



Exceptional travel experiences have landed.

TD[®] Aeroplan[®] Visa Infinite Privilege^{*} Credit Card



The world is waiting. Your new travel Card will take you there.

The TD® Aeroplan® Visa Infinite Privilege Credit Card

The Card that sets your air travel experiences apart has finally arrived.



TD and Aeroplan® have come together to provide discerning travellers – like yourself – with premium travel benefits, elevated travel experiences and special access. Not only is your Card crafted with metal, it also comes with premium features designed to make your travel journey as luxurious as your destination. Let's begin your journey, together.

What you'll find inside:

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Discovering exceptional travel benefits is just the beginning.



Earning Aeroplane points

We're on board with getting you to your destination, faster.

Exceptional travel starts with every purchase you make with your Card.

We've paired earning points with exciting Card features to accelerate your travel goals. Ready to start getting closer to your next getaway?

Here's how you'll earn:

| What you earn | Purchases made on your Card |
|--|--|
| 2 points ¹ for every \$1 | On eligible Air Canada® purchases (including Air Canada Vacations) |
| 1.5 points ¹ for every \$1 | Gas, Grocery, Travel and Dining |
| 1.25 points ¹ for every \$1 | All other Purchases |
| Earn points twice ² | Pay with your TD® Aeroplan® Visa Infinite Privilege Card and provide your Aeroplan membership number at over 150 Aeroplan partner brands. Visit aircanada.com/retailpartners for the complete list. Or, shop online at 170+ online retailers via the Aeroplan eStore at aircanada.com/aeroplanestore |

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

Keep reaching higher with Aeroplan® Elite Status.

Another way to fly in exceptional fashion.

See how you can take travel to even greater heights with accelerated earning toward Aeroplan Elite Status.

As the Primary Cardholder, you'll earn 1,000 Status Qualifying Miles and one (1) Status Qualifying Segment for every \$5,000 of net purchases (less any returns and credits) made by you or your Additional Cardholder(s) using your TD® Aeroplan® Visa Infinite Privilege Card³.

To learn more about Aeroplan Elite Status,
visit aircanada.com/elite





Open up new access to travel benefits.

Give the gift of access to Air Canada travel benefits to Additional Cardholders.

By adding up to three Additional Cardholders⁴ (additional fees apply) to your Account, you'll earn points every time they use their Cards to make Purchases. Additional Cardholders have access to select Air Canada travel benefits, even when you're not travelling together.

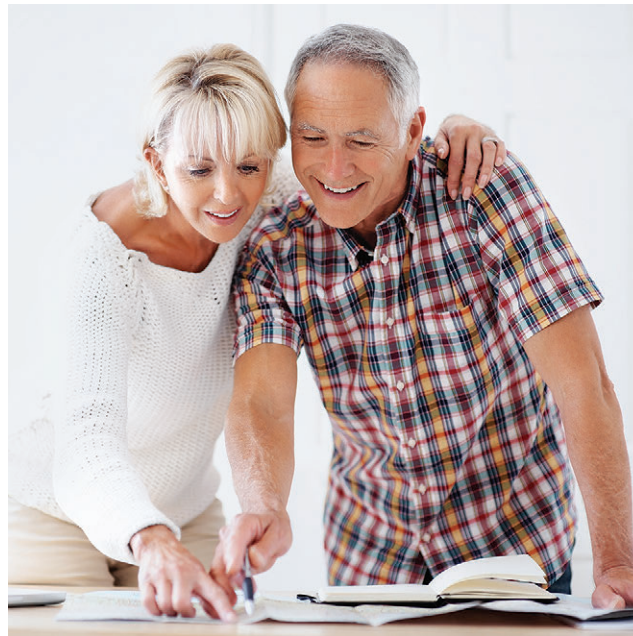
Additional Cardholders must link their Aeroplan number at aircanada.com/linkmycard in order to receive access to applicable Air Canada travel benefits.

Set up, save time, earn points.

Earn 1.25 points for every \$1 spent on regularly recurring bill payments set up on your Account.

Simply manage your regularly recurring bill payments on your Account through 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.

Find out how at td.com/billpay





Redeeming Aeroplane points

Travel upgrades are just the beginning.



As your Aeroplan points add up, your rewards come faster than you've ever imagined.

Redeem your points for travel and for so much more.

Every seat, every flight, no restrictions.

Every Air Canada seat available to buy for cash is also available to be redeemed 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.

To learn more about the many ways you can use your points to live the exceptional life, visit 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 Infinite Privilege Card, you'll have opportunities to redeem 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 Infinite Privilege Card to pay for the rest (and earn points, too).

To learn more about this flexible way to take flight, visit aircanada.com/redeem



Travel benefits

Take advantage of every extra benefit your Card has to offer.



Your TD® Aeroplan® Visa Infinite Privilege Card comes with special Air Canada travel benefits.

Treat yourself to a life of travel luxury with exceptional privileges when you fly with Air Canada.

Special Cardholder Advantage.

Relax before takeoff with access to an Air Canada Maple Leaf Lounge™. Primary Cardholders and Additional Cardholders on the Account can access Air Canada Maple Leaf Lounges in North America whether they're flying together or separately with a same day ticket on a departing Air Canada or Star Alliance flight. They can even each bring a guest.

Share your travel perks with your travel companions.

Whether you book using points or cash, Primary Cardholders, Additional Cardholders, and travel companions (up to eight) travelling on the same reservation will all enjoy the following benefits on any flight operated by Air Canada®, Air Canada Rouge® or under the Air Canada Express® banner⁷:

Additional Cardholders must link their Aeroplan number at aircanada.com/linkmycard in order to receive access to these Air Canada travel benefits.

1) Free first checked bag⁹

Travel lightly through the airport and save on baggage fees. You and up to eight travel companions travelling on the same reservation will all enjoy your first checked bag free (up to 23kg/50lb) when travel originates on an Air Canada flight.

2) Priority Airport Services¹⁰

Priority Check-In

Check-in faster at the airport. You and up to eight travel companions travelling on the same reservation will all receive priority check-in for any trip that originates on an Air Canada flight.

Priority Boarding

Get on board your flight earlier. You and up to eight travelling companions travelling on the same reservation will all enjoy Zone 2 priority boarding for any Air Canada flight.

Priority Baggage Handling

Save time leaving the airport. All your baggage will be tagged priority, so you and up to eight travel companions

travelling on the same reservation will find your luggage among the first on the carousel when arriving at your destination. This applies to travel that originates on an Air Canada flight.

3) Priority Airport Standby & Priority Airport Upgrades¹¹

Get better access to seats when you're on standby.

If you and travel companions (up to eight) travelling on the same reservation are on standby at the airport for an Air Canada flight, get on your way with priority. Should a seat become available, you will be assigned it before members who have the same status but don't hold a TD[®] Aeroplan[®] Visa Infinite Privilege Card.

Receive higher priority for airport upgrades.

If you're a Cardholder with Aeroplan Elite Status, you and up to eight travel companions travelling on the same reservation get higher priority when you're on standby for an upgrade at the airport on Air Canada flights. Should a seat become available, you will be assigned to it before members who have the same status but don't hold a TD[®] Aeroplan[®] Visa Infinite Privilege Card.

Treat someone to a great trip anywhere in the world.

Travel exceptionally with someone you love on the Annual Worldwide Companion Pass.

As the Primary Cardholder, you can take advantage of an annual round-trip companion pass, which entitles you to buy a companion ticket from \$99 (plus taxes, fees, charges and surcharges). You get a companion pass automatically on your Card anniversary if you have spent \$25,000 on net purchases in the preceding twelve months¹². The chart below illustrates how you can use the pass.

| Where you want to go: | Base fare: |
|---|--|
| Travel within Canada and the continental United States (excluding Hawaii) | \$99 CAD base fare (plus taxes, fees, charges and surcharges) |
| Travel to/from Hawaii, Mexico, Central America and the Caribbean | \$299 CAD base fare (plus taxes, fees, charges and surcharges) |
| Travel to/from South America, Europe, the Middle East and Africa | \$499 CAD base fare (plus taxes, fees, charges and surcharges) |
| Travel to/from Asia, Australia and New Zealand | \$599 CAD base fare (plus taxes, fees, charges and surcharges) |

Get more out of Aeroplan Elite Status.

As the Primary Cardholder, if you already hold Aeroplan Elite Status, having a TD® Aeroplan® Visa Infinite Privilege Credit Card can help you access and enjoy even more enhancements:

Maintain Aeroplan Elite Status more easily.

You can roll over up to 200,000 Status Qualifying Miles (SQM) beyond the status level for which you've qualified, from the prior qualification year to qualify for status the next year¹³.

Enjoy your eUpgrades longer.

If you requalify for Aeroplan Elite Status the next year, you can roll over up to 50 unused eUpgrade credits, to be used during the following status year¹⁴.

To learn more about Aeroplan Elite Status, visit aircanada.com/elite





NEXUS™ Fee Reimbursement¹⁵.

A smooth journey awaits.

As a TD® Aeroplan® Visa Infinite Privilege Cardholder, you also have the opportunity to save on your NEXUS fee while you save time crossing the border. You and your Additional Cardholders will receive a rebate of up to \$100 CAD each, for a NEXUS application and/or renewal fee charged on your Card, once every 48 months. The rebate will appear automatically on your monthly statement as a statement credit.

Your TD® Aeroplan® Visa Infinite Privilege Card creates the convenience and simplicity your life needs.

Let's look at the qualities that make your Card exceptional.

Visa Infinite Privilege Benefits

It's time to take advantage of special offers, unique opportunities and exceptional experiences designed for TD® Aeroplan® Visa Infinite Privilege Cardholders¹⁶:

- **Global Airport Lounge Access**

Receive a complimentary membership to the Visa Airport Companion¹⁷ Program hosted by Dragonpass International Ltd. and take advantage of six lounge visits included for each Cardholder per membership year at over 1,200 airport lounges worldwide. Enroll through the Visa Airport Companion App or through visaairportcompanion.ca

- **Visa Infinite Privilege Airport Benefits**

Receive exclusive perks at Toronto City Airport Terminal, Vancouver Airport, Ottawa Airport and Montreal-Trudeau International Airport.

- Enjoy Priority Security Lanes (Toronto, Ottawa, Vancouver and Montreal-Trudeau)
- Priority airport taxi and limo lane (Vancouver)
- Access to dedicated premium parking spots (Ottawa and Vancouver)
- Up to 20% off parking (Ottawa, Vancouver and Montreal-Trudeau)



- **Enroll in the Visa RSVP Rewards™ Benefit¹⁸** and automatically receive Diamond status delivering benefits at 60+ participating Sandman, Sandman Signature and Sutton Place Hotels from coast-to-coast in Canada and beyond.
- **Get access to exclusive gourmet dining events** that cater to your refined taste. 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. Enjoy an additional eighth benefit at over 200 properties, exclusively for Visa Infinite Privilege Cardholders.
- **Get exclusive access to tickets** to curated events across Canada throughout the year. Visa Infinite Cardholders can also enjoy exclusive benefits, access and offers for the Toronto International Film Festival®.
- **Experience exclusive benefits at over 95 participating wineries** in British Columbia, Ontario, and Sonoma Valley through the Visa Infinite Wine Country Program. Discover a variety of exciting benefits on-site when you show your Visa Infinite Privilege Card, including discounts on wine purchases, complimentary tastings, private vineyard tours and much more.

- **Receive elevated Troon Rewards® Platinum Status** at over 150 courses and 20% off on green fees, merchandise and lessons at participating Troon Rewards golf courses. Cardholders can also access a selection of over 25 private clubs across the U.S. for \$99 USD per round.
- **Visa Infinite Privilege Concierge Service** On call, 24 hours a day, seven days a week, the Visa Infinite Privilege Concierge can help with any Cardholder request, big or small, to help you get the most from life whenever you travel, shop and use your Card¹⁹.

Call toll-free 1-855-822-1240 from Canada and the U.S., or 1-303-967-1036 from outside Canada and the U.S. Learn more at visainfinite.ca/privilege

For more details on the TD Aeroplan Visa Infinite Privilege Card benefits and to see all available offers, please visit visainfinite.ca/privilege





Emergency support and car rental benefits.

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.

Call **1-866-374-1129** in Canada and the U.S, or call collect **416-977-4425** in all other countries.

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

Save a minimum of 10% off the lowest available base rates^{21,22} in Canada and the U.S., and a minimum of 5% off the lowest available base rates^{21,22} 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://www.avis.com/tdcreditcards)
Quote **Avis Worldwide Discount (AWD) #C078400** at the time of reservation and charge the full rental to your TD® Aeroplan® Visa Infinite Privilege Card.

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



Insurance coverage

Explore the insurance coverages included with your TD[®] Aeroplan[®] Visa Infinite Privilege Card.



You have coverage without even having to charge the trip to your Card! Going away for a day, a week or an extended vacation is a great way to leave your worries behind. To help you with emergency medical expenses, your TD[®] Aeroplan[®] Visa Infinite Privilege Card features Travel Medical Insurance, which includes:

- Up to \$5 million of emergency medical coverage when you are travelling outside of your home province or territory, whether internationally or within Canada.
- Direct payment to medical service providers, where possible, for eligible medical emergency expenses such as physician's bills, prescriptions and accidental dental treatment.
- 24/7 emergency medical assistance.
- Coverage for the first 31 days of your trip if you are under 65 years of age. If you or your spouse is aged 65 or older, you are covered for the first 4 days of your trip. For longer trips, top-up coverage is available for purchase by calling **1-866-374-1129**.



Trip Cancellation/Trip Interruption Insurance²⁴

Use your Card and/or Aeroplan points to pay for at least 75% of the cost of the Covered Trip, and you'll have coverage for up to \$2,500 per insured person (up to a maximum of \$5,000 for all insured persons) if you need to cancel your travel plans before you leave because of a covered cause, and up to \$5,000 per insured person (up to a maximum of \$25,000 for all insured persons on the same covered trip) if you need to come home early due to a covered cause. If you require additional coverage, you may be eligible to increase your coverage for an additional premium by calling **1-866-374-1129**.



Flight/Trip Delay Insurance²⁵

If your trip is delayed for over four hours, you have coverage up to \$1,000 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.



Delayed and Lost Baggage Insurance²⁵

If your baggage is delayed for over four 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 an overall maximum of \$2,500 per trip.



Common Carrier Travel Accident Insurance²⁶

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.

Hotel/Motel Burglary Insurance²⁷

When you stay at a hotel/motel within Canada or the United States and use your Card and/or Aeroplan points to pay for 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.

Mobile Device Insurance²⁷

You get mobile device protection of up to \$1,500 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.

Auto Rental Collision/Loss Damage Insurance²⁸

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 Protection²⁹

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 120 days of purchase.
- Double your warranty for up to 24 additional months if the eligible item came with a manufacturer's warranty valid in Canada.

TD Credit Card Payment Protection Plan³⁰

This optional insurance product is 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 or to enroll, call **1-866-315-9069** or visit td.com/BP



Convenience

Making life easier in exceptional fashion.

Learn more about the benefits that come with your Card, including different ways to use them to simplify everyday life.



Apply for optional TD Auto Club Membership

With optional Deluxe or Standard TD Auto Club Membership³¹, 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** or visit td.com/autoclub



Manage your Account

Accessing your Account information should always be clear and easy. Here are the many ways available:

1. Download the TD app at td.com/app to view your Account and bank on the go.
2. Sign up for EasyWeb® Online banking at easyweb.td.com to access and manage your Account online and sign up for online statements.
3. Access your Account through any of the over 1 million ATMs worldwide.
4. Chat with our TD Credit Cards Contact Centre at **1-866-222-3456**.

Ways to pay

Use your Card conveniently – however you want to pay for your purchases.



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



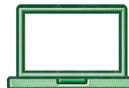
Tap to pay with Visa

Contactless payments are a secure 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.



Simplify the way you pay with TD Mobile Payment for Android

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™ smartphone³². 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. Visit td.com/waystopay



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



Card security

Feeling secure about your Card is just as important as how your Card makes you feel.



Manage your credit card in the TD app.

Instantly lock your credit card and block international purchases at your fingertips.

Lock or unlock your Card.

Feel more confident if you misplace your credit card 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.

Block international in-person purchases.

Not travelling? You can block international in-person purchases directly from the TD app. When your credit card is blocked, in-person purchases outside of Canada like hotels and restaurants will be declined. Online and recurring payments will still be processed. When you decide to travel, simply unblock your Card to use it on your trip.



Shop online and in person securely with Visa Zero Liability.

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). When choosing your PIN, here are some tips to help keep it as secure as possible:

- 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).

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 now automatically receive TD Fraud Alerts to your mobile phone any time we suspect suspicious activity on your TD® Aeroplan® Visa Infinite Privilege Card.
- You may receive TD Fraud Alerts on your mobile phone any time we suspect suspicious activity on your TD® Aeroplan® Visa Infinite Privilege Card. Learn more at td.com/fraudalerts
- If you have any 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**.

Keeping your Card secure and ready when you are.

Here are some numbers to keep handy in case you ever need to reach out to us for 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 lock your Card through the TD app.

Fast, reliable access to cash

You can ask for an emergency Cash Advance³³ of up to \$5,000 in emergency funds (subject to your available credit limit) at over one million ATMs worldwide, at all TD Canada Trust branches and at select financial institutions around the world.

Getting information when you need it

The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates. You can reach them at **1-800-983-8472**.



We strive to bring you the exceptional.

Here is a quick reference to all of the tools you have access to, and the people you can contact for any questions, help, emergencies or advice as you enjoy your new TD® Aeroplan® Visa Infinite Privilege Card.

| | |
|-------------------------------|---|
| General card information | td.com/myaeroplaninfiniteprivilege |
| Activate your Card | 1-800-367-9617 |
| TD Credit Card Contact Centre | 1-800-983-8472 |
| EasyLine telephone banking | 1-866-222-3456 |
| EasyWeb Online banking | easyweb.td.com |
| Aeroplan call centre | In Canada, USA, and the Caribbean, call 1-800-361-5373 In the United Kingdom, call 0 871 220-7777 In all other areas, call 1-514-395-0300 We invite hearing-impaired members using a TTY to call 1-800-361-5373 via Bell Relay Service (711) |
| Aeroplan Profile | aircanada.com/myaeroplanprofile |
| Aeroplan Program | aircanada.com/aeroplan |
| Add Additional Cardholders | td.com/additionalcardholders |

| | |
|--|--|
| Link Additional Cardholders to receive access to applicable Air Canada travel benefits | aircanada.com/linkmycard |
| Visa Infinite Privilege benefits | visainfinite.ca/privilege |
| Visa Airport Companion Program | visaairportcompanion.ca |
| Visa Infinite Privilege Concierge Service | In Canada and the U.S., call toll-free 1-855-822-1240. Outside Canada and the U.S., call collect 303-967-1036. Or go to visainfinite.ca/privilege |
| Points + Cash | aircanada.com/redeem |
| Top up Travel Medical Insurance and Trip Cancellation/Interruption Insurance | 1-866-374-1129 |
| Emergency Travel Assistance Service | In Canada and the U.S., call toll-free 1-866-374-1129. In all other countries, call collect 416-977-4425 |
| TD Credit Card Payment Protection Plan | 1-866-315-9069 or visit td.com/BP |
| Avis Rent a Car and Budget Rent a Car | avis.com/tdcreditcards budget.com/tdcreditcards |
| TD Autoclub Membership | 1-800-245-0297 |
| Fraud protection | In Canada and the U.S., call toll-free 1-866-374-1129. In all other countries, call collect 416-977-4425 |



We are honoured to share a world of exceptional travel experiences with exceptional Cardholders.

Let the journey begin.

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.

- Purchase of Gas, Grocery, Travel, or Dining 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 of travel products and services including hotels, flights and vacations booked via a third party travel agency or website, or a Purchase of dining items including those at restaurants, 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 "travel" or "dining" or "Air Canada" category. **Aeroplan points are earned on Purchases charged to the Account as follows:**
 - 2 Aeroplan points (Air Canada Bonus Rate) earned for each \$1 in Purchases of Air Canada Products; or
 - 1.5 Aeroplan points (Bonus Rate) earned for each \$1 in Purchases of Gas, Grocery, Travel or Dining Products; or
 - 1.25 Aeroplan points earned for each \$1 in all other Purchases.
 - Air Canada Bonus Rate and Bonus Rate are earned only on a maximum annual amount of \$100,000 of Purchases of Air Canada Products, Gas, Grocery, Travel or Dining Products.

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, Travel, Dining or Air Canada Products. If you have earned Aeroplan points on the maximum annual amount of Purchases of Gas, Grocery, Travel, Dining 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, Travel, Dining 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 Air Canada Bonus Rate and Bonus Rate are in place of and not in addition to the standard rate of Aeroplan points earned on all other Purchases charged to the Account.

- 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 at aircanada.com/earn. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- Threshold Benefit: Aeroplan Elite Status Qualification Boost (for benefit of Primary Cardholder only)** For every \$5,000 in net purchases (less any returns and credits) charged to the credit card Account, Primary Cardholders will receive 1,000 Status Qualifying Miles (SQM) and 1 Status Qualifying Segment (SQS), to be deposited in their Aeroplan member Account at the end of the next credit card Account billing period. Please allow up to 1 week after your credit card Account statement date for the deposit to appear. SQM and SQS are not redeemable towards Aeroplan rewards and only count toward

Aeroplan Elite Status qualification. SQM do not count towards Million Mile Status. Additional Cardholder(s) are not eligible to receive SQM or SQS through this benefit; however, all net spend by Additional Cardholder(s) will count towards the Primary Cardholder's spend. The Cardholder may earn unlimited bonus SQM and SQS during an Elite Status qualification period. All Aeroplan Elite Status conditions apply and can be reviewed at aircanada.com/elite-termsandconditions

- 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 **Preconditions/General T&Cs** The Aeroplan number of the person accessing the benefit must be included in the qualifying reservation, and the name on the airline reservation must be identical to the name on the Aeroplan Account of the traveller. For Additional Cardholders' ability to access available benefits, their Aeroplan number must be linked to a valid credit card Account as verified by the bank. Linking can be done by visiting www.aircanada.com/linkmycard. Please allow up to 72 hours after the credit card is approved, or the Aeroplan number of the Additional Cardholder is linked to the Additional Cardholder credit card, for these benefits to be activated. Aeroplan member Accounts of the Primary Cardholder and Additional Cardholder(s) must be in good standing at time of flight for airline benefits to apply. Airline benefits will no longer be available upon Account closure, regardless of reason for closure, or if the credit card product is changed. Aeroplan membership and benefits are subject to the Aeroplan Program Terms & Conditions (aircanada.com/aeroplan-termsandconditions) and any applicable Air Canada terms and conditions relating to a benefit, as determined by Air Canada in its sole discretion and as may be changed from time to time.
- 8 **Complimentary Air Canada Maple Leaf Lounge Access** A Primary Cardholder and Additional Cardholder(s) are each entitled to complimentary access to Air Canada Café and any Maple Leaf Lounge located in Canada and the United States, including International Maple Leaf Lounges in Canada and the United States when travelling on an international itinerary. Access excludes Air Canada Signature Suites and lounges operated by third parties, such as Star Alliance member airlines. Primary Cardholder and Additional Cardholder(s) are each entitled to offer one (1) guest complimentary access to the same eligible Maple Leaf Lounge and Air Canada Café through December 31, 2023. Any guest entering a Maple Leaf Lounge and Air Canada Café must be

accompanied by a Primary Cardholder or Additional Cardholder. Additional guest(s) may enter the Maple Leaf Lounge upon paying an applicable fee. For greater certainty, a Primary Cardholder or Additional Cardholder who holds Aeroplan Elite™ Status, may additionally take advantage of the lounge access benefits available to them as part of the Aeroplan Elite Status program. For more information on Aeroplan Elite Status, please visit aircanada.com/elitebenefits. Access to Maple Leaf Lounges and Air Canada Café is only available in conjunction with a same-day ticket when departing on a flight marketed or operated by Air Canada, Air Canada Rouge, under the Air Canada Express brand, or any Star Alliance member airline. Anyone under the age of majority entering a Maple Leaf Lounge must be accompanied by an adult with access to the lounge. Age of majority is determined by the jurisdiction in which the Maple Leaf Lounge is located. Benefit may only be used as described, and otherwise cannot be transferred. Access is subject to space availability. Use of Maple Leaf Lounge is subject to applicable Maple Leaf Lounges Terms and Conditions.

- ⁹ **Free First Checked Bag** A Primary Cardholder or Additional Cardholder, and up to eight (8) other passengers travelling on the same reservation (up to a maximum of nine (9) travellers), are each entitled to a free first checked bag up to 23kg/50lbs. Benefit only applies when checking in with Air Canada, for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Benefit is not available if check-in is with another airline. If the first checked bag is already complimentary (for example, as a result of Aeroplan Elite Status or fare purchased), there is no additional checked bag benefit that will be provided. Free first checked bag benefit may not be applied retroactively, and no refunds will be issued. Service charges for additional/oversized/overweight baggage may apply. For more information on baggage restrictions, please visit aircanada.com/baggage
- ¹⁰ **Priority Airport Services** A Primary Cardholder or Additional Cardholder, and up to eight (8) other passengers travelling on the same reservation (up to a maximum of nine (9) travellers), are each entitled to Priority Check-in (where available), Zone 2 Priority Boarding and Priority Baggage Handling. Benefits only apply when checking in with Air Canada, for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Benefit is not available if check-in is with another airline. To access this benefit, the Primary Cardholder or Additional Cardholder may be required to show their qualifying credit card to the Air Canada agent.
- ¹¹ **Priority Same Day Airport Standby and Upgrades** A Primary Cardholder or Additional Cardholder, and up to eight (8) other passengers travelling on the same reservation (up to a maximum of nine (9) travellers), are each entitled to Priority Airport Standby, and a higher priority for upgrade requests to a premium cabin. Priority airport standby and upgrade clearance are available on day of travel when travelling on a fare that allows for airport standby or upgrades, and upon satisfying the applicable condition, such as payment of fees or use of upgrade instrument(s), such as eUpgrade credits. Benefit only applies for flights operated by Air Canada, Air Canada Rouge, or under the Air Canada Express brand. Priority on standby and upgrade lists is determined by several factors, including, but not limited to, holding Aeroplan Elite Status, an eligible Aeroplan-branded credit card, and other rules as determined by Air Canada in its sole discretion and as may be changed by Air Canada from time to time. See aircanada.com/elite-termsandconditions for applicable Aeroplan Elite Status and eUpgrade conditions.

¹² **Annual Worldwide Companion Pass** Primary Cardholders will receive one (1) Companion Pass after spending more than \$25,000 on net purchases (less any returns and credits) in the 12 months prior to Card renewal date. The pass will be deposited into the Aeroplan Account up to 10 weeks after your Cardholder renewal date. The pass entitles a companion to accompany Primary Cardholder for a fixed base fare, when Primary Cardholder books a published economy fare on a flight marketed and operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Passes are valid for 12 months from the date issued. The pass is valid towards a new booking only, and not valid on existing reservations. Bookings must be made directly with Air Canada, via aircanada.com, the Air Canada Mobile App, or through the Air Canada call centre (“Air Canada Reservations”). Valid for one round-trip for a companion when travelling on the same itinerary and booked at the same time as Primary Cardholder. Maximum one companion pass may be used per booking. If one-way travel is booked, the full base fare will be charged, the pass will be deemed fully used and the return portion of travel is forfeited. Total pricing varies based on itinerary booked. Primary Cardholder may use the pass only once on their choice of travel (i) within Canada and continental United States (excluding Hawaii) for \$99 CAD base fare (ii) to/from Hawaii, Mexico, Central America, and the Caribbean for \$299 CAD base fare, (iii) to/from South America, Europe, Middle East, and Africa for \$499 CAD base fare, and (iv) to/from Asia, Australia, and New Zealand for \$599 base fare. Companion will be responsible to pay all applicable taxes, fees, charges and surcharges that apply above the companion’s base fare. All travel must originate or terminate in Canada or the United States. Valid for travel at any time with no blackout periods. Also valid against the purchase of fares on sale. Companion will be booked into same fare brand as Primary Cardholder and will receive all applicable benefits and services associated with that fare brand. The pass may not be used with premium cabin fares, or in conjunction with Aeroplan flight rewards, Flight Pass, group travel bookings, Air Canada Vacations bookings, or any other discounts or promotion codes. The pass must be redeemed at time of purchase, and if multiple companion passes are available for the Aeroplan number, the pass that would expire first will be used. Booking must be made before the pass expiry date; travel may occur after the pass expiry date subject to flight schedule availability at the time of booking. Pass may only be used as described, cannot be transferred and has no monetary or exchange value. Changes or cancellations are allowed according to the fare rules of the fare purchased. Changes and cancellations must be made at the same time for both guests, and failure to do so may result in a forfeit of the companion pass. If during a change or cancellation the pass is reinstated in the Primary Cardholder’s Account, the original expiry date will take effect and the pass may then be considered expired. In the event of a change or cancellation, travellers are required to pay all applicable fees based on the fare type purchased for each ticket, plus the difference in fare, if applicable, and all applicable taxes, fees, charges and surcharges that apply above the base fare. Companions who are members of Aeroplan or other partner frequent flyer programs are eligible to accumulate points and/or miles for the ticket issued in exchange for the companion pass according to conditions of the fare brand purchased. Aeroplan Elite Status benefits and upgrades are applicable if the traveller holds appropriate status and the fare purchased allows. Air Canada reserves the right to apply additional fees for bookings made via Air Canada Reservations. Unused passes will automatically be cancelled on the date the credit card is closed, regardless of reason for closure, or if the credit card Account is changed to a different product. Terms and conditions of the air transportation services on Air Canada are subject to the General Conditions of Carriage & Tariffs (aircanada.com/conditionsofcarriage) at the time of redemption.

- ¹³ **Rollover of Status Qualifying Miles** Primary Cardholders who also hold Aeroplan Elite Status will be able to roll over up to a maximum of 200,000 Status Qualifying Miles (SQM) from the prior qualification year to the next qualification year. This benefit applies when the member qualified for Aeroplan Elite Status by earning the required Status Qualifying Miles or Status Qualifying Segments (SQS), as well as the required Status Qualifying Dollars (SQD), in the prior qualification year. If the member has been granted complimentary status, as determined by Air Canada, that is higher than the status they would have earned via their Status Qualifying balances, the rollover amount will be based on the status they would have earned otherwise (if any), and not the granted status. SQM rolled over from the previous qualifying year will apply towards status qualification for the following qualifying year. Rollover SQM will be deposited directly into the member's Aeroplan Account no later than March 30 of any given year, provided the member earned at least Aeroplan 25K Status based on their Status Qualifying balances from the prior qualifying year. Rollover does not apply to SQS or SQD. Benefit is only available to Primary Cardholders and does not apply to Additional Cardholders. In the event the credit card is changed to a different product or the Account is closed, regardless of reason for closure, any SQM rolled over as a result of this benefit will be removed from the Aeroplan Account, and any status earned as a result of these rolled over Status Qualifying Miles may also be rescinded. SQM do not count towards Million Mile Status and are not redeemable towards Aeroplan rewards. Where a Primary Cardholder is eligible to roll over SQM under another Aeroplan credit card, the total cumulative roll over of all SQM towards Aeroplan Elite Status cannot exceed the maximum of 200,000 SQM. All Aeroplan Elite Status conditions apply and can be reviewed at aircanada.com/elite-termsandconditions
- ¹⁴ **Rollover of eUpgrade credits** Primary Cardholders who also hold Aeroplan Elite Status will be able to roll over up to a maximum of 50 eUpgrade credits received in the prior status year to the next status year. eUpgrade credits issued on a promotional basis, as well as those already rolled over from a previous benefit year, are not eligible for this benefit. Rollover eUpgrade credits will be deposited directly into the member's Aeroplan Account no later than March 30 of any given year, provided the member holds Aeroplan Elite Status at that time, and held Aeroplan Elite Status in the previous benefit year. If the credit card is changed to a different product or the Account is closed, regardless of reason for closure, any unused, rolled over eUpgrade credits will be forfeited and removed from the member's eUpgrade Account. Benefit is only available to Primary Cardholders and does not apply to Additional Cardholders. Where a Primary Cardholder is eligible to roll over eUpgrade credits under another Aeroplan credit card, the total cumulative roll over of all eUpgrade credits cannot exceed the maximum of 50 eUpgrade credits. All eUpgrade conditions apply and can be reviewed at aircanada.com/eupgrade-termsandconditions
- ¹⁵ The Account will receive a statement credit up to a maximum of \$100 CAD for the amount posted to the Account for a NEXUS application fee regardless of NEXUS application approval. There is a maximum of four (4) NEXUS statement credits available when a qualifying NEXUS application fee is posted to the Account in any given 48 month period and the number of available NEXUS statement credits will be equal to the number of Cardholders on the Account when a qualifying NEXUS application fee is posted to your Account. The 48 month period starts when the first qualifying NEXUS application fee is posted to

the Account. To be eligible for the statement credit, the Account must be in good standing at the time the NEXUS application fee is charged and posted on the Account. NEXUS means the expedited border control program offered jointly by the Canada Border Services Agency and the U.S. Customs and Border Protection. The terms of the NEXUS program are established by NEXUS, please visit www.cbsa-asfc.gc.ca/prog/nexus/term-eng.html. The Toronto-Dominion Bank and its affiliates are not responsible for the NEXUS program.

- ¹⁶ You must be an eligible Visa Infinite Privilege Cardholder with a valid Canadian issued Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege benefits and services. Certain benefits and services require enrolment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor The Toronto-Dominion Bank 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 through the Visa Infinite Privilege Concierge at 1-855-822-1240, and as set out on visainfinite.ca/privilege. The Visa Infinite Privilege Privacy Notice applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Privilege Concierge or the Visa Infinite Privilege website or mobile app. The collection, use and disclosure of Cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Privilege Cardholders are subject to such third parties' own privacy policies.
- ¹⁷ Cardholders with a valid Canadian issued Visa Infinite Privilege Card have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by Dragonpass International Ltd. Cardholders must enroll for this benefit either through the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) using a valid Canadian issued Visa Infinite Privilege Card. Upon enrollment, 6 complimentary lounge visits will be available for the Cardholder per membership year; the complimentary visits can be used by the Cardholder for themselves and for their accompanying guests at participating lounges. All additional visits beyond the complimentary visits are subject to a fee of \$32 USD (subject to change) per person per visit. Applicable lounge access charges will be billed to the Visa Infinite Privilege Card connected to the Cardholders' Program membership. Unless suspended or cancelled, the Program membership and any included complimentary lounge visits (if applicable) will automatically renew annually on the anniversary date (e.g. when the Cardholder enrolled for the Program). To view a full list of participating airport lounges, their facilities, opening times and restrictions Cardholders can visit the Program App and Website for more information. Cardholders who participate in the Program are subject to the DragonPass Terms of Use, Terms of Service and Privacy Policy and Visa's Privacy Notice. To view the full Terms and Conditions for the Program, please visit the Program App or Website. The Program services and benefits are provided by DragonPass and applicable third party offer providers and neither Visa nor The Toronto-Dominion Bank is responsible.

- ¹⁸ You must be an eligible Visa Infinite Privilege Cardholder with a valid Canadian-issued Visa Infinite Privilege Card to take advantage of the Visa RSVP Rewards Benefit (“Benefit”), provided by Northland Properties Corporation (“Northland”). Cardholders must enroll for the RSVP Rewards program (“RSVP Rewards”) at rsvprewards.com/sign-up using their eligible Visa Infinite Privilege Card to qualify for the Benefit; existing RSVP Rewards program members who are eligible Cardholders should call 1.800.726.3626 for instructions on how to obtain the Benefit. Once enrolled, eligible Cardholders will receive automatic Diamond Status in the RSVP Rewards program. Current tier benefits can be found at rsvprewards.com/terms-conditions and are subject to change. The Card number used for enrollment in the Benefit may be validated for continued eligibility for the Benefit on an annual basis. If you cease to be an eligible Cardholder, the automatic status gained from the Benefit may be removed. Cardholders who enroll for the Benefit are subject to the RSVP Rewards’ Terms and Conditions and Privacy Policy as well as the Visa Privacy Notice. The Benefit is non-transferable and may be discontinued at any time. The Visa RSVP Rewards Benefit is provided by Northland and neither Visa nor The Toronto-Dominion Bank is responsible for any claims or damages arising from using the RSVP Rewards program or the Benefit.
- ¹⁹ The goods and services Cardholders request or otherwise choose to obtain through the Visa Infinite Privilege Concierge Service are provided by various third-party service providers unrelated to Visa or The Toronto-Dominion Bank. Neither Visa nor The Toronto-Dominion Bank endorses, reviews or qualifies these service providers. Neither Visa nor The Toronto-Dominion Bank makes any 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 Privilege Concierge. Neither Visa nor The Toronto-Dominion Bank is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Neither Visa nor The Toronto-Dominion Bank can 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 Privilege Concierge on the Cardholder’s behalf. All costs will be charged directly to the Cardholder’s Visa Infinite Privilege card.
- ²⁰ Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
- ²¹ Provided by Avis Rent A Car System LLC. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions.
- ²² Provided by Budget Rent A Car System, Inc. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions.

- ²³ 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 may be medically underwritten and is available for purchase to all TD customers, with which you may be eligible to top up. The day of departure from and the day of return to your province or territory of residence each count as one full day. 31-day coverage if you're under 65 and 4-day coverage if you're 65 or older.
- ²⁴ 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, at least 75% of your trip cost must be paid for using your TD Credit Card and/or Aeroplan 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.
- 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 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.
- ²⁶ 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.
- ²⁷ 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 trade name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc.
- ²⁸ 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.

- ²⁹ Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of the item cost 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.
- ³⁰ 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.
- ³¹ TD Auto Club is provided by Dominion Automobile Association (2004) Limited, an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- ³² 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
- ³³ 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.

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Bon Voyage.

May your next travels
take you where you
want to go.

