

# Important update to your TD Business *Visa*\* Cardholder Agreement

This notification is to inform you of a correction to your Cardholder Agreement and a revision to Insurance Certificates found in your Cardholder Agreement.



## Here's what you need to know

- We have corrected an inadvertent printing error. This correction is effective immediately.
- The changes to the Insurance Certificates are effective September 5, 2017.

The online version of the TD Business Visa Cardholder Agreement will be updated and available at [tdcanadatrust.com/agreements](http://tdcanadatrust.com/agreements) on September 5, 2017.

## Page 1, opening paragraph of your Cardholder Agreement – We have re-inserted two sentences that were inadvertently omitted:

Current Wording	Corrected Wording (Bold)
<p>This Cardholder Agreement is between you and The Toronto-Dominion Bank (the Bank, we, us or our). It applies to the Card and the Account.</p> <p>The Individual Borrower(s) are the individual(s) who requested the Card and the Account as indicated in our records. The Cardholder may also be an Individual Borrower. An Additional Card is an additional Card that we may issue in respect of the Account or associated with the Account at the authorization of the Business Borrower or an Individual Borrower. The individual whose name is on the Additional Card is referred to as the Additional Cardholder.</p>	<p>This Cardholder Agreement is between you and The Toronto-Dominion Bank (the Bank, we, us or our). It applies to the Card and the Account.</p> <p><b>The individual whose name is on the Card provided with this Agreement is referred to as the Cardholder. The Business Borrower is the corporation, partnership or sole proprietor that requested the Card and the Account as indicated in our records.</b></p> <p>The Individual Borrower(s) are the individual(s) who requested the Card and the Account as indicated in our records. The Cardholder may also be an Individual Borrower. An Additional Card is an additional Card that we may issue in respect of the Account or associated with the Account at the authorization of the Business Borrower or an Individual Borrower. The individual whose name is on the Additional Card is referred to as the <b>Additional Cardholder</b>.</p>

## The Legal Action Against Us paragraph found in:

Section 7 – General Conditions of the Insurance Certificates for:

Delayed and Lost Baggage Insurance, Purchase Security and Extended Warranty Protection;

Section 9 for Common Carrier Travel Accident Insurance;

AND

In Section H of the Insurance Certificate for Auto Rental Collision/Loss Damage Insurance has been modified:

Current Wording	New Wording (Bold)
<p><b>LEGAL ACTION AGAINST US:</b> Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.</p>	<p><b>LEGAL ACTION LIMITATION PERIOD:</b> Every action or proceeding against <b>the</b> insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> <b>(for actions or proceedings governed by the laws of Alberta or British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec),</b> or other applicable legislation.</p>

## If you have questions

If you have any questions about these updates, please call us at 1-800-983-8472 (open 7 a.m. to 12 a.m., ET, seven days a week). A Customer Service Representative will be happy to assist you.

We thank you for your business and look forward to continuing to serve you.



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