

Discover Your TD® Aeroplan® Visa Platinum* Credit Card

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TD® Aeroplan® Visa Platinum* Credit Card

Welcome Guide

The Card that lets you start
travelling sooner.



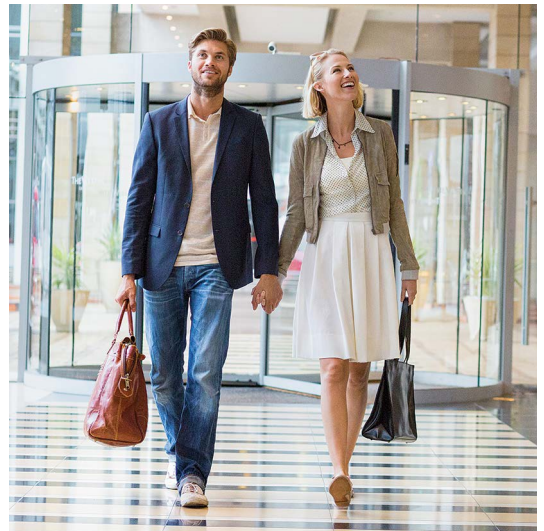
Getting Started

Welcome to your new TD® Aeroplan® Visa Platinum Card

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

- ✈ **Activate your TD® Aeroplan® Visa Platinum Card** simply by calling the number on the sticker found on your new Card, then follow the prompts.
- ✈ **Register for EasyWeb® Online banking** at easyweb.td.com to access and manage your Account online and sign up for online statements or, if you prefer to bank by phone, call EasyLine telephone banking at **1-866-222-3456**.
- ✈ **If you have not done so already, complete your Aeroplan profile** at aircanada.com/myaeroplanprofile to check your points balance, review transactions and manage your rewards – all in one convenient place!
- ✈ **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 1 point for every \$1.50 spent on regularly recurring bill payments set up on your account.
- ✈ **You can add your Card as the Primary Card on your favourite retail apps**, like food delivery and transportation apps. Earn points on Purchases made through those apps on your phone¹.

- ✈ **Learn how to add your Card to Apple Pay, Samsung Pay and/or TD Mobile Payment** at www.td.com/waystopay, to make convenient, everyday payments with just a tap of your phone.
- ✈ **Download the TD app** to view your Credit Card Account almost anywhere. Plus, with it, you can bank at home or on the go. Learn more at td.com/app



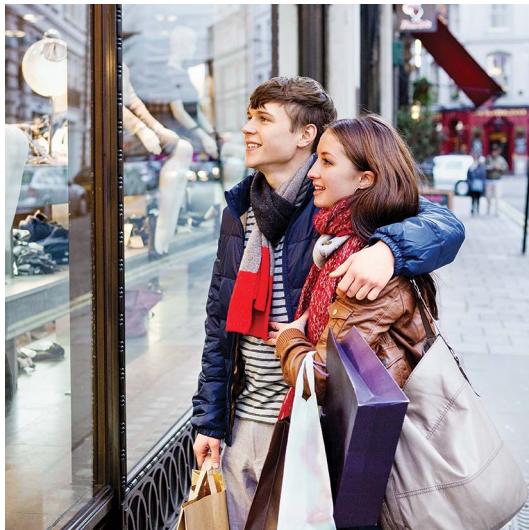
Earning Aeroplan Points

Earn points on every eligible purchase

Earn points faster with your TD® Aeroplan® Visa Platinum Card:

- ✈ **Earn 1 point**² for every \$1 you charge to your Card on eligible gas, grocery and Air Canada® purchases.
- ✈ **Earn 1 point**² for every \$1.50 you charge to your Card on all other eligible purchases.
- ✈ **Earn points twice**³ when you pay with your Card and provide your Aeroplan membership number at over 150 Aeroplan partner brands and at 170+ online retailers. Learn more at aircanada.com/retailpartners and aircanada.com/aeroplanestore

Remember, your points will not expire so long as you are the Primary Cardholder of a TD® Aeroplan® Visa Platinum Card.



Add Additional Cardholders

Add up to three Additional Cardholders⁴ (additional fee(s) apply) and earn points every time they use their Cards to make eligible purchases.

Find out how at td.com/additionalcardholders

Earn points with regularly recurring bill payments

Set up Pre-Authorized Payments on your Account with participating merchants for things like TV or phone bills. Save time and avoid late fees when your bills are paid automatically on their due dates and earn 1 point for every \$1.50 set up on your Account.

Find out how td.com/billpay

Redeeming Aeroplan Points

Redeem your points for travel and for so much more

Every seat, every flight, no restrictions

Every Air Canada seat available for sale is also available for points – no restrictions, no blackout periods.

Receive access to preferred pricing⁵ on flight rewards. As a Primary Cardholder, you can often book flight rewards for fewer points.

Use Aeroplan points for more than flights

Redeem your points across your trip, from hotel rooms to car rentals.

Use Aeroplan points for life's necessities

Aeroplan isn't just about travel. Use your points for merchandise, experiences and gift certificates.

Learn more at aircanada.com/redeem

See more places with Aeroplan

Choose flights to 200+ destinations with Air Canada®, and to over 1,300, together with 30+ airline partners⁶.

Where could your Aeroplan points take you?

Plan your future reward travel by using Aeroplan's Points Predictor Tool™. Check your preferred itinerary, and the tool will show you the range of points you'll likely need to redeem for that flight reward.

And don't forget – as a Primary Cardholder with a TD® Aeroplan® Visa Platinum Card, you'll have opportunities to redeem often for fewer points when you log in to aircanada.com

Visit aircanada.com/pointspredictor to start exploring today!

Redeem more flexibly with Points + Cash

You have the flexibility to pay for part of your trip with points and use your TD® Aeroplan® Visa Platinum Card to pay for the rest (and earn points, too).

Learn more at aircanada.com/redeem

Insurance

Explore the insurance coverages included with your TD® Aeroplan® Visa Platinum Card.

Delayed and Lost Baggage Insurance⁷

If your baggage is delayed for over 6 hours, each insured person on your trip has coverage up to \$1,000 for the purchase of essentials, such as clothing and toiletries. Coverage is also provided if your baggage is lost by a common carrier. When you use your Card and/or Aeroplan points to pay for at least 75% of the cost of the tickets, each insured person has coverage up to a maximum of \$1,000 per trip.

Flight/Trip Delay Insurance⁷

If your trip is delayed for over 4 hours, you have coverage up to \$500 for reasonable and eligible hotel, motel or restaurant expenses when you use your Card and/or Aeroplan points to pay for at least 75% of the cost of your transportation.

Common Carrier Travel Accident Insurance⁸

You, your spouse and dependent children are eligible for up to \$500,000 in coverage for covered losses while travelling on a common carrier (for example, a bus, ferry, plane or train) whenever you charge the full cost of the transportation to your Card and/or Aeroplan points.

Mobile Device Insurance⁹

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

Hotel/Motel Burglary Insurance⁹

When you stay at a hotel/motel within Canada or the United States and use your Card and/or Aeroplan points to cover at least 75% of the total cost of your stay, you will receive up to \$2,500 coverage per occurrence for most personal items stolen from your hotel or motel room belonging to the Cardholder on the Account and eligible family members travelling with the Cardholder.

Auto Rental Collision/Loss Damage Insurance¹⁰

Use your Card and/or Aeroplan points to pay for the full cost of an eligible car rental and decline the rental agency's Collision Damage Waiver (CDW) to get coverage at no additional cost for up to 48 consecutive days. Please note, some rental agencies may require you to buy the CDW coverage from them. It is important to contact the rental agency before reserving a car to verify their policies.

Purchase Security and Extended Warranty Protection¹¹

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

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

Enhance your TD[®] Aeroplan[®] Visa Platinum Card with optional insurance benefits

Apply for optional Travel Medical Insurance¹²

As a TD[®] Aeroplan[®] Visa Platinum Cardholder, you have the option to purchase TD Travel Medical Insurance. You can enjoy:

- ✖ Emergency medical coverage up to \$5 million for when you are travelling outside of your home province or territory, whether internationally or within Canada
- ✖ No out-of-pocket costs for eligible emergency medical expenses
- ✖ 24/7 emergency medical assistance



Apply for optional Trip Cancellation and Trip Interruption Insurance¹³

If you have to cancel your trip or return home due to a covered cause, Trip Cancellation and Trip Interruption Insurance could help you:

- ✕ Recover your cancelled trip's expenses
- ✕ Cover eligible return transportation costs

For information about Travel Medical Insurance, Trip Cancellation and Trip Interruption Insurance, or how to enroll, visit td.com/travelinsurance or call **1-866-374-1129**.

Be prepared with optional TD Credit Card Payment Protection Plan¹⁴

Optional TD Credit Card Payment Protection Plan insurance products are designed to help you deal with your TD[®] Credit Card payment obligations in the event of a covered Job Loss, Total Disability or Loss of Life.

To learn more about optional TD Credit Card Payment Protection Plan products or to enroll, call **1-866-315-9069**.

Learn more at td.com/BP



Convenience

Enjoy the convenience of your TD[®] Aeroplan[®] Visa Platinum Card

Apply for optional TD Auto Club membership

With optional Deluxe or Standard TD Auto Club Membership¹⁵, 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 td.com/autoclub

Save with Avis Rent a Car and Budget Rent a Car

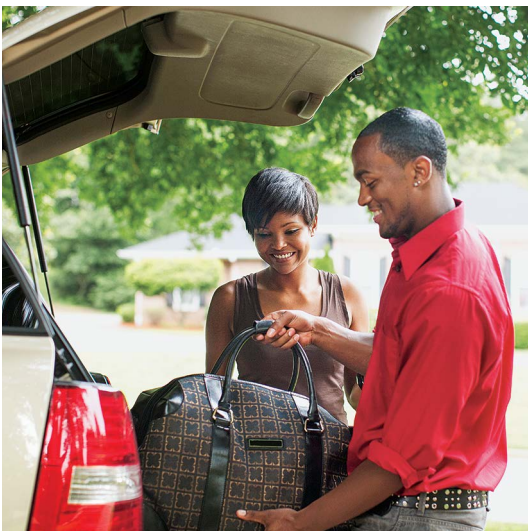
Save a minimum of 10% off the lowest available base rates^{16,17} in Canada and the U.S., and a minimum of 5% off the lowest available base rates^{16,17} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis Reserve your Avis car rental at avis.com/tdcreditcards. Quote **Avis Worldwide Discount (AWD) #C078400** at the time of reservation and charge the full rental to your TD[®] Aeroplan[®] Visa Platinum Card.

Budget Reserve your Budget car rental at budget.com/tdcreditcards. Quote **Budget Customer Discount (BCD) #A331700** at the time of reservation and charge the full rental to your TD[®] Aeroplan[®] Visa Platinum Card.

Help and assistance

- ✖ **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device or by phone at **1-800-983-8472**.
- ✖ **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at **1-800-983-8472**. You can also temporarily lock or block your Card using the TD app. Find out how at td.com/managemycard
- ✖ **Fast, reliable access to cash.** You can access a Cash Advance¹⁸ at over one million ATMs worldwide, at all TD 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 and contact numbers for embassies and consulates.



Ways to pay



Save time with Apple Pay and/or Samsung Pay

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

To learn more: www.td.com/waystopay



Simplify the way you pay with TD Mobile Payment

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

Learn more at td.com/waystopay



Tap to pay with Visa

Contactless payments are a secure, convenient 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.



Paying online with your TD Visa Card is easy, smart and secure

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

Enroll now at visa.ca

Manage your account, your way



TD Green Machine® ATMs:

Access and manage your account at any of our ATMs.

Find an ATM at td.com/branchlocator



EasyWeb® Online banking:

Manage your account easily online.

Go to EasyWeb at easyweb.td.com



EasyLine telephone banking:

Give us a call to access or manage your 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

Emergency Travel Assistance Services²⁰

Help is just a call away with toll-free access 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 documents 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® Aeroplan® Visa Platinum Card security features and protection

Protecting the security of your Card should always be a priority. That's why your TD® Aeroplan® Visa Platinum 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 and PIN technology.** Chip and 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 branch or 24/7 at any TD Green Machine (ATM).

Learn more at td.com/branchlocator



Fraud protection (24 hours)

Our enhanced protection measures are part of an industry-wide effort to protect you from the inconvenience of Credit Card fraud. In the event that our advanced fraud prevention system detects unusual activity relating to your Account:

- ✖ You may receive a phone call from a TD Credit Card Customer Service representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Credit Card 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 automatically receive TD Fraud Alerts to your mobile phone any time we suspect suspicious activity on your TD® Aeroplan® Visa Platinum Card.

Learn more at td.com/fraudalerts

For questions about fraud protection

Please do not hesitate to call our Loss Prevention Centre immediately and speak to one of our customer service representatives, 24 hours a day, seven days a week.

In Canada and the U.S., call toll-free:
1-888-347-3261

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

Interest rates, fees and features are effective as of November 8, 2020, unless otherwise indicated, and are subject to change.

The Aeroplan program is a loyalty rewards and recognition program operated by Air Canada's subsidiary Aeroplan Inc. Visit aircanada.com/aeroplan for complete terms and conditions of the Aeroplan program.

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 **Purchase of Gas or Grocery or Air Canada Products** means a Purchase of gas or gas station services or products or a Purchase of grocery or grocery items, including those at grocery locations, or a Purchase from Air Canada or of any of Air Canada's products and services, each from a merchant classified through the Visa network with a merchant category code (**MCC**) that identifies the merchant in the "gas" or "grocery" or "Air Canada" category. **Aeroplan points are earned on Purchases charged to the account as follows:**

- 1 Aeroplan point (Bonus Rate) earned for each \$1 in Purchases of Gas, Grocery or Air Canada Products (earned only on a maximum annual amount of \$80,000 of Purchases of Gas, Grocery or Air Canada Products); or
- 1 Aeroplan point earned for each \$1.50 on all other Purchases.

Please contact TD if you wish to confirm the MCC that applies to a particular merchant, or if the Purchase qualifies as a Purchase of Gas, Grocery or Air Canada Products. If you have earned Aeroplan points on the maximum annual amount of Purchases of Gas, Grocery or Air Canada Products charged to your account (from January 1 to December 31) or if your Purchase does not qualify as a Purchase of Gas, Grocery or Air Canada Products, you will instead earn the standard rate of Aeroplan points that applies to all other Purchases charged to the account as described above. The Bonus Rate is in place of and not in addition to the standard rate of Aeroplan points earned on all other Purchases charged to the account.

3 The Toronto-Dominion Bank is not responsible for any Aeroplan points earned under this "earn points twice" feature of the Aeroplan program when the Aeroplan Membership Card is presented. See your Aeroplan Program for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

4 Primary Cardholder remains liable for all charges to the account, including those made by any Additional Cardholder.

5 Primary TD Cardholders will often require fewer Aeroplan points to redeem for flight rewards through the Aeroplan program than Aeroplan Members who do not hold an Aeroplan co-branded Credit Card. Preferred pricing for flight rewards applies only to flight rewards with Air Canada,

not on other airlines. The Toronto-Dominion Bank is not responsible for the Aeroplan program and flight rewards' points pricing provided under this program. Visit aircanada.com/aeroplan for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

6 Number of destinations based on the published 2019 route network of Air Canada and its airline partners. Due to travel restrictions, government recommendations and passenger demand resulting from the impact of COVID-19, available destinations may vary.

7 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of your trip cost must be paid for using your TD Credit Card and/or associated Aeroplan 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.

8 Underwritten by TD Life Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or Aeroplan 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.

9 Insurance coverages are underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TDA112020. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificates of Insurance included with your TD Credit Cardholder Agreement. ABIC, its subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc.

10 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated Aeroplan points, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver (CDW) 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.

11 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of the item must be paid for 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.

- ¹² 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 can be purchased by calling 1-800-293-4941 or visiting www.td.com. 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.
- ¹³ 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 www.td.com. Note that this optional insurance offers different benefits, on different terms and conditions than the Trip Cancellation/ Trip Interruption Insurance that is automatically included with other TD Credit Cards.
- ¹⁴ Life coverage is underwritten by American Bankers Life Assurance Company of Florida and Job Loss and Total Disability coverages are underwritten by American Bankers Insurance Company of Florida. 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.
- ¹⁵ TD Auto Club Membership is provided by AXA Assistance Canada Inc. an independent service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility or liability in respect of these services.
- ¹⁶ Provided by Avis Rent A Car System ULC. Minimum discount offers subject to discount code and to the terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometres/points charges only. 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.
- ¹⁷ Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to discount code and to the terms and conditions which may change without notice. Blackout dates may apply. Base rate is based on time and kilometer/points 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.
- ¹⁸ 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.
- ¹⁹ Selected Android mobile devices are eligible for TD Mobile Payment. The mobile device must be enabled with Near Field Communication (NFC) technology (contactless). You must also have occasional access to a cellular data network or Wi-Fi connection. See the FAQs for more details at td.com/waystopay
- ²⁰ Provided by our administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
- All trade-marks are the property of their respective owners.
- For Air Canada and Aeroplan trade-mark ownership details, see: td.com/aeroplancards
- Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay and Touch ID are trademarks of Apple Inc.
- Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd.
- [™] Android and Google Play are trademarks of Google Inc.
- * Trademark of Visa International Service Association and used under license.
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