



Welcome Guide



TD First Class Travel[®]
Visa Infinite^{*} Card



**Your
passport
to the
world**



Discover your TD First Class Travel Visa Infinite Card

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Quick Steps for Getting Started

How to make the most of your new TD First Class Travel[®] Visa Infinite^{*} Card.

- Register for EasyWeb[®] Online banking at easyweb.td.com to access and manage your Account online and sign up for online statements.
- Download the TD app to view your Account and bank almost anywhere. Learn more at td.com/app
- Visit My TD Rewards in the TD app or EasyWeb to manage your **TD Rewards Points** and discover **loyalty perks**.
- Set up your regularly recurring bill payments on your Account to **save time, avoid late fees** and **earn 4 TD Rewards Points** for every \$1 charged to your Account¹.
- Learn how to set up your Card on your phone at td.com/waystopay to pay for purchases at participating retailers through **Apple Pay** or **Samsung Pay**.
- Make your TD First Class Travel Visa Infinite Card the Primary Card for retail apps on your phone² to earn **TD Rewards Points on purchases you make through phone apps**, like food delivery and transportation.



TD Rewards Program

Every eligible purchase you make with your **TD First Class Travel Visa Infinite Card** earns you TD Rewards Points. Your points will never expire as long as your Account is open and in good standing.

The more you use your TD First Class Travel Visa Infinite Card, the more TD Rewards Points you'll earn!

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| <p>8 TD Rewards Points for every \$1 in Travel Purchases you make with your Card³ through Expedia For TD⁴. Learn more at expediafortd.com</p> | <p>6 TD Rewards Points for every \$1 in Grocery and Restaurant Purchases⁵ you charge to your Card.</p> |
| <p>4 TD Rewards Points for every \$1 in regularly recurring bill payments you set up on your Card¹.</p> | <p>2 TD Rewards Points for every \$1 you spend on all other eligible purchases⁶ made with your Card.</p> |

- **50% more TD Rewards Points at Starbucks** when you link your card with your Starbucks® Rewards account. Conditions apply. Visit td.com/starbucksoffer to learn more.
- **Plus, an annual Birthday Bonus of up to 10,000 TD Rewards Points** awarded to your Account every year⁷ to wish you a happy birthday!
- **Earn more TD Rewards Points when you add up to three Additional Cardholders**⁸ (Additional Card Annual Fees apply) and earn TD Rewards Points every time they use their Cards to make eligible purchases.



Using Your TD Rewards Points

Visit My TD Rewards in the TD app or EasyWeb to manage your TD Rewards Points and discover loyalty perks.

Go places on points

- **Make your points go further when you redeem through Expedia For TD:** Search over a million flights, hotels, packages and more! When you're ready to book, you can redeem⁹ your TD Rewards Points towards your travel purchase right away.
- **Or Book Any Way⁹:** You can also choose to book your trip through any other travel agency or website. This gives you the flexibility to use your TD Rewards Points towards all kinds of travel expenses – including excursions and taxes – within 90 days of your purchase.
- And under the TD Rewards Program, there are no blackouts¹⁰ or seat restrictions¹⁰.

Amazon Shop with Points

Redeem your TD Rewards Points towards making purchases at **Amazon.ca**.¹¹

Learn more at
amazon.ca/tdrewards

Starbucks® Rewards

Link your Card with your Starbucks Rewards account and you can convert your TD Rewards Points into Stars at Starbucks to buy your favourite Starbucks coffee or treat at participating stores using the Starbucks app. Conditions apply.

Visit **td.com/starbucksoffer**

Merchandise and Gift cards

Redeem your TD Rewards Points for great deals on a wide selection of merchandise and gift cards.

Financial Rewards

- **Pay With Rewards:** Redeem TD Rewards Points to help pay down your credit card balance.
- **Education Credits from HigherEdPoints:** Redeem TD Rewards Points towards tuition for higher education at over 100 participating institutions – for a student in your life, or yourself.





Your Travel Credit and More Perks

\$100 Annual TD Travel Credit¹²

Each year, you will receive one **\$100.00** TD Travel Credit on your first Eligible Travel Credit Purchase of \$500.00 or more made with Expedia For TD and posted to the Account in a calendar year.

Enjoy the perks of being a Visa Infinite Cardholder¹³

- As a Visa Infinite Cardholder, you have access to exclusive gourmet events that cater to your astute tastes. The **Visa Infinite Dining Series** serves up culinary explorations with prized chefs and acclaimed wines.
- Receive seven exclusive benefits when you book your stay through the **Visa Infinite Luxury Hotel Collection** featuring over 900 of the world's most intriguing properties.
- Get exclusive access to tickets for advance screenings and special movie events with the **Visa Infinite Screening Series**. Visa Infinite Cardholders can also enjoy presale access, priority access line and exclusive benefits and offers for the Toronto International Film Festival.



Complimentary Visa Infinite Concierge Service¹⁴

On-call 24 hours a day, seven days a week, the Visa Infinite Concierge Service can help with any Cardholder request — big or small, to help you get the most out of life whenever you travel, shop and use your Card. Call toll-free **1-888-853-4458 (from Canada and the U.S.)** or **1-630-350-4545 (from outside Canada and the U.S.)**.

Visit visainfinite.ca To explore your Visa Infinite Card benefits and opt in to receive the latest offers.

Save on car rentals

Save a minimum of 10% on the lowest available base rates^{15,16} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{15,16} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis

Reserve at 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

Reserve at 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.

Apply for optional Deluxe TD Auto Club Membership¹⁷

With optional Deluxe or Standard TD Auto Club Membership, know 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**.

Learn more at td.com/autoclub



Insurance

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

Travel Medical Insurance¹⁸

You're covered without even having to charge the trip to your Card! Your coverage 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 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 four days of your trip – for longer trips, top-up coverage is available for purchase by calling **1-800-293-4941**.

Trip Cancellation/Trip Interruption Insurance¹⁹

Use your Card and/or TD Rewards 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.
- 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.

- Need additional coverage? You may be eligible to increase your coverage for an additional premium by calling **1-800-293-4941**.

Common Carrier Travel Accident Insurance²⁰

You, your spouse and dependent children are insured for up to \$500,000 while travelling on a common carrier (such as a bus, ferry, plane or train) whenever you charge the full cost of your transportation to your Card and/or use TD Rewards Points.

Auto Rental Collision/Loss Damage Insurance²¹

Use your 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 that some rental agencies may require you to buy CDW coverage from them: contact them before reserving a car to verify their policies.

Delayed and Lost Baggage Insurance²²

If your baggage is delayed for more than 6 hours, or is lost by a Common Carrier, each insured person has coverage for emergency purchases of essentials, such as clothing and toiletries. Use your Card and/or TD Rewards 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.

Mobile Device Insurance²³

Get mobile device protection of up to \$1,000 in the event of the 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.

Purchase Security and Extended Warranty Protection²⁴

You automatically have access to this coverage for eligible items you've purchase 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.

Hotel/Motel Burglary Insurance²³

When you stay at a hotel/motel within Canada or the United States and use your Card and/or TD Rewards Points to cover at least 75% of the total cost of your stay, you will receive up to \$2,500 of 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.

Flight/Trip Delay Insurance²⁵

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 at least 75% of the cost of your transportation to your Card and/or TD Rewards Points.

Be prepared with optional TD Credit Card Payment Protection Plan²⁶

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.

- Enroll or learn more at **1-866-315-9069** or **td.com/BP**



Everyday Convenience

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.
- **Fast, reliable access to cash.** You can ask for an emergency Cash Advance²⁷ of up to \$5,000 in emergency funds (subject to your available credit limit), at over one million ATMs internationally, 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 also provide 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 and/or Samsung Pay

Digital Wallets are accepted by many shops, restaurants and retailers, making it a secure and convenient way to pay for everyday purchases with just a tap of your phone.

Learn more at
td.com/waystopay

Tap to pay with Visa

Contactless payments are a secure way to pay for small-dollar purchases at participating retailers. It's fast and more convenient than cash, and your Card never leaves your hand.

Pay online easily and securely

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](https://www.visa.ca)

Manage your Account, your way

TD Green Machine® ATMs

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



Find an ATM at
td.com/branchlocator

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.



Learn more at
td.com/app

Balance Transfers

Consider consolidating higher-rate non-TD credit card balances you may have to your TD First Class Travel Visa Infinite Card Account through a Balance Transfer.²⁸ You can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of a balance transfer.

Visit your TD branch or call
1-800-983-8472.

Payment Plans

Turn credit card purchases into manageable monthly payments. This convenient feature gives you more control over your budget knowing when these purchases are paid off in full. This can come in handy if you're planning to buy a new laptop, go on a trip or start a home renovation project. (Conditions apply. Visit td.com/paymentplans for details.)

Emergency Travel Assistance Services²⁹

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.



Keeping Your Card Secure

Visa Zero Liability

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.

Lock or unlock your Card

Misplaced your TD Credit Card? Feel more confident by locking your Card in the TD app. When locked, pre-authorized payments and ATM transactions will still go through, credit card payments will still be accepted, and you can make transfers. If you find your Card, it's just as easy to unlock it.

Keep your Personal Identification Number (PIN) Secure

- 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** at a TD branch or 24/7 at any TD ATM.

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).

24-hour Fraud Protection

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 First Class Travel Visa Infinite Card, or on any Additional Cardholder's Card on your Account.

Learn more at
td.com/fraudalerts



Contact and Support

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 the U.S.:

1-800-983-8472

Outside Canada and the 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):

Within Canada and the U.S.:

1-888-347-3261

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

For information on travel protection or to make a claim:

Travel Insurance:

Within Canada and the U.S.:

1-866-374-1129

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

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

TD Rewards Points:

Within Canada and the U.S.:

1-800-983-1043



Annual interest rates, fees and features are current as of October 30, 2022, unless otherwise indicated and subject to change.

- ¹ Earn 4 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 First Class Travel Visa Infinite* 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. **\$25,000 Cap**: The PAP Rebate is only available to a \$25,000 maximum net annual spend (“**\$25,000 Cap**”). Once the **\$25,000 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 2 TD Rewards Points 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.
- 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 Earn 8 TD Rewards Points for every \$1 in Purchases of travel made online through ExpediaForTD.com or travel made by phone through Expedia For TD ("**Phone Travel Purchases**") ("**Online Travel Purchases**") and charged to your TD First Class Travel® Visa Infinite* 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.
 - 4 Expedia For TD is operated by Expedia, Inc. at 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.
 - 5 Earn 6 TD Rewards Points ("**Grocery Rebate**") for every \$1 in Purchases of groceries or grocery items ("**Grocery Purchases**") charged to your TD First Class Travel® Visa Infinite* Card ("**Account**") and earn 6 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. **\$25,000 Cap:** Each of the Grocery Rebate and the Restaurant Rebate is only available to a \$25,000 maximum net annual spend ("**\$25,000 Cap**"). Once the \$25,000 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 2 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”, or “restaurant” or “fast food” category (MCCs 5411, 5812 and 5814 only). 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.

- 6 Earn 2 TD Rewards Point (“**Standard Rebate**”) on every \$1 on all other eligible Purchases (“**Other Purchases**”) charged to your TD First Class Travel® Visa Infinite* 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 Each year, you will receive a TD Rewards Birthday Bonus (“**Birthday Bonus**”) on your TD First Class Travel® Visa Infinite* Account, equal to 10% of the total number of TD Rewards Points earned over the 12 months preceding the Primary Cardholder’s birthday, to a maximum Birthday Bonus of 10,000 TD Rewards Points. For the first year, we will only award the TD Rewards Birthday Bonus based on the TD Rewards Points earned from October 30, 2022, to your next birthday.
- 8 Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. A maximum of 3 Additional Cardholders are allowed on the Account.
- 9 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 toward 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.

¹⁰ Subject to carrier or space availability.

¹¹ The Amazon.ca Shop with Points program for TD Rewards Points ("SWP for TD") is provided by Amazon.ca. To use your TD Rewards Points to pay for an order at Amazon.ca, your eligible TD credit card must be linked to your Amazon.ca account. For more information, including how to enrol in SWP for TD and terms, conditions and restrictions, visit www.amazon.ca/tdrewards. Amazon.ca is operated by [Amazon.com, Inc.]. The Toronto-Dominion Bank and its affiliates are not liable or responsible for SWP for TD or any of the services and products offered/provided by Amazon.ca. SWP for TD may be amended or cancelled at any time without notice.

¹² In order to receive the TD Travel Credit, the Account must be open, active and in Good Standing. An Eligible Travel Credit Purchase means:
A Hotel, Motel, Lodging, or Vacation Rental Purchase of \$500.00 CAD or more made with Expedia For TD;
or
A Vacation Package Purchase of \$500.00 CAD or more made with Expedia For TD, that includes a Hotel, Motel, Lodging or Vacation Rental booking packaged with a transportation booking.

See your TD Rewards Program Terms and Conditions for more details.

¹³ 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.

- ¹⁴ 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.
- ¹⁵ 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.
- ¹⁶ 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 or 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.

- 17 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.
- 18 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. Note that this insurance offers different benefits, with different terms and conditions, than the optional Travel Medical Insurance that is available to all TD customers. 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.
- 19 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 Rewards 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.
- 20 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 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.
- 21 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 (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.

- ²² 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.
- ²³ Insurance coverages are underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TDA102022. 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.
- 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.
- ²⁵ 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 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.
- ²⁶ 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.
- ²⁷ Cash Advance is subject to available credit. Fees apply to applicable Cash Advances and Cash Advances accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made.

- ²⁸ 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.
- ²⁹ Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.



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