



TD Rewards *Visa\** Card

# Welcome Guide



Reward yourself. It's easy.



Discover your TD Rewards *Visa\** Card

Getting Started	3
TD Rewards Program	4
Insurance	7
Convenience	9
Card Security	12
Contact and Support	18

## Getting Started

### Welcome to your new TD Rewards Visa\* Card

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

- **Activate your TD Rewards Visa\* 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](http://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](http://TDRewards.com)** to track how many TD Rewards 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. Plus, earn 2 TD Rewards Points for every \$1 on regularly recurring bill payments set up on your Account.<sup>1</sup>
- **Learn how to add your Card to Apple Pay** at [tdcanadatrust.com/applepay](http://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](http://tdcanadatrust.com/waystobank) through the TD app if you use Android™, and you can pay safely and securely.
- **Update your Card as the Primary Card on your favorite retail apps**, to earn TD Rewards Points on these purchases – like food delivery and transportation you purchase through the apps on your phone<sup>2</sup>.
- **Download the TD app** at [td.com/app](http://td.com/app) to view your TD Credit Card Account almost anywhere. Plus, you can bank at home, or on the go.

## TD Rewards Program

### Your TD Rewards Points

With your TD Rewards Visa\* Card, you earn TD Rewards Points with every purchase and you can redeem them how and when you want.

- Earn 2 TD Rewards Points for every \$1 in grocery purchases<sup>3</sup>, restaurant and fast food purchases<sup>3</sup>, and regularly recurring bill payments set up on your Account<sup>1</sup>.
- Earn 3 TD Rewards Points for every \$1 in online travel purchases<sup>4</sup> made with your Card through ExpediaForTD.com
- Earn 2 TD Rewards Points for every \$1 in travel purchases<sup>5</sup> made with your Card by phone through Expedia For TD (1-877-222-6492).
- Earn 1 TD Rewards Point for every \$1 you spend on all other purchases<sup>6</sup> made with your Card.
- Enjoy the flexibility to use your TD Rewards Points on what you want – redeem for a variety of retail merchandise items, gift cards, travel purchases, and so much more.
- Your TD Rewards Points never expire as long as you are a Cardholder.

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

	Monthly Spend	Annual TD Rewards Points You Could Earn in Your First Year††
Groceries, Restaurant/Fast Food, Regularly Recurring Bill Payments (yearly spend cap of \$5,000 for each)	\$300	7,200
All other Purchases	\$700	8,400
<b>Total Annual TD Rewards Points You Could Earn in One Year</b>		<b>15,600</b> <b>A travel value†† of up to \$78</b>

† This chart is for illustrative purposes only.

†† Monthly spend of \$300 on Grocery, Restaurant/Fast Food Purchases and regularly recurring bill payments (\$3,600 annually x 2 TD Rewards Points = 7,200 TD Rewards Points) and monthly spend of \$700 on all other Purchases (\$8,400 annually x 1 TD Rewards Point = 8,400 TD Rewards Points). 7,200 + 8,400 = 15,600 TD Rewards Points for the first year. Total TD Rewards Points and corresponding dollar value equivalent assumes no redemption of TD Rewards Points towards any travel purchases made during the year. Maximum dollar value of TD Rewards Points shown, only applies to TD Rewards Points redeemed for travel purchases charged to your Card and booked through Expedia For TD.

---

## Redeem your TD Rewards Points

The TD Rewards Program provides you with the flexibility to redeem for what you want. Discover the possibilities at [TDRewards.com](https://www.td.com/rewards)

### Go shopping – treat yourself

#### Shop The Catalogue

Treat yourself or someone you love with 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

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

### Go places

#### Expedia For TD<sup>7</sup>

Redeem<sup>8</sup> your TD Rewards Points through [ExpediaForTD.com](https://www.td.com/rewards/expedia), available exclusively to travel or rewards TD Credit Cardholders. Book 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<sup>8</sup>

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 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](https://www.td.com/rewards/book_any_way)

## Financial Rewards

### Pay With Rewards

Redeem your TD Rewards Points for a cash credit to help pay down your TD Rewards Visa\* Card Account.

### Redeem for Education

Whether you're a student yourself, or a relative or friend of one, you can redeem your TD Rewards Points for education credits from HigherEdPoints to help fund higher education costs of tuition at over [100 participating institutions](#). Visit [higheredpoints.com/participating-institutions](https://www.higheredpoints.com/participating-institutions)

### Explore TD Rewards.com

**Register today** at [TDRewards.com](https://www.td.com/rewards) to take advantage of your TD Rewards Points. On the go? Access [TDRewards.com](https://www.td.com/rewards) through EasyWeb or the TD app to view or redeem your TD Rewards Points. At [TDRewards.com](https://www.td.com/rewards), you can:

- Get inspired and discover the wide range of redemption options waiting for you! Save your TD Rewards Points for that special 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 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 Rewards Points

#### Add Authorized User Cards

Add up to three Authorized User Cards<sup>9</sup> (no Annual Fee) and earn TD Rewards Points every time Authorized Users use their Cards to make purchases. Add Authorized User Cards with no credit approval required.

▶ [Learn more](https://www.td.com/rewards/authorizeduser) at [tdcanadatrust.com/authorizeduser](https://www.tdcanadatrust.com/authorizeduser)

# Insurance

## Explore the insurance coverage included with your TD Rewards Visa\* Card

Shop confidently with Purchase Security & Extended Warranty Protection<sup>10</sup> and learn about optional TD Travel Insurance coverages.

### Purchase Security and Extended Warranty Protection

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 eligible 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.



## Enhance your TD Rewards Visa\* Card with optional benefits

### Optional TD Travel Insurance Coverages available to you

**Travel Medical Insurance** – When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Rewards Visa\* Cardholder, you have the option to purchase TD Travel Medical Insurance<sup>11</sup>.

You'll enjoy:

- 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.

**Trip Cancellation and Trip Interruption Insurance** – With Trip Cancellation and Trip Interruption Insurance<sup>12</sup>, if due to a covered cause such as illness, injury and more, you need to:

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

▶ **For information** about Travel Medical Insurance, or Trip Cancellation and Trip Interruption Insurance, and how to enroll, visit [tdcanadatrust.com/travelmedical](https://tdcanadatrust.com/travelmedical) or call **1-800-293-4941**.

### Be prepared with optional Balance Protection insurance

Optional Balance Protection insurance<sup>13</sup> products are designed to assist in managing your credit obligations on your TD Rewards Visa\* 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](https://tdcanadatrust.com/BP)

---

## Convenience

---

### Enjoy the Convenience of your TD Rewards Visa\* Card

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

#### 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](https://tdcanadatrust.com/applepay) to add your Card at [tdcanadatrust.com/applepay](https://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, simply use your Android™ smartphone<sup>14</sup>. 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](https://tdcanadatrust.com/waystobank) to add your Card at [tdcanadatrust.com/waystobank](https://tdcanadatrust.com/waystobank)

##### Pay faster 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 simply with Visa Checkout

Visa Checkout<sup>15</sup> makes it easy 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](https://visacheckout.ca)

### Discount on a Priority Pass Membership

All TD Travel Credit Cardholders receive an annual discount on a Priority Pass membership<sup>16</sup>, your key to over 600 VIP airport lounges worldwide.

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

### 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<sup>17</sup> of up to \$500 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.

### Save with Avis Rent a Car and Budget Rent a Car

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

---

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

---

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

---

## Manage your Account, your way

### TD Green Machine® ATMs

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

▷ [Find an ATM: Visit tdcnadatrust.com](#)

### EasyWeb® Online banking

Manage your Card Account easily online.

▷ [Login 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 Rewards Visa\* Card Account through a Balance Transfer.<sup>20</sup>

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 Rewards Visa\* Account.

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

---

## Card Security

---

### Explore the security and protection features of your TD Rewards Visa\* Card.

Protecting the security of your Card should always be a priority. That's why your TD Rewards 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 & 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.

### 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 Rewards 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 Card may be temporarily blocked until we can contact you for verification.



## Annual interest rates, fees and features are current as of September 5, 2017 unless otherwise indicated and subject to change.

- <sup>1</sup> Earn 2 TD Rewards Points (“**PAP Rebate**”) on each \$1 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 Rewards Visa 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 TD Rewards Points earned on the original Pre-Authorized Payment. 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. **\$5,000 Cap**: The PAP Rebate is only available to a \$5,000 maximum net annual spend (“**\$5,000 Cap**”). Once the \$5,000 Cap has been reached, then any further Pre-Authorized Payments made on the Account will only earn TD Rewards Points at the standard rebate rate of 1 TD Rewards Point 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. **Other Conditions**: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- <sup>2</sup> 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.
- <sup>3</sup> Earn 2 TD Rewards Points (“**Grocery Rebate**”) for every \$1 in Purchases of groceries or grocery items (“**Grocery Purchases**”) charged to your TD Rewards Visa Card Account (“**Account**”) and earn 2 TD Rewards Points (“**Restaurant Rebate**”) for every \$1 in Purchases at restaurants including fast food restaurants (“**Restaurant Purchases**”) charged to your Account. Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Grocery Purchase or Restaurant Purchase, as applicable. 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. **\$5,000 Cap**: Each of the Grocery Rebate and the Restaurant Rebate is only available to a \$5,000 maximum net annual spend (“**\$5,000 Cap**”). Once the \$5,000 Cap has been reached for either Grocery Purchases or Restaurant Purchases, then any further Grocery Purchases and Restaurant Purchases made on the Account will earn TD Rewards Points at the standard rebate rate of 1 TD Rewards Point that applies to all other Purchases on the Account as set out in your Cardholder Agreement (“**Standard Rebate**”). **Applicability of Grocery Rebate and Restaurant Rebate**: Each of the Grocery Rebate and the Restaurant Rebate is in place of, and not in addition to, the Standard Rebate. **Merchant Category Codes**: To earn the Grocery Rebate and/or the Restaurant Rebate, the Grocery Purchases and/or Restaurant Purchases must be made at merchants classified through the Visa network with a Merchant Category Code (“**MCC**”) that identifies them in the “grocery”, “restaurant” or “fast food” category. Some merchants may (i) sell groceries or grocery items; (ii) provide restaurant service or sell fast food; or (iii) have separate merchants located on their premises that also sell groceries or grocery items, or provide restaurant service or sell fast food; but may not be classified with a grocery, restaurant or fast food MCC and such Purchases will not earn the Grocery Rebate or Restaurant 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.
- <sup>4</sup> Earn 3 TD Rewards Points for every \$1 in Purchases of travel made online through Expedia For TD (“**Online**

- Travel Purchases**”) and charged to your TD Rewards *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.
- 5 Earn 2 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 Rewards *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.
  - 6 Earn 1 TD Rewards Point (“**Standard Rebate**”) on every \$1 on all other Purchases (“**Other Purchases**”) charged to your TD Rewards *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.
  - 7 Expedia For TD is operated by Expedia, Inc. at [www.tdrewards.com/expediafortd](http://www.tdrewards.com/expediafortd) 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.
  - 8 TD Rewards 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 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 Card. 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 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.
  - 9 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.
  - 10 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.
  - 11 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting. 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 which is issued if accepted for enrollment. Travel Medical Insurance by calling 1-800-293-4941, or visiting [tdcanadatrust.com/travelmedical](http://tdcanadatrust.com/travelmedical). Note that this optional insurance offers different benefits, on different terms and conditions, than the Travel Medical Insurance that is automatically included with other TD Credit Cards.

- 12 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/travelmedical](http://tdcanadatrust.com/travelmedical). 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.
- 13 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.
- 14 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. See the FAQs for more details.
- 15 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.
- 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 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.
- 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 kilometre/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 kilometre/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 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.

## More about your TD Rewards Visa\* Card

### Cardholder Agreement

For complete information about your 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 protection 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**

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

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

\* Trademark of Visa International Service Association and used under license.

All trade-marks are the property of their respective owners.

® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.