



# TD Emerald Flex Rate *Visa*<sup>\*</sup> Card Welcome Guide

Enjoy great financial flexibility  
at a low interest rate



Discover your TD Emerald Flex Rate *Visa*<sup>\*</sup> Card

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## Getting Started

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### Welcome to your new TD Emerald Flex Rate *Visa*\* Card

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

- **Activate your TD Emerald Flex Rate *Visa*\* Card** simply by calling the number on the sticker found on your new Card, then follow the simple prompts. Don't forget to sign your Card!
- **Register for [EasyWeb](https://easyweb.td.com)<sup>®</sup> Online banking** at [easyweb.td.com](https://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](https://td.com/easylines)<sup>®</sup> telephone banking at 1-866-222-3456.
- **Learn how to add your Card to [Apple Pay](https://applepay.com)** at [tdcanadatrust.com/applepay](https://tdcanadatrust.com/applepay) if you have an iPhone, or **[TD Mobile Payment](https://tdcanadatrust.com/waystobank)** at [tdcanadatrust.com/waystobank](https://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 enjoy convenience for your everyday purchases.
- **Set up regularly recurring bill payments on your Account** with participating merchants to save time and avoid late fees with bills paid automatically on their due dates.
- **[Download the TD app at td.com/app](https://td.com/app)** to view your Credit Card Account almost anywhere. Plus, you can bank at home, or on the go.

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## Benefits

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### Enjoy the value and convenience of:

- a preferred low variable interest rate based on your credit history;
- security and protection for your Card when you shop and travel;
- adding up to three Authorized User Cards to your Account with no Annual Fee.

### Add Authorized User Cards

Add up to three Authorized User Cards<sup>1</sup> (no Annual Fee) to your Account (no additional credit approval required) and they will share the same purchasing convenience of the TD Emerald Flex Rate *Visa*\* Card that you have.

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

### Save time on regularly recurring bill payments

Set up regularly recurring bill payments on your Account with participating merchants such as phone bills. You'll save time and avoid late fees when your bills are paid automatically on their due dates.

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

Save a minimum of 10% off the lowest available base rates<sup>2,3</sup> in Canada and the U.S., and a minimum of 5% off the lowest available base rates<sup>2,3</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 Emerald Flex Rate *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 Emerald Flex Rate *Visa*\* Card

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

With Deluxe or Standard TD Auto Club Membership<sup>4</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](https://tdcanadatrust.com/autoclub) at [tdcanadatrust.com/autoclub](https://tdcanadatrust.com/autoclub)



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## Insurance

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### Enhance your TD Emerald Flex Rate Visa\* Card with optional benefits

You can add optional benefits and services to your TD Emerald Flex Rate Visa\* Card that are suitable for you.

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

**Travel Medical Insurance**<sup>5</sup> – When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Emerald Flex Rate Visa\* Cardholder, you can purchase optional TD Travel Medical Insurance.

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**<sup>6</sup> – With Trip Cancellation and Trip Interruption Insurance, 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<sup>7</sup>

Optional Balance Protection insurance products are designed to assist in managing your credit obligations on your TD Emerald Flex Rate 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 Emerald Flex Rate *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.

### Help and assistance

- **Fast replacement Cards.**

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

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

You can ask for an emergency Cash Advance 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 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>8</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>9</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

## 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 Emerald Flex Rate Visa\* Card Account through a Balance Transfer.<sup>10</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 Emerald Flex Rate 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 Emerald Flex Rate Visa\* Card fraud security features

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

### Security Features

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

### Personal Identification Number (PIN) Security Tips

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

## Fraud Protection (24-hour)

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 Emerald Flex Rate *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 Primary Cardholder remains liable for all charges to the Account, including those made by any Authorized User. To add Authorized User, your Account must be open and in good standing.
- 2 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.
- 3 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/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.
- 4 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.
- 5 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.
- 6 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.
- 7 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.
- 8 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>9</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>10</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 Emerald Flex Rate 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 of 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**

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