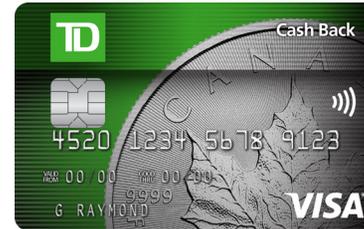




TD Cash Back *Visa*\* Card

# Welcome Guide



Discover your TD Cash Back *Visa*\* Card

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## Getting Started

### Welcome to your new TD Cash Back Visa\* Card

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

- **Activate your TD Cash Back Visa\* Card** simply by calling the number on the sticker found on your new Card, then follow the prompts. Don't forget to sign your Card!
- **Register for EasyWeb® Online banking** at [easyweb.td.com](http://easyweb.td.com) to access and manage your Account online and sign up for online statements or, if you prefer to bank by phone, call EasyLine® telephone banking at 1-866-222-3456.
- **Register your Card on TDRewards.com** to view and manage your Cash Back Dollars balance and history. You will also be able to redeem them to help pay your Account balance and sign up to receive special communication emails.
- **Learn how to add your Card to Apple Pay** at [tdcanadatrust.com/applepay](http://tdcanadatrust.com/applepay) if you have an iPhone, or **TD Mobile Payment** at [tdcanadatrust.com/waystobank](http://tdcanadatrust.com/waystobank) if you use Android, to make convenient, everyday payments with just a tap of your phone.
- **Update your Card as the Primary Card on your favorite retail apps**, like auto-reloads, food delivery and transportation to earn Cash Back Dollars on these Purchases.
- **Set up regularly recurring bill payments on your Account** through participating merchants to save time and avoid late fees with bills paid automatically on their due dates. Plus, earn 1% in Cash Back Dollars for every \$1 in regularly recurring bill payments set up on your Account<sup>2</sup>.
- **Download the TD app at [td.com/app](http://td.com/app) to view your Credit Card Account almost anywhere.** Plus, you can bank at home, or on the go.

## Cash Back Dollars

### Your Cash Back Dollars

With your TD Cash Back Visa\* Card, you earn Cash Back Dollars with every Purchase and you can redeem your Cash Back Dollars how and when you want.

- Earn 1% in Cash Back Dollars on Grocery and Gas Purchases<sup>1</sup> and on regularly recurring bill payments<sup>2</sup> set up on your Account
- Earn 0.5% in Cash Back Dollars on all other Purchases made with your Card<sup>3</sup>
- Redeem<sup>4</sup> your Cash Back Dollars annually or at any time – the choice is yours!
- Your Cash Back Dollars never expire as long as you are a Cardholder

### Example of Cash Back Dollars you could earn in your first year<sup>†</sup>:

	Monthly Spend	Annual Cash Back Dollars You Could Earn in Your First Year <sup>††</sup>
Gas, Groceries, Regularly Recurring Bill Payments (yearly spend cap of \$5,000 for each)	\$300	\$36
All other Purchases	\$700	\$42
<b>Total Annual Cash Back Dollars You Could Earn in Your First Year</b>		<b>\$78</b>

<sup>†</sup> This chart is for illustrative purposes only and assumes no redemption of Cash Back Dollars during the year.

<sup>††</sup> Monthly spend of \$300 on Gas, Grocery Purchases and regularly recurring bill payments (\$3,600 annually x 1% earn rate = \$36 in Cash Back Dollars) and monthly spend of \$700 on all other Purchases (\$8,400 annually x 0.5% earn rate = \$42 in Cash Back Dollars). \$36 + \$42 = \$78 in Cash Back Dollars for the first year. (Rounded to the nearest dollar for this example only.)

### How to redeem your Cash Back Dollars

You can redeem<sup>4</sup> your Cash Back Dollars to pay down your Account Balance. You can do this at any time during the year (min. \$25) or set up your Account to do this annually each January with no minimum required. You can manage your redemption preference at [TDRewards.com](http://TDRewards.com)

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## Ways to manage your Cash Back Dollars

<b>TDRewards.com</b>	Redeem, view your balance, earn history and set up your redemption preference.	Register at <b>TDRewards.com</b>
<b>TD app</b>	On the go? Redeem and view your balance through the TD app.	Get the TD app at <b>td.com/app</b>
<b>Over the phone</b>	Call us and speak with our customer service team to redeem.	<b>1-800-983-1043</b>

## Earn more Cash Back Dollars

### Add Authorized User Cards

Add up to three Authorized User Cards (no Annual Fee) and earn Cash Back Dollars every time they use their Cards to make Purchases. Add Authorized User Cards with no credit approval required<sup>5</sup>.

▷ [Learn more at tdcanadatrust.com/authorizeduser](https://tdcanadatrust.com/authorizeduser)

## Explore TDRewards.com

**Register today** at TDRewards.com to take advantage of what your Cash Back Dollars have to offer you! At TDRewards.com, you can:

- check your Cash Back Dollars balance;
- manage how and when you redeem your Cash Back Dollars;
- track the Cash Back Dollars you have earned;
- sign up to receive special communication emails.

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## Insurance

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

Shop confidently with Purchase Security and Extended Warranty Protection<sup>6</sup>, and learn about optional TD Travel Insurance coverages.

### Purchase Security and Extended Warranty Protection<sup>6</sup>

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

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

### Enhance your TD Cash Back Visa\* Card with optional benefits

#### Optional TD Travel Insurance Coverages available to you

**Travel Medical Insurance** – When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Cash Back Visa\* Cardholder, you have the option to purchase TD Travel Medical Insurance<sup>7</sup>.

You'll enjoy:

- comprehensive emergency medical coverage up to \$5 million, if eligible, for when you are travelling outside of your province or territory, whether internationally or within Canada;
- no out-of-pocket costs for eligible emergency medical expenses;
- 24/7 emergency medical assistance.



**Trip Cancellation and Trip Interruption Insurance** – With Trip Cancellation and Trip Interruption Insurance<sup>8</sup>, if due to a covered cause such as an illness, injury, and more:

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

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

### **Be prepared with optional Balance Protection insurance**

Optional Balance Protection insurance<sup>9</sup> products are designed to assist in managing your credit obligations on your TD Cash Back Visa\* Card in the event of your Involuntary Unemployment, Total Disability, Dismemberment, Critical Illness or Death.

▶ **To learn more** about optional Balance Protection insurance products or to enroll, call 1-866-315-9069 or visit [tdcanadatrust.com/BP](https://tdcanadatrust.com/BP)

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## Convenience

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### **Enjoy the convenience of your TD Cash Back Visa\* Card**

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

### **Get the help you need with optional TD Auto Club Membership**

With optional Deluxe or Standard TD Auto Club Membership<sup>10</sup>, you and your family will know that in the event of a road emergency, help is just a phone call away.

▶ **Find out more** at [tdcanadatrust.com/autoclub](https://tdcanadatrust.com/autoclub)

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

Save a minimum of 10% off the lowest available base rates<sup>11,12</sup> in Canada and the U.S., and a minimum of 5% off the lowest available base rates<sup>11,12</sup> internationally, on qualifying car rentals at participating Avis and Budget locations.

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

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

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### **Help and assistance**

- **Fast replacement Cards so you'll never be stranded.**

Report your lost or stolen Card immediately and the TD Credit Card Contact Centre will do its best to get a replacement Card to you wherever you are.

- **Fast, reliable access to cash.**

You can ask for an emergency Cash Advance of up to \$500 in emergency funds (subject to your available credit limit), at over one million ATMs worldwide, at all TD Canada Trust branches and at select financial institutions around the world.

- **Getting information when you need it.**

The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.

## Ways to Pay

### Save time with Apple Pay

Apple Pay is accepted in a growing number of shops, restaurants, and plenty of other retailers. Many apps have also added Apple Pay to their accepted methods of payment. Just look for the Apple Pay or contactless payment symbols at the check-out.

▷ [Learn how to add your Card at tdcanadatrust.com/applepay](https://tdcanadatrust.com/applepay)

### Simplify the way you pay with TD Mobile Payment

The next time you're on the go, like on your morning run or walking the dog, don't worry about reaching for cash for your small purchases, simply use your Android™ smartphone<sup>13</sup>. With TD Mobile Payment, just link an eligible TD Credit Card to the TD app and you can pay safely and securely in a few seconds.

▷ [Learn how to add your Card at tdcanadatrust.com/waystobank](https://tdcanadatrust.com/waystobank)

### Pay with *Visa payWave*\*

*Visa payWave* Technology is the secure, convenient, contactless way to pay for small-dollar purchases at participating retailers. It's faster and more convenient than cash – and your Card never leaves your hand.

### Shop online simply with Visa Checkout

Visa Checkout<sup>14</sup> makes it easy to pay online with your TD Credit Card. Sign up for Visa Checkout, a service available from Visa that simplifies the online checkout process. It's available anywhere you see the Visa Checkout logo.

▷ [Enroll now: Visit visacheckout.ca](https://visacheckout.ca)

## Manage your Account, your way

### TD Green Machine® ATMs

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

▷ [Find an ATM: Visit tdcanadatrust.com](https://tdcanadatrust.com)

### EasyWeb® Online banking

Manage your Card Account easily online.

▷ [Login to EasyWeb at easyweb.td.com](https://easyweb.td.com)

### Easyline® telephone banking

Give us a call to access or manage your Card Account.

▷ [Call 1-866-222-3456](tel:1-866-222-3456)

### TD app

Get secure access to TD's mobile banking service anywhere you are.

▷ [Download the app at td.com/app](https://td.com/app)

## Balance Transfers

Consider consolidating any higher-rate non-TD credit card balances you may have to your TD Cash Back *Visa*\* Card Account through a Balance Transfer.<sup>15</sup> By transferring your balances, you can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of consolidating your balances to your TD Cash Back *Visa*\* Account.

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

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# Card Security

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## Explore your TD Cash Back Visa\* Card's security and protection

Protecting the security of your Card should always be a priority. That's why your TD Cash Back Visa\* Card comes with benefits that help protect you when you shop online and in person.

### Security Features

- **Shop online and in person securely with Visa Zero Liability** and be protected in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.
- **Shop with confidence with chip & PIN technology.** Chip & PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- **Verified by Visa\*** provides you with increased security and convenience when you shop online.

### Personal Identification Number (PIN) Security Tips

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or birthday.
  - Never write down your PIN.
  - Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
  - Never let anyone else know or use your PIN or use your Card.
  - Make transactions only when and where you feel secure. If in doubt, don't use your Card.
- ▶ **Reset your PIN** easily and conveniently at a TD Canada Trust Branch or 24/7 at any TD Green Machine ATM.

## Fraud Protection (24-hours)

Our protection measures help protect you from credit card fraud. In the event that we detect unusual activity relating to your Account:

- you may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you, or an Authorized User, performed a transaction on your TD Cash Back Visa\* 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.



**Interest rates, fees and features are effective as of June 19, 2017, unless otherwise indicated and are subject to change.**

- 1 Earn 1% in Cash Back Dollars ("**Gas Rebate**") for each \$1.00 in Purchases of gas or gas station services or products ("**Gas Purchases**") charged to your TD Cash Back Credit Card Account ("**Account**") and earn 1% in Cash Back Dollars ("**Grocery Rebate**") for each \$1.00 in Purchases of groceries or grocery items ("**Grocery Purchases**") charged to your Account. Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Gas Purchase or Grocery Purchase, as applicable. **\$5,000 Cap:** Each of the Gas Rebate and the Grocery Rebate is only available to a \$5,000 maximum net annual spend ("**\$5,000 Cap**"). Once the \$5,000 Cap has been reached for either Gas Purchases or Grocery Purchases, then any further Gas Purchases and Grocery Purchases made on the Account will earn Cash Back Dollars at the standard rate that applies to all other Purchases on the Account as set out your Cardholder Agreement ("**Standard Rate**"). **Applicability of Gas Rebate and Grocery Rebate:** Each of the Gas Rebate and the Grocery Rebate is in place of, and not in addition to, the Standard Rate. **Merchant Category Codes:** To earn the Gas Rebate and/or Grocery Rebate, the Gas Purchases and/or Grocery Purchases must be made at merchants classified through the Visa network with a Merchant Category Code ("**MCC**") that identifies them in the "gas" or "grocery" category. Some merchants may sell gas or gas station services or products, or groceries or grocery items, or have separate merchants located on their premises that also sell gas or gas station services or products, or groceries or grocery items, but may not be classified with a gas or grocery MCC and such Purchases will not earn the Gas Rebate or Grocery 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.
- 2 Earn 1% in Cash Back Dollars ("**PAP Rebate**") on each \$1.00 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 Cash Back Credit Card Account ("**Account**") and that are classified through the Visa network as "recurring payments" ("**Pre-Authorized Payments**"). You must confirm with your merchant if they can accept Pre-Authorized Payments. Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Pre-Authorized Payment. **\$5,000 Cap:** The PAP Rebate is only available to a \$5,000 maximum net annual spend ("**\$5,000 Cap**"). Once the \$5,000 Cap has been reached, then any further Pre-Authorized Payments made on the Account will only earn Cash Back Dollars at the standard rebate of 0.5% that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("**Standard Rate**"). **Applicability of PAP Rebate:** The PAP Rebate is in place of, and not in addition to, the Standard Rate. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 3 Earn 0.5% in Cash Back Dollars ("**Standard Rebate**") on each \$1.00 for all other Purchases ("**Other Purchases**") charged to your TD Cash Back Credit Card Account ("**Account**"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the Cash Back Dollars earned on the original Purchase. **Other Conditions:** Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 4 Account must be open and in good standing to earn and redeem Cash Back Dollars. Redemptions of Cash Back Dollars at any time on request must be for a minimum amount of \$25. Where Cash Back Dollars are redeemed on an annual basis, the annual earnings period will start from when the Card is used to make Purchases until the

Account's January billing cycle of the following year, after which time the annual earnings period will continue each year from the Account's January billing cycle to the January billing cycle of the following year. Cash Back Dollars will continue to accrue until redemption instructions are provided. There is no maximum annual amount of Cash Back Dollars that can be earned. For complete details on how to redeem Cash Back Dollars, please see the "TD Cash Back Program Terms and Conditions" section of the TD Cash Back Visa Cardholder Agreement available at [tdcanadatrust.com/agreements](http://tdcanadatrust.com/agreements)

- 5 Primary Cardholder remains liable for all charges to the Account, including those made by any Authorized User. To add an Authorized User, your Account must be open and in good standing.
- 6 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.
- 7 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941, or visiting [tdcanadatrust.com](http://tdcanadatrust.com). Note that this optional insurance offers different benefits, on different terms and conditions, than the Travel Medical Insurance that is automatically included with other TD Credit Cards.
- 8 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). Claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting [tdcanadatrust.com](http://tdcanadatrust.com). Note that this optional insurance offers different benefits, on different terms and conditions, than the Trip Cancellation/Trip Interruption Insurance that is automatically included with other TD Credit Cards.
- 9 Life, Accidental Death at 66 and Critical Illness coverages are underwritten by American Bankers Life Assurance Company of Florida and Involuntary Unemployment, Total Disability, Disability Requiring Hospitalization and Loss of Self-Employment Income coverages are underwritten by American Bankers Insurance Company of Florida. Dismemberment coverage is underwritten by TD Life Insurance Company. The Toronto-Dominion Bank receives a fee from each insurer with respect to premium collection. Complete terms of coverage are in the Certificate of Insurance you will receive upon enrollment. Eligibility requirements, limitations and exclusions apply, and vary by benefit.
- 10 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.
- 11 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 kilometer/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.

- <sup>12</sup> 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 kilometer/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.
- <sup>13</sup> 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.
- <sup>14</sup> The Visa Checkout service is made available through Visa. The Toronto-Dominion Bank and its affiliates are not responsible for the service including any offers made available to you through the service.
- <sup>15</sup> Subject to available credit. Balance Transfers are treated as Cash Advances and accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made. See your Cardholder Agreement for complete information on Cash Advances including how we apply your payments and interest to Cash Advances.

## More about your TD Cash Back Visa\* Card

### Cardholder Agreement

For complete information about your Card, please refer to your Cardholder Agreement.

▶ [Download the PDF: Visit \[tdcanadatrust.com/agreements\]\(https://tdcanadatrust.com/agreements\)](https://tdcanadatrust.com/agreements)

## Contact and Support

### Important Numbers

#### For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

Within Canada and U.S.: **1-800-983-8472**

Outside Canada and U.S.: call collect **416-307-7722**

TTY (text telephone): **1-866-704-3194**

#### To report a lost or stolen Card and arrange a replacement Card:

Loss Prevention Centre (24 hours):

Canada and U.S.: **1-888-347-3261**

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

#### For information on travel protection or to make a claim:

Travel Insurance

Canada and U.S.: **1-866-374-1129**

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

#### For more information about the TD Cash Back Program, including your Cash Back Dollars balance:

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

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