



TD U.S. Dollar Visa* Card Welcome Guide



Perfect for when you're heading south of the border.



Discover your TD U.S. Dollar Visa* Card

Getting started	3
Benefits	4
Insurance	5
Convenience	7
Card Security	11
Contact and Support	14

Getting Started

Welcome to your new TD U.S. Dollar Visa* Card

Quick Steps to Getting Started and Making the Most of Your Card

- **Activate your TD U.S. Dollar 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!
- **Access the PIN assigned to your Card** by calling 1-800-983-8472 to hear your assigned PIN or to change your assigned PIN over the phone.
- **Login to [EasyWeb® Online banking](https://easyweb.td.com)** at easyweb.td.com to access and manage your Account online and sign up for online statements or, if you prefer to bank by phone, call EasyLine® telephone banking at 1-866-222-3456.
- **Learn how to add your Card to [Apple Pay](https://tdcanadatrust.com/applepay)** at tdcanadatrust.com/applepay if you have an iPhone **or [TD Mobile Payment](https://tdcanadatrust.com/waystobank)** at tdcanadatrust.com/waystobank if you use Android, to make convenient, everyday payments with just a tap of your phone.
- **Download the TD app at td.com/app** to view your Credit Card Account almost anywhere. Plus, you can bank at home, or on the go.



Benefits

Enjoy the value and convenience of:

- making purchases in U.S. dollars and getting billed in U.S. dollars;
- paying your Account in U.S. dollars, so you always know exactly how much you've spent;
- avoiding the standard 2.5% Foreign Exchange Conversion Fee when using your Card in the U.S.;
- your statement reflecting the exact cost of your U.S. dollar purchases, so you no longer have to calculate exchange rates.

Add Authorized User Cards

Add up to three Authorized User Cards¹ (no Annual Fee) to your Account (no additional credit approval required) and they will share the same purchasing convenience of the TD U.S. Dollar Visa* Card that you have.

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

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% off the lowest available base rates^{2,3} in Canada and the U.S., and a minimum of 5% off the lowest available base rates^{2,3} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis You can reserve your Avis car rental by visiting avis.com/tdcreditcards. Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD U.S. Dollar Visa* Card

Budget You can reserve your Budget car rental by visiting budget.com/tdcreditcards. Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD U.S. Dollar Visa* Card

Insurance

Explore the insurance coverages available with your TD U.S. Dollar Visa* Card

Get to know the suite of insurance benefits that are included with your TD U.S. Dollar Visa* Card below.

Trip Interruption Insurance⁴ – Purchase at least 75% of your trip on your Card, and you'll automatically be covered for Trip Interruption, which includes coverage if you need to come home early due to a covered medical cause. You will receive up to \$5,000 per covered person, to a maximum of \$25,000, for all covered persons on that trip.

Common Carrier Travel Accident Insurance⁵ – Purchase your full fare with your Card and you, your spouse and dependent children will be insured for up to \$500,000 in case of an injury due to an accident while travelling on a common carrier (for example, a bus, ferry, plane or train).

Delayed and Lost Baggage Insurance⁶ – If your baggage is delayed more than 6 hours, each covered person is covered for emergency purchases of essentials such as clothes and toiletries. Coverage is also provided if your baggage is lost by a Common Carrier. The total benefits payable in respect of both delayed and lost baggage are subject to a maximum of \$1,000 per covered person per trip.

Drive Protected with Auto Rental Collision/Loss Damage Insurance⁷ – Simply use your Card to pay for the full cost of a car rental, and get the Collision Damage Waiver 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.

Welcome to worry-free shopping – You automatically have access to Purchase Security and Extended Warranty Protection⁸, 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 U.S. Dollars Visa Card with optional benefits

Travel with confidence by purchasing Travel Medical Insurance⁹ – When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD U.S. Dollar Visa* Cardholder, you have the option to purchase 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

► **For information** about Travel Medical Insurance, or to enroll, visit tdcanadatrust.com/travelmedical or call **1-800-293-4941**.



Convenience

Enjoy the convenience of your TD U.S. Dollar 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 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 \$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.

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™ smartphone¹⁰. 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 Checkout¹¹

Visa Checkout 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)**

Emergency Travel Assistance Services¹²

Help is just a call away. Toll-free access to help in the event of a personal emergency while travelling. Emergency Travel Assistance Services can help you with:

- translation services in the event of an emergency situation;
- lost document and ticket replacement;
- Emergency Cash Transfer in the event of a theft, loss or emergency. Our Administrator can assist you to obtain a Cash Advance which will be charged to your Account.

▷ In Canada and U.S.A. call 1-800-871-8334. In other countries call collect 416-977-8297.

Travelling soon? Here are some helpful travel tips.

Travel Tip #1: Travel with Confidence

If you are travelling and plan to use your TD Credit Card, you do not need to tell us in advance that you'll be away from home. Our fraud detection systems can now better detect suspicious and potentially fraudulent transactions whether or not you are away from home.

While you are travelling, you can reach us anytime should you have concerns relating to your TD Credit Card Account or transactions. Simply call us at 1-800-983-8472 (in North America) or call collect at 416-307-7722 (outside North America).

In general, it is a good practice to ensure your contact information on file with us is up-to-date. Simply log in to EasyWeb and go to your Profile and Settings or call 1-800-983-8472 to make any needed updates to your information.

Travel Tip #2: Make sure your TD Credit Card is travel ready

If you plan to make Cash Advances from your TD Credit Card Account through an ATM while you are travelling, it's a good idea to **confirm your daily ATM withdrawal limit** for your TD Credit Card to ensure you can access the amount you need when you need it. To confirm your current daily ATM withdrawal limit, simply call us at 1-800-983-8472 (North America) or call collect at 416-307-7722 (outside of North America).

It's also a good idea to **ensure that your TD Credit Card PIN number is not longer than four digits**, as some ATMs outside of North America may only accept four-digit PINs. **If you need to change your PIN** for your TD U.S. Dollar Visa* Credit Card, call our automated phone line (IVR) at 1-800-983-8472. You cannot change your PIN for your TD U.S. Dollar Visa* Card at a TD Canada Trust Branch or TD Canada Trust Green Machine (ATM).

It's important to remember that any Cash Advances made on your TD Credit Card Account are subject to interest charges from the date of the transaction, as well as a Cash Advance transaction fee. See your Cardholder Agreement and Disclosure Statement for complete information on Cash Advances.

Travel Tip #3: Purchasing gas at U.S. pumps using your TD Credit Card

When travelling in the U.S., if you are purchasing gas and want to pay at the pump with your TD Credit Card, you may be prompted to enter your Zip Code. However, if you live in Canada, you won't have one! Don't worry – here's a quick trick that will help you make that purchase at the pump.

Simply take the three digits of your postal code (e.g., K2L 2K4 = 224) and then add two zeros (e.g., 22400) and you will be able to pay at the pump using your TD Credit Card.

Card Security

Explore your TD U.S. Dollar Visa* Card's security and protection

Protecting the security of your Card should always be a priority. That's why your TD U.S. Dollar 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.

Your TD U.S. Dollar Visa* Card PIN

Change your PIN: Your PIN for your TD U.S. Dollar Visa* Credit Card can only be changed by calling our automated phone line (IVR) at 1-800-983-8472. You cannot change your PIN for your TD U.S. Dollar Visa* Card at a TD Canada Trust Branch or TD Canada Trust Green Machine (ATM).

Hear your assigned PIN: If you forget or do not know your assigned PIN, you can call our automated telephone line (IVR) at 1-800-983-8472 to hear your assigned PIN.

When using your Card in the U.S.:

- U.S. merchants continue to upgrade to chip & PIN-enabled terminals. However, during this time of transition, when you are at a merchant in the U.S. where PINs are not yet accepted, you will still be able to use your new chip & PIN Card, but you will be asked to sign your receipt.
- Please note that a PIN is required when using your Card at ATMs in the U.S. to make a Cash Advance.

When using your Card in Canada:

- Most, if not all, merchants in Canada have chip & PIN-enabled terminals which means you can use your new Card with your PIN at these merchants. Please note that a PIN is required when using your Card at ATMs in Canada to make a Cash Advance.

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.

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 U.S. Dollar 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.

Legal

- 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 Underwritten by TD Life Insurance Company. To be eligible for this insurance, You must pay at least 75% of the entire cost of the Common Carrier fare and hotel or similar accommodations, including taxes and fees, with your TD Credit Card. 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.
- 5 Underwritten by Allianz Global Risks U.S. Insurance Company (Canadian Branch). Details of insurance benefits, including terms, conditions, limitations and exclusions are outlined in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 6 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card. 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 Underwritten by TD Home and Auto Insurance Company. Rentals must be charged in full to the card, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver coverage must be declined by the Cardholder. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- 8 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.
- 9 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. 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.
- 10 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 tdcanadatrust.com/waystobank for more details.
- 11 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.
- 12 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

More about your TD U.S. Dollar Visa* Card

Cardholder Agreement

For complete information about your Card, please refer to the Cardholder Agreement that was included in your card package.

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):

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

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

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

To report a lost or stolen Card and arrange a replacement Card in Canada or the U.S.:

Loss Prevention Centre (24 hours):

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

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

For emergency travel assistance, including to replace a lost Card and order a replacement:

Visa International Service Center (24 hours):

North America:

Canada and U.S. **1-800-847-2911**

Outside Canada and U.S. call collect **410-581-9994**

Asia:

call Singapore toll-free **1-800-110-0344** or collect **65-345-1345**

Europe, Middle East and Africa:

call the United Kingdom toll-free **0800-89-1725** or collect **71-938-1031**

For any other location:

call North America collect **416-308-3763**

All trade-marks are the property of their respective owners.

* Trademark of Visa International Service Association and used under license.

© The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.