



TD Business Travel Visa*

Welcome Guide



Make both business and business travel more rewarding.



Discover your TD Business Travel Visa* Card

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Getting Started

Your new TD Business Travel Visa* Card

Quick steps to getting started and making the most of your business card

- **Learn more about the features and benefits of your TD Business Travel Visa Card** by calling 1-800-983-8472 to speak with a Business Credit Card specialist. Don't forget to sign your business Card!
- **Register at [TDRewards.com](https://tdrewards.com)** to track how many TD Rewards Points you've earned and discover the redemption options available to you.
- **Update your business Card as the Primary Card on your favourite mobile apps** like auto-reloads and transportation to enjoy convenience for your everyday business purchases¹.
- **Learn how to add your Card to [Apple Pay](https://applepay.com)** at tdcanadatrust.com/applepay if you have an iPhone, to make convenient, everyday business payments with just a tap of your phone.
- **[Set up regularly recurring bill payments on your TD Business Travel Visa Account](#)** with participating merchants to save time and avoid late fees with bills paid automatically on their due dates.
- **[Register for online statements](#)** on EasyWeb at easyweb.td.com to save time and stay organized.
- **[Download the TD app](https://td.com/app)** at td.com/app to view your business Credit Card Account almost anywhere. Plus, you can bank at home, or on the go.



Manage your Account, your way

TD Green Machine® ATMs

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

▷ **[Find an ATM: Visit tdcanadatrust.com](https://tdcanadatrust.com)**

EasyWeb Online banking

Manage your business Card Account easily online.

▷ **[Login to EasyWeb at easyweb.td.com](https://easyweb.td.com)**

Business Credit Card Specialist

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

▷ **Call 1-800-983-8472**

TD app

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

▷ **[Download the app at td.com/app](https://td.com/app)**

Help and assistance

- **Fast replacement Cards.** Report your lost or stolen Card immediately and the TD Credit Card Contact Centre will do its best to get a replacement Card to you wherever you are.
- **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

Pay with *Visa payWave**

Visa payWave technology is the secure, convenient, contactless 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.

Save time with Apple Pay

Apple Pay is accepted in a growing number of shops, restaurants, and other retailers. Many apps have also added Apple Pay to their accepted methods of payment. Just look for the Apple Pay or contactless payment symbols at the check-out.

▷ [Learn how to add your Card at tdcanadatrust.com/applepay](https://tdcanadatrust.com/applepay)

Cover business expenses with TD *Visa* Cheques

If you need to pay for a business expense that can't be charged to a credit card, use TD *Visa* Cheques² anywhere cheques are accepted and the amount of your business expense will be processed directly to your TD Business Travel *Visa* Card Account as a Cash Advance.

▷ Call to request yours: **1-800-983-8472**

Shop online simply with *Visa* Checkout

Visa Checkout³ is an easier way to pay online. Sign up for *Visa* Checkout, a service available from *Visa* that simplifies the online checkout process. It's available anywhere you see the *Visa* Checkout logo.

▷ [Enroll now: Visit visacheckout.ca](https://visacheckout.ca)

Earn TD Rewards Points

Your TD Rewards Points

With your TD Business Travel *Visa** Card, you earn TD Rewards Points⁴ with every business Purchase and you can redeem them how and when you want.

- Earn 9 TD Rewards Points for every \$1 in business travel purchases⁵ when you book online through ExpediaForTD.com⁶ using your business Card.
- Earn 6 TD Rewards Points for every \$1 in business travel purchases⁷ when you book by phone through Expedia For TD⁶ (1-877-222-6492).
- Earn 3 TD Rewards Points for every \$1 in business purchases⁸ made with your business Card.
- Book your trip through Expedia For TD⁶ or any other travel provider – the choice is yours!
- Choose Expedia For TD to maximize the number of TD Rewards Points you can earn on your business travel purchases.
- Enjoy no blackouts⁹ or seat restrictions⁹, under the TD Rewards Program.
- Your TD Rewards Points never expire as long as you are a Cardholder.

Earn more with regularly recurring bill payments

Set up Pre-Authorized Payments on your account for business expenses like utilities, or phone bills. You'll earn TD Rewards Points and your bills are paid automatically on their due dates.



Redeem TD Rewards Points

Your redemption options

The TD Rewards Program provides you with the flexibility to use your TD Rewards Points on what you want – redeem for business travel purchases, retail merchandise items, Gift Cards, and so much more. Discover the possibilities at [TDRewards.com](https://tdrewards.com)¹⁰

Go places

Expedia For TD⁶ 

Redeem¹¹ your TD Rewards Points through ExpediaForTD.com, available exclusively to travel or rewards TD Credit Cardholders. Book business travel while earning TD Rewards Points fast, or redeem your TD Rewards Points for any Expedia For TD purchase you make, including taxes and fees. You can search over a million flights, hotels, packages, and more!

Book Any Way travel purchases

¹¹

You can also book your business trip through any other travel agency or website to take advantage of any discounts and last-minute deals you find. Whether you want to take clients for a round of golf or park at the airport, you have the flexibility to use your TD Rewards Points towards all kinds of travel expenses – including taxes – within 90 days of this type of [travel purchase](#)! Visit tdrewards.com/book_any_way

Shop for your business using your rewards

Shop The Catalogue

¹¹

Purchase the latest brand-name merchandise available through [the Catalogue](#). Choose from a wide selection of retail brands and categories, including electronics, appliances, Gift Cards, and so much more.

Shop The Mall

¹¹

With [Shop The Mall](#) at tdrewards.com/shop-the-mall, you can shop at participating online Shop The Mall retailers for the things you want for your business, and redeem your TD Rewards Points towards your purchase during checkout.

Financial Rewards

Pay With Rewards

Redeem your TD Rewards Points for a cash credit to help pay down your TD Business Travel *Visa*^{*} Card Account.

Redeem for Education

TD Rewards Points can be redeemed for yourself, an employee, a relative or friend for education credits from HigherEdPoints to help fund higher education costs of tuition at over [100 participating institutions](#). Visit higherredpoints.com/participating-institutions

Explore TDRewards.com

Register today at [TDRewards.com](https://tdrewards.com) to take advantage of your TD Rewards Points. On the go? Access [TDRewards.com](https://tdrewards.com) through EasyWeb or the TD app to view or redeem your TD Rewards Points.

At [TDRewards.com](https://tdrewards.com), you can:

- Get inspired and discover the wide range of redemption options waiting for you! Save your TD Rewards Points for that business trip or treat yourself with something great through Shop The Catalogue.
- Watch your TD Rewards Points balance grow – your **Rewards History** statement shows how much you've earned with each purchase made with your business Card.
- Track how close you are to getting rewarded – your personalized **Goal Tracker** tool lets you set redemption goals and check how close you are to earning them.
- Be one of the first to find out about special offers – sign up to receive the **TD Traveller Newsletter** and the **Weekly Special Offers** emails.

Travel Benefits

Your TD Business Travel Visa* Card comes with travel perks

Travel Medical Insurance¹²

You have coverage without even having to charge the trip to your business 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 Business Travel Visa 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 15 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.



Flight/Trip Delay Insurance¹³

Take the stress out of travel delays. If your trip is delayed more than four hours, each insured person is covered for up to \$500 for reasonable and eligible hotel, motel or restaurant expenses whenever you charge the full cost of your transportation to your business Card and/or TD Rewards Points.

Common Carrier Travel Accident Insurance¹³

Purchase your full fare with your business Card and/or TD Rewards Points and you, your spouse and dependent children will be insured for up to \$500,000 in case of an injury due to an accident while travelling on a common carrier (for example, a bus, ferry, plane, or train).

Delayed and Lost Baggage Insurance¹⁴

Shop for delayed items. If your baggage is delayed more than six hours, each insured person is covered for emergency purchases of essentials such as clothing and toiletries. Coverage is also provided if your baggage is lost by a Common Carrier. Use your business Card and/or TD Rewards Points to cover the full cost of the tickets. Each insured person is covered up to an overall maximum of \$1,000 per trip.

Auto Rental Collision/Loss Damage Insurance¹⁵

Simply use your business Card and/or TD Rewards Points to pay for the full cost of an eligible 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.

Discount on a Priority Pass Membership

All TD Business Travel Credit Cardholders receive an annual discount on a Priority Pass membership¹⁶, your key to over 1,000 VIP airport lounges worldwide.

▶ [Enroll now](https://enrol.prioritypass.com/tdtravelcards) at enrol.prioritypass.com/tdtravelcards

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 Services¹⁷ 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 1-800-871-8334. In Other Countries, call collect 416-977-8297.

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% off the lowest available base rates^{18,19} in Canada and the U.S., and a minimum of 5% off the lowest available base rates^{18,19} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis You can reserve your Avis car rental by visiting avis.com/tdcreditcards Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Business Travel Visa* Card

Budget You can reserve your Budget car rental by visiting budget.com/tdcreditcards. Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Business Travel Visa* Card



Business Card Benefits

Dedicated Business Solutions

Expertise you can trust, technical support you can count on, and solutions that adapt as you grow. Our dedicated advisors will take the time to understand your growing business and provide the knowledgeable advice and solutions that are right for you.

▷ [Book an appointment at td.com/appointment](https://td.com/appointment)

Enjoy discounts with the *Visa SavingsEdge** Program

Enroll your TD Business Travel *Visa* Card at no cost in the *Visa SavingsEdge** Program²⁰ and enjoy discounts of up to 25% on qualifying business purchases, including business travel and entertainment, computers and electronics, business services, and more. Your savings are automatically applied to your Account, and appear as credits on your future statements.

▷ [Learn more at VisaSavingsEdge.ca](https://VisaSavingsEdge.ca)

Optional Business TD Auto Club Membership

With optional Business TD Auto Club Membership²¹, know that in the event of a road emergency, help is just a phone call away.

▷ [Find out more at tdcanadatrust.com/autoclub](https://tdcanadatrust.com/autoclub)

Balance Transfers

Consider consolidating any higher-rate non-TD credit card balances you may have to your TD Business Travel *Visa** Card Account through a Balance Transfer²².

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 Business Travel *Visa** Account.

▷ **For more information**, visit us at your [nearest TD Canada Trust branch](#) or call **1-800-983-8472**.

Additional Cards

Need more Cards for your business? Easily apply for and manage additional Cards²³ for your employees.

▷ [Find out how at tdcanadatrust.com](https://tdcanadatrust.com)



Card Security

Explore the security and protection features of your TD Business Travel Visa* Card

Protecting the security of your business Card should always be a priority. That's why your TD Business Travel Visa* 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).
- **Verified by Visa*** provides you with increased security and convenience when you shop online.

Purchase Security and Extended Warranty Protection

You automatically have access to Purchase Security and Extended Warranty Protection²⁴, which includes coverage for most eligible new items you've purchased with your business Card:

- Repair, replacement, or reimbursement should eligible items be 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

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 business Card.
 - Make transactions only when and where you feel secure. If in doubt, don't use your business 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 User, performed a transaction on your TD Business Travel Visa* 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 business Card may be temporarily blocked until we can contact you for verification.

Annual interest rates, fees and features are current as of November 6, 2017 unless otherwise indicated and subject to change.

- 1 The Toronto-Dominion Bank is not responsible for any third-party retail apps, including their use and any services or products provided through such apps.
- 2 TD *Visa* Cheques (“Cheques”) are processed as Cash Advances to your TD Credit Card Account (“Account”) and interest is charged at the annual interest rate that applies to your Account for Cash Advances from the transaction date until the total amount of the Cheque is paid in full. Your transaction date appears on your monthly statement. A Cheque will not be processed if the total amount exceeds the available credit on your Account or if the Account is not in good standing. Cheques cannot be used for repayment of any TD credit account. Stop payments are not allowed on Cheques. See your TD Business Cardholder Agreement for more details.
- 3 The Visa Checkout service is made available through Visa. The Toronto-Dominion Bank and its affiliates are not responsible for the service including any offers made available to you through the service.
- 4 TD Rewards Points are earned for Purchases charged to the Account. Credits for refunds, returned items, rebates and other similar credits will reduce or cancel the TD Rewards Points earned by the full or partial amount originally charged to the Account. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD *Visa** Cheques), interest charges, optional services, refunds, rebates or other similar credits do not earn TD Rewards Points.
- 5 Earn 9 TD Rewards Points for every \$1 in Purchases of travel made online through Expedia For TD (“**Online Travel Purchases**”) and charged to your TD Business Travel *Visa* Card Account (“**Account**”). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Online Travel Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD *Visa* Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 6 Expedia For TD is operated by Expedia, Inc. at ExpediaForTD.com and 1-877-222-6492. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, Inc.
- 7 Earn 6 TD Rewards Points for every \$1 in Purchases of travel made by phone through Expedia For TD (“**Phone Travel Purchases**”) and charged to your TD Business Travel *Visa* Card Account (“**Account**”). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Phone Travel Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD *Visa* Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 8 Earn 3 TD Rewards Points (“**Standard Rebate**”) on every \$1 on all other Purchases (“**Other Purchases**”) charged to your TD Business Travel *Visa* Card Account (“**Account**”). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD *Visa* Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 9 Subject to carrier/space availability
- 10 The Toronto-Dominion Bank and its affiliates are not liable or responsible for the products, goods or services offered or made available by third party retailers through tdrewards.com
- 11 TD Rewards Points must be redeemed in minimum 200-point increments for travel Purchases charged to your business Card that are booked online or by phone through Expedia For TD. For travel Purchases charged to your business Card that are not booked through Expedia For TD, TD Rewards Points must be redeemed in minimum

increments of 200 or 250 TD Rewards Points as fully explained in the TD Travel Credit Cardholder Agreement for your business Card. The Travel Terms are available on www.td.com/businesscardagreements. We can decrease the required minimum TD Rewards Point redemption increment at any time. To redeem TD Rewards Points for travel Purchases charged to your business Card that are not booked through Expedia For TD, Cardholder must contact the TD Rewards Program after the travel Purchase has been posted to the Account and within 90 days from the transaction date of the travel Purchase. The required TD Rewards Points will be deducted from the Cardholder’s TD Rewards Points balance available at the time the TD Rewards Points are redeemed for the travel Purchase, not the transaction date of the travel Purchase. The amount that will be credited towards the travel Purchase will be equal to the value of the TD Rewards Points redeemed. If there are insufficient TD Rewards Points available to cover the entire amount of the travel Purchase, the Account will only be credited by the value of the TD Rewards Points redeemed. Any amount of the travel Purchase not covered by the TD Rewards Points redeemed will remain on the Account for payment. Expedia For TD is operated by Expedia, Inc. at www.TDRewards.com and 1-877-222-6492. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, 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. The day of departure from and the day of return to your province of residence each count as one full day. 15-day coverage if you’re under 65 and 4-day coverage if you’re 65 or older. 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.
- 13 Underwritten by Allianz Global Risks U.S. Insurance Company (Canadian Branch). Details of insurance benefits, including terms, conditions, limitations and exclusions are outlined in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 14 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 and/or associated TD Rewards Points. 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.
- 15 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated TD Rewards Points, cannot exceed 48 consecutive days and the rental agency’s Collision Damage Waiver coverage must be declined by the Cardholder. Please note, in some jurisdictions, rental agencies may require you to purchase the CDW coverage from them — it is important to call before booking your business car rental to confirm their insurance requirements. Refer to Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- 16 Provided by Priority Pass. Some conditions apply. All discounts on Priority Pass Memberships or other rates and offers received by Priority Pass members through their TD Credit Cards may be changed, extended or withdrawn at any time without notice and cannot be combined with any other offer. The Toronto-Dominion Bank and its affiliates are not responsible for any Priority Pass products or services.
- 17 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
- 18 Provided by Avis Rent A Car System ULC. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometer/miles charges only and other charges, including taxes, may apply. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.

- ¹⁹ Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate is based on time and kilometer/miles charged only. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.
- ²⁰ The *Visa SavingsEdge* Program is provided by Visa Canada. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of this Program.
- ²¹ TD Auto Club Membership is provided by AXA Assistance Canada Inc., an independent third party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- ²² 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 business Cardholder Agreement for complete information on Cash Advances including how we apply your payments and interest to Cash Advances.
- ²³ Business and business owners are jointly and severally liable for all charges made to each TD Business Travel *Visa* Card Account.
- ²⁴ 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.

More about your TD Business Travel *Visa** Card

Cardholder Agreement

For complete information about your business Card, please refer to your Cardholder Agreement.

▶ [Download the PDF](#)

Contact and Support

Important Numbers

For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

Within Canada and U.S.: **1-800-983-8472**

Outside Canada and 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):

Canada and U.S.: **1-888-347-3261**

Outside Canada and U.S.: call collect **416-308-3763**

For information on travel insurance or to make a claim:

Travel Insurance:

Canada and U.S.: **1-866-374-1129**

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

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