Ready to travel your way.

Discover your TD First Class Travel Visa Infinite Card

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Getting Started

Welcome to your new TD First Class Travel Visa Infinite Card

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

- Activate your TD First Class Travel® Visa Infinite® Card simply by calling the number on the sticker found on your new Card, then follow the prompts. Don’t forget to sign your Card!

- 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.

- Register at TDRewards.com to track how many TD Points you’ve earned and discover the redemption options available to you.

- 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 and earn 3 TD Points for every $1 charged to your Account.

- Learn how to add your Card to Apple Pay at tdcanadatrust.com/applepay if you have an iPhone, to make convenient, everyday payments with just a tap of your phone.

- Learn how to add your Card to TD Mobile Payment at tdcanadatrust.com/waystobank through the TD app if you use an Android® smartphone, and you can pay safely and securely.

- You can add your Card as the Primary Card on your favorite retail apps like food delivery and transportation apps. Earn TD Points on purchases made through those apps on your phone.

- Download the TD app at td.com/app to view your TD Credit Card Account almost anywhere. Plus, you can bank at home or on the go.

TD Travel Rewards Program

Your TD Points

With your TD First Class Travel Visa Infinite Card, you earn TD Points with every Purchase and you can redeem them how and when you want.

- Earn 9 TD Points for every $1 spent on travel purchases booked with your Card online at ExpediaForTD.com
- Earn 6 TD Points for every $1 spent on travel purchases booked with your Card through the phone through Expedia For TD.
- Earn 3 TD Points for every $1 spent on all other Purchases made with your Card.
- Book your trip through Expedia For TD or any other travel provider – it’s up to you!
- Choose Expedia For TD to maximize the number of TD Points you can earn on your travel purchases.
- No blackouts or seat restrictions, under the TD Travel Rewards Program.
- Your TD Points will never expire as long as you are a Cardholder.

Example of TD Points you could earn in your first year:

<table>
<thead>
<tr>
<th>Monthly Spending</th>
<th>Annual TD Points You Could Earn in Your First Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome Bonus†</td>
<td>20,000</td>
</tr>
<tr>
<td>Total Purchases</td>
<td>$2,500</td>
</tr>
<tr>
<td>Total TD Points in Your First Year</td>
<td>110,000</td>
</tr>
</tbody>
</table>

† This chart is for illustrative purposes only.
†† Welcome Bonus is subject to availability and would only apply to new TD First Class Travel Visa Infinite Card Accounts (Account) after the first Purchase is charged to the Account. Limit of one (1) Welcome Bonus per Account. Other conditions may also apply and will be disclosed at time of offer.
††† Monthly spend of $2,500 ($30,000 annually x 3 TD Points = 90,000 TD Points). 20,000 +90,000 = 110,000 TD Points for the first year. Assumes no travel purchases made through Expedia For TD.
†††† Total TD Points and corresponding dollar value equivalent assumes no redemption of TD Points during the year.

Redeem your TD Points

The TD Travel Rewards Program provides you with the flexibility to redeem for what you want. Discover the possibilities at TDRewards.com.
Go Places

Expedia For TD

Redeem your TD Points through ExpediaForTD.com, available to TD First Class Travel Visa Infinite Cardholders. Book travel while earning TD Points fast or redeem your TD 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

You can also book your trip through any other travel agency or website to take advantage of any discounts and last-minute deals you find. Whether you want to go for a swim with the dolphins or try a new cuisine abroad, you have the flexibility to use your TD Points toward all kinds of travel expenses – including taxes – within 90 days of this type of travel purchase!

Go shopping – treat yourself

Shop The Mall

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 and redeem your TD Points toward your purchase during checkout.

Shop The Catalogue

Treat yourself or someone you love with brand-name merchandise available through Shop The Catalogue at TDRewards.com/merchandise. Choose from a wide selection of retail brands and categories, including electronics, appliances, gift cards, and so much more.

Financial Rewards

Pay With Rewards

Redeem your TD Points for a cash credit to help pay down your TD First Class Travel Visa Infinite Card Account.

Redeem for Education

Whether you’re a student yourself, or a relative or friend of one, you can redeem your TD Points for education credits from HigherEdPoints to help fund the tuition costs of higher education at over 100 participating institutions. Visit higheredpoints.com/participating-institutions

Explore TDRewards.com

Register today at TDRewards.com to take advantage of your TD Points. On the go? Access TDRewards.com through EasyWeb or the TD app to view or redeem your TD Points. At TDRewards.com, you can:

- Get inspired and discover the wide range of redemption options waiting for you! Save your TD Points for that special trip or treat yourself with something great through Shop The Catalogue.
- Watch your TD Points balance grow – your Rewards History statement shows how much you’ve earned with each purchase made with your 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.

Earn more TD Points

Add Authorized User Cards

Add up to three Authorized User Cards (Annual Fee applies) and earn TD Points every time they use their Cards to make purchases. Add Authorized User Cards with no credit approval required.

Learn more at tdcanadatrust.com/authorizeduser

Set up regularly recurring bill payments

Set up regularly recurring bill payments on your Account like TV or phone bills. Save time and avoid late fees when your bills are paid automatically on their due dates, plus earn 3 TD Points for every $1 charged to your Account.
Benefits

Your TD First Class Travel Visa Infinite Card comes with perks

Take advantage of being a Visa Infinite Cardholder

Visa Infinite Luxury Hotel Collection – 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 Experiences – 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 you 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.

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. Visit visainfinite.ca or call 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.).

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

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% off the lowest available base rates in Canada and the U.S., and a minimum of 5% off the lowest available base rates 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 First Class Travel Visa Infinite 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 First Class Travel Visa Infinite Card.

Discount on a Priority Pass Membership

Travel like a VIP with an annual discount on a Priority Pass Membership, your key to 1,000 VIP airport lounges worldwide. Relax and take refuge from the chaos of the terminal and enjoy peace and quiet and complimentary refreshments, no matter which airline or class you fly. Most lounges also offer phone, fax, email and Internet facilities. You can even use TD Points toward your membership.

- Enroll now at enrol.prioritypass.com/tdtravelcards

Apply for optional Deluxe TD Auto Club Membership

With Deluxe or Standard TD Auto Club Membership, you and your family will enjoy peace of mind knowing that in the event of a road emergency, help is just a phone call away. For information and to enroll, call 1-800-245-0297.

- Find out more at tdcanadatrust.com/autoclub
Insurance

Explore the insurance coverage included with your TD First Class Travel Visa Infinite Card

Travel protected with Travel Medical Insurance
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 First Class Travel Visa Infinite Card features Travel Medical Insurance, which includes:

• Up to $1 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 21 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.

Trip Cancellation/Trip Interruption Insurance
Breathe easy, before and during your trip. Use your Card and/or TD Points to cover the full cost of your trip, and you’ll have coverage for up to $1,500 per insured person to a maximum of $5,000 for all insured persons if you need to cancel your travel plans before you leave because of a covered cause, and up to $5,000 per insured person to a maximum of $25,000 for all insured persons per covered trip if you need to come home early due to a covered cause.

If you require additional coverage, you may be eligible to increase your coverage for an additional premium by calling 1-800-293-4941.

Common Carrier Travel Accident Insurance
Travel protected in planes, trains and more. You, your spouse and dependent children are insured for up to $500,000 while travelling on a common carrier (for example, a bus, ferry, plane or train) whenever you charge the full cost of your transportation to your Card and/or TD Points.

Auto Rental Collision/Loss Damage Insurance
Drive protected. Use your Card and/or TD 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.

Delayed and Lost Baggage Insurance
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 Card and/or TD Points to cover the full cost of the tickets and each insured person is covered up to an overall maximum of $1,000 per trip.

Purchase Security and Extended Warranty Protection
You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for eligible items you’ve purchased with your 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.

Be prepared with optional Balance Protection insurance
Optional Balance Protection insurance products are designed to assist in managing your credit obligations on your TD First Class Travel Visa Infinite Card in the event of your Involuntary Unemployment, Total Disability, Dismemberment, Critical Illness or Death.

To learn more about optional Balance Protection insurance products or to enroll, call 1-866-315-9069 or visit tdcanadatrust.com/BP
Convenience

Enjoy the convenience of your TD First Class Travel Visa Infinite Card

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

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 📈

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

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 smartphone. 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 tdcanadatrust.com/waystobank

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.

Shop online more conveniently with Visa Checkout

Visa Checkout is an easy way to pay online with your TD Credit Card. 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

Manage your Account, your way

TD Green Machine® ATMs

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

▷ Find an ATM: Visit tdcanadatrust.com

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.

▷ Download the app at td.com/app
Balance Transfers
Consider consolidating any higher-rate non-TD credit card balances you may have to your TD First Class Travel Visa Infinite Card Account through a Balance Transfer. 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 First Class Travel Visa Infinite Account.

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

Emergency Travel Assistance Services
Help is just a call away with toll-free access to help in the event of a personal emergency while travelling. Emergency Travel Assistance Services 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 First Class Travel Visa Infinite Card security and protection
Protecting the security of your Card should always be a priority. That’s why your TD First Class Travel 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 & PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).

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 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 Authorized User, performed a transaction on your TD First Class Travel 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 to your mobile phone anytime we suspect suspicious activity on your TD First Class Travel Visa Infinite Card.

Annual interest rates, fees and features are effective as of January 9, 2018, unless otherwise indicated, and are subject to change.

1 TD Points are earned for Purchases charged to the Account. Credit for refunds, returned items, rebates or other similar credits will reduce or cancel the TD 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 Points.

2 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.

3 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.

4 Subject to carrier/space availability.

5 TD Points must be redeemed in minimum 200-point increments for travel Purchases charged to your Card that are booked online or by phone through Expedia For TD. For travel Purchases charged to your Card that are not booked through Expedia For TD, TD Points must be redeemed in minimum increments of 200 or 250 TD Points as fully explained in the TD Travel Credit Cardholder Agreement for your Card. We can decrease the required minimum TD Rewards Point redemption increment at any time. To redeem TD Points for travel Purchases charged to your 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 Points will be deducted from the Cardholder’s TD Points balance available at the time the TD Points are redeemed for the travel Purchase, not the transaction date of the travel Purchase. The amount that will be credited toward the travel Purchase will be equal to the value of the TD Points redeemed. If there are insufficient TD Points available to cover the entire amount of the travel Purchase, the Account will only be credited by the value of the TD Points redeemed. Any amount of the travel Purchase not covered by the TD Points redeemed will remain on the Account for payment.

6 Primary Cardholder remains liable for all charges to the Account, including those made by any Authorized User. Maximum of 3 Authorized User Cards on the Account.

7 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.
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.

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.

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.

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.

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.

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 or territory of residence each count as one full day. 21-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.

Underwritten by TD Life Insurance Company (for medical covered causes) and TD Home and Auto Insurance Company (for non-medical covered causes). To be eligible for this insurance, your trip must be paid for in full using your TD Credit Card and/or TD Points. 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 Trip Cancellation and Trip Interruption Insurance that is available to all TD customers.

Underwritten by Allianz Global Risks US 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.

Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated TD 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 car rental to confirm their insurance requirements. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.

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 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.

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 and/or associated TD 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.

Life, Accidental Death at 66 and Critical Illness coverages are underwritten by American Bankers Life Assurance Company of Florida and Involuntary Unemployment, Total Disability, Disability Requiring Hospitalization and Loss of Self-Employment Income coverages are underwritten by American Bankers Insurance Company of Florida. Dismemberment coverage is underwritten by TD Life Insurance Company. 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.

Cash Advance is subject to available credit. Fees apply to each Cash Advance and Cash Advances accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made.

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.

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.

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.

Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
More about your TD First Class Travel Visa Infinite Card
Cardholder Agreement
For complete information about your Card, please refer to your Cardholder Agreement.
▶ Download the Agreement at tdcanadatrust.com/agreements

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):

<table>
<thead>
<tr>
<th></th>
<th>Within Canada and U.S.</th>
<th>Outside Canada and U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-800-983-8472</td>
<td>call collect 416-307-7722</td>
</tr>
<tr>
<td>TTY (text telephone)</td>
<td>1-866-704-3194</td>
<td></td>
</tr>
</tbody>
</table>

To report a lost or stolen Card and arrange a replacement Card:
Loss Prevention Centre (24 hours):

<table>
<thead>
<tr>
<th></th>
<th>Canada and U.S.</th>
<th>Outside Canada and U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-888-347-3261</td>
<td>call collect 416-308-3763</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Canada and U.S.</th>
<th>Outside Canada and U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-866-374-1129</td>
<td>call collect 416-977-4425</td>
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</table>

For more information about the TD Travel Rewards Program, including your TD Points balance:

<table>
<thead>
<tr>
<th></th>
<th>TD Points:</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>1-800-983-1043</td>
</tr>
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</table>

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