

**We're making changes to your
TD Cash Back *Visa** Card.**



We're writing to let you know we are making changes to your TD Cash Back Visa* Card. These changes will **take effect in March 2020 and June 2020 on the effective dates shown on the following charts.** The changes include:

- Adding your unpaid interest charge to your balance at the end of each statement period. As a result, we will now charge interest on unpaid interest.
- Increasing your interest rates if you miss your Minimum Payments twice within 12 consecutive statements, rather than the current practice of 2 missed payments in a row.
- Extending insurance coverage to Additional Cardholders will now be eligible for coverage under Purchase Security and Extended Warranty Protection.

These changes are detailed in the following side-by-side comparison of the existing wording and the new wording of your *Agreement*. Please read this information carefully and keep it for future reference.

Amendments to the Agreement for your TD Cash Back Visa* Card.

**Effective March 31, 2020, Authorized User will be amended and referred to
as Additional Cardholder, where applicable.**

Here are the details of the changes to the Cardholder Agreement for your TD Cash Back Visa* Card.

The following amendments will be effective **from the first day of your statement period beginning in March 2020 and reflected in your April 2020 statement.**

Existing Wording	New Wording
Section 7 GRACE PERIOD AND INTEREST	Section 7 GRACE PERIOD AND INTEREST
<p>How We Calculate and Charge Interest</p> <p>If interest is charged, we charge it on any amount you owe from the transaction date until that amount has been paid in full. We do not charge interest on interest.</p>	<p>How We Calculate and Charge Interest</p> <p>If interest is charged, it is calculated on the average daily balance of each Transaction from the transaction date until that amount has been paid in full.</p> <p>We add your unpaid interest charge to your balance at the end of each statement period. As a result, we charge interest on unpaid interest.</p>

The following amendments will be effective **from the first day of your statement period beginning in June 2020 and reflected in your July 2020 statement.**

Existing Wording	New Wording
Section 7 GRACE PERIOD AND INTEREST	Section 7 GRACE PERIOD AND INTEREST
<p>How We Calculate and Charge Interest</p> <p>If we do not receive the Minimum Payment within 30 days from the Payment Due Date shown on your statement, then:</p> <p>a) The annual interest rate(s) that applies to the Account will go up 5%; and</p> <p>b) You will lose the benefit of any lower rate promotional offer on the Account (including any offer made but not yet accepted by you).</p> <p>The increased rate(s) will apply starting on the first day of your next statement period after the 30 day period from the missed payment. You will continue to pay these higher interest rate(s) until you have paid the Minimum Payment on or before the Payment Due Date shown on your statement for twelve consecutive statements and then, your regular annual interest rate(s) will apply starting on the first day of your next statement period after those twelve consecutive statements.</p>	<p>How We Calculate and Charge Interest</p> <p>If your Minimum Payment is not received on or before the Payment Due Date shown on your statement and before the date on which we prepare your next monthly statement twice within 12 consecutive statement periods, then:</p> <p>a) The annual interest rate(s) that applies to the Account will increase to the rate set out in your Disclosure Statement; and</p> <p>b) You will lose the benefit of any lower rate promotional offer on the Account (including any offer made but not yet accepted by you).</p> <p>The increased rate(s) will apply starting on the first day of your next statement period after the second missed payment. You will continue to pay these higher-interest rate(s) until you have paid the Minimum Payment on or before the Payment Due Date shown on your statement and before the date on which we prepare your next monthly statement for 12 consecutive statement periods. The interest rates will then decrease to your annual interest rates applicable to your account on the first day of your next statement period after those 12 consecutive statement periods.</p>

Amendments to the Certificate(s) of Insurance for your TD Cash Back Visa* Card.

The following amendments will be **effective on March 31, 2020**.

Certificate(s) of Insurance	Existing Wording	New Wording
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>ACCOUNT HOLDER means the cardholder to whom the monthly <i>Account</i> statement is issued. The <i>Account Holder</i> may be referred herein as “You” or “Your”.</p>	<p>ACCOUNT HOLDER means the <i>Primary Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada, and any <i>Additional Cardholder</i> who is a resident of Canada. The <i>Account Holder</i> may be referred herein as “You” or “Your”.</p>
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 		<p>ADDITIONAL CARDHOLDER means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p>PRIMARY CARDHOLDER means a person who applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card has been issued.</p>
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>Purchase Security</p> <p>(a) Coverage is not extended to loss or damage to the following:</p> <p>(v) automobiles, motorboats, aircrafts, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;</p>	<p>Purchase Security</p> <p>(a) Coverage is not extended to loss or damage to the following:</p> <p>(v) automobiles, motorboats, aircrafts, drones, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;</p>
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>Extended Warranty Protection</p> <p>In addition to any exclusions which may be set out in the <i>Manufacturer’s Warranty</i>, this certificate does not cover:</p> <p>(ii) automobiles, motor boats, aircraft, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;</p>	<p>Extended Warranty Protection</p> <p>In addition to any exclusions which may be set out in the <i>Manufacturer’s Warranty</i>, this certificate does not cover:</p> <p>(ii) automobiles, motor boats, aircraft, drones, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;</p>

Questions? Please contact us.

We're always here to support you. If you'd like to talk about these changes, simply contact us at **1-800-983-8472**, drop by your local TD branch, or use the Contact Us option in the TD app. We hope to continue to serve you, but if you decide to close your Account for any reason, you can do so without penalty. Just remember that you're still required to pay your outstanding balance, including any fees, charges and interest owing.



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