, any further Gas Purchases, Grocery Purchases and Pre-Authorized Payments made in the First 3 Months will earn Cash Back Dollars at the regular accelerated 3% rebate that applies to each of Gas Purchases, Grocery Purchases and Pre-Authorized Payments as set out in your Cardholder Agreement (“**Accelerated Rebate**”). **Applicability of Welcome Bonus Rebate:** Welcome Bonus Rebate is in place of, and not in addition to, the Accelerated Rebate. **\$15,000 Cap on each of Gas Purchases, Grocery Purchases and Pre-Authorized Payments:** After the First 3 Months, the Accelerated Rebate will apply to all Gas Purchases, Grocery Purchases and Pre-Authorized Payments charged to your Account up to a \$15,000 maximum net annual spend (“**\$15,000 Cap**”) for each of Gas Purchases, Grocery Purchases and Pre-Authorized Payments. Once the \$15,000 Cap is reached for any of Gas Purchases, Grocery Purchases or Pre-Authorized Payments, then any further Gas Purchases, Grocery Purchases and Pre-Authorized Payments made on the Account will only earn Cash Back Dollars at the standard rebate of 1% that applies to all other Purchases on the Account as set out in your Cardholder Agreement. **First Year Reduction of \$15,000 Cap:** During the first year that the Account is open, the \$15,000 Cap for each of Gas Purchases, Grocery Purchases and Pre-Authorized Payments will be reduced by the actual corresponding amount of Gas Purchases, Grocery Purchases and Pre-Authorized Payments made in the First 3 Months. For example, if you spend \$2,000 in Gas Purchases in the First 3 Months, the \$15,000 Cap for Gas Purchases will be reduced by

\$2,000 to \$13,000 for the remaining 9 months of the first year the Account is open. **Merchant Category Codes:** To earn the Welcome Bonus Rebate on Gas Purchases and Grocery Purchases, the Gas Purchase or Grocery Purchase must be made at merchants classified through the Visa network with a Merchant Category Code (“**MCC**”) that identifies them in the “gas” or “grocery” category. Some merchants may sell gas or gas station services or products, or groceries or grocery items, or have separate merchants located on their premises that also sell gas or gas station services or products, or groceries or grocery items, but may not be classified with a gas or grocery MCC and such Purchases will not earn the Welcome Bonus Rebate. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. **Other Conditions:**

Welcome Bonus may be changed, withdrawn or extended at any time and cannot be combined with any other offer unless otherwise indicated.

- 6 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholders. To add an Additional Cardholder, your Account must be open and in good standing.
- 7 Deluxe TD Auto Club is provided by AXA Assistance Canada Inc. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- 8 You must be an eligible Visa Infinite Cardholder with a valid Canadian issued Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor the Issuer of the Card is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers or benefits at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third party suppliers' terms and conditions, available online at visainfinite.ca/infinite/terms.jsp The Visa Infinite privacy policy (available online at visainfinite.ca/infinite/privacy.jsp) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of Cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.
- 9 The goods and services Cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third-party service providers unrelated to Visa. Visa does not endorse, review or qualify these

service providers. Visa makes no representations or warranties (either express or implied) about and assumes, no responsibility or liability for these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of Cardholders' requests in all instances. There is no fee for the Concierge's services; however, Cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the Cardholder and purchased by the Visa Infinite Concierge on the Cardholder's behalf. All costs will be charged directly to the Cardholder's Visa Infinite Card.

¹⁰ Provided by Avis Rent A Car System ULC. Minimum discount offer subject to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.

¹¹ Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.

¹² Underwritten by TD Life Insurance Company. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. Note that this insurance offers different benefits, with different terms and conditions, than the optional Travel Medical Insurance that may be medically underwritten and is available for purchase to all TD customers, which you may be eligible to top up with. The day of departure from and the day of return to your province or territory of residence each count as one full day. 10-day coverage if you're under 65 and 4-day coverage if you're 65 or older.

¹³ Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.

- 14 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver coverage must be declined by the Cardholder. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- 15 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, the item must be paid for in full using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 16 Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TD102022. Get mobile device protection when you use your Card to pay all of your monthly mobile bill payments and any upfront costs or charge at least 75% of the purchase price when paying the full cost of your new mobile device up front. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. ABIC, its subsidiaries, and affiliates carry on business in Canada under the name of Assurant®.
- 17 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). Claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting tdcanadatrust.com. Note that this optional insurance offers different benefits, on different terms and conditions, than the Trip Cancellation/ Trip Interruption Insurance that is automatically included with other TD Credit Cards.
- 18 Life coverage is underwritten by American Bankers Life Assurance Company of Florida and Total Disability and Job Loss coverages are underwritten by American Bankers Insurance Company of Florida under Group Master Policy numbers 0220PPPL and 0220PPP. The Toronto-Dominion Bank receives a fee from each insurer with respect to premium collection. Complete terms of coverage are in the Certificate of Insurance you will receive upon enrollment. Eligibility requirements, limitations and exclusions apply, and vary by benefit.

- ¹⁹ Selected Android mobile devices are eligible for TD Mobile Payment. The mobile device must be enabled with Near Field Communication (NFC) technology (contactless). You must also have occasional access to a cellular data network or Wi-Fi connection.
- ²⁰ Subject to available credit. Balance Transfers are treated as Cash Advances and accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made. See your Cardholder Agreement for complete information on Cash Advances including how we apply your payments and interest to Cash Advances.
- ²¹ Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

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