



TD Drivers Rewards® Visa*

Cardholder Agreement and Benefit Coverages Guide

The
TD Drivers Rewards Visa
Cardholder Agreement
and Benefit Coverages Guide

*This document contains important
and useful information about your*

TD Drivers Rewards Visa Card.

*Please keep this document in a
secure place for future reference.*

*A copy of this document is also
available online at tdcanadatrust.com
for future reference.*

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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 including when you use the Card or Account.

When you sign, activate or use the Card or the Account, it means that you have received and read both this Cardholder Agreement and the Disclosure Statement that together form the Agreement between you and the Bank.

We may send you changes or replacements for this Agreement from time to time. This Agreement replaces any previous Agreement between you and the Bank.

1. DEFINITIONS

What these **key words** mean in this Agreement:

Account means the credit card account we open and maintain for the Card.

Agreement means this Cardholder Agreement and the Disclosure Statement for the Account.

Authorized User means a person that we issue a Card to at the request of the Primary Cardholder.

Available Credit means the amount of credit that is available to you at any time on the Account. It is the positive difference between the Credit Limit and the Balance that is owed on the Account.

Balance means the total amount of all Transactions, fees, interest and other amounts charged to the Account under this Agreement, less any payments or other credits posted to your Account.

Balance Transfer means a Transaction where you request us to transfer any balance that is owed on another credit card account to the Account. The other credit card account cannot be an account with the Bank. A Balance Transfer is treated as a Cash Advance. We may offer you a promotional interest rate on a Balance Transfer, but if we do not, then the annual interest rate that applies on the Account for Cash Advances applies to that Balance Transfer. If you accept a promotional offer on a Balance Transfer, this Agreement will continue to apply to that Balance Transfer and any additional terms we set out in the promotional offer will also apply to that Balance Transfer.

Card means the credit card for the Account that we issue to you or any renewal or replacement of that credit card.

Cardholder means the Primary Cardholder and any Authorized User.

Cash Advance means a Transaction where you withdraw cash from the Account including through:

- any device such as an automated teller machine (**ATM**), phone, online or mobile device;
- our branches and at other financial institutions;
- a Balance Transfer;
- a TD *Visa* Cheque; or
- a Cash-Like Transaction.

Cash-Like Transaction means a Transaction to purchase items that are similar to and can be converted into cash. Cash-Like Transactions include casino gaming chips, money orders, wire transfers, travellers cheques and gaming transactions (including betting, off-track betting and race track wagers).

Disclosure Statement means the document that we provide to you with the Card that discloses information about the Card and the Account, additional to what is in the Cardholder Agreement, including interest rates and fees.

Payment Due Date means the date on which your payment is due as shown on the statement for the Account.

Primary Cardholder means the person who applied for a Card, whose name is on the Account and who a Card is issued to.

Purchase means any Transaction other than a Cash Advance.

TD Visa Cheque means a credit card cheque we may issue to you, with your consent, that you can use to: (i) pay for goods and services with your Card; or (ii) transfer any balance on another credit card account to this Account. The other credit card cannot be an account you have with the Bank. We may offer you a promotional interest rate on your TD Visa Cheque, but if we do not, then the annual interest rate that applies on the Account for Cash Advances applies to your TD Visa Cheque. If you accept a promotional offer on a TD Visa Cheque, this Agreement will continue to apply to that TD Visa Cheque and any additional terms we set out in the promotional offer will also apply to that TD Visa Cheque.

Transaction means any use of a Card or the Account to purchase goods or services or make any other charges to the Account including a Purchase or Cash Advance.

You or your means each Cardholder or an Authorized User .

2. USING THE ACCOUNT

You may use the Account for:

- Purchases;
- Cash Advances;
- Access to your other accounts at the Bank or our affiliates; and
- Any other purpose that we agree to.

The Primary Cardholder is responsible for and must pay us the Balance on the Account. If you want another Cardholder or any other person to repay you for any amount paid or owing on the Account, it is your responsibility, not the Bank's, to make the appropriate arrangements with that Cardholder or other person.

You must not allow any person other than a Cardholder to use the Account. If a Cardholder lets someone else use the Account or a Card, you are still responsible for any use of the Account or a Card, even if a Cardholder wanted to limit that use.

We can let any Cardholder give us instructions for the Account without the approval of or notice to the other Cardholders. The Primary Cardholder can request us to issue a Card to any person without notice to any other person. We may limit the number of Cards issued on the Account.

When you pay for goods and services using your Card number without using your Card or entering your PIN (for example by mail, telephone, Internet, mobile or any other electronic method), we will treat that use the same as if you had shown your Card.

You may not use the Card before the *valid from* date or after the expiry date shown on the Card. However, if any amounts are charged to the Account before the *valid from* date or after the expiry date, the Primary Cardholder is responsible for, and must pay us those amounts.

We can stop providing TD Visa Cheques at any time. We can also refuse to process any TD Visa Cheque. We do not allow stop payments on TD Visa Cheques.

If you use the Card outside of Canada to withdraw cash from the Bank or with our affiliates, the withdrawal may be treated as a Cash Advance from the Account, rather than a cash withdrawal from your other account because of certain limitations in some countries.

You agree not to use the Card or the Account for anything illegal or fraudulent.

We may block use of the Card or the Account without telling you in advance if we suspect illegal, unauthorized or fraudulent use of the Account. This includes transactions relating to Internet gambling or where we have any other reasonable grounds to do so.

You agree you will use the Card or the Account for personal, family or household purposes and not for business purposes. You should be aware that under U.S. Office of Foreign Asset Control (OFAC) regulations, customers who are U.S. Citizens are subject to regulations that limit the use of their Cards in certain jurisdictions sanctioned by OFAC, and that similar regulations may exist in other jurisdictions that apply to their citizens.

3. UNAUTHORIZED TRANSACTIONS

You are not responsible for unauthorized Transactions. A Transaction is considered an “unauthorized Transaction” if we complete an investigation and determine that:

- The Account was used by someone other than you;
- You did not receive any benefit from the Transaction;
- You co-operated fully with us in our investigation; *and*
- You followed your responsibilities under this Agreement, including in these sections:
 - (i) **“Unauthorized Transactions”**,
 - (ii) **“Using the Account”**
 - (iii) **“Electronic Services; Use and Protection of a Card, PIN or Password”**, *and*
 - (iv) **“Lost or Stolen Cards”**.

You are also not responsible for any Transactions made on the Account that occur *after* you promptly tell us that a Card has been lost or stolen because we will also consider them unauthorized Transactions.

4. CREDIT LIMIT AND OVERLIMIT

We set the maximum amount that you can charge to the Account (the **Credit Limit**).

The initial Credit Limit is on the Disclosure Statement. We may lower the Credit Limit at any time without telling you in advance. We will not increase the Credit Limit unless we first obtain the express consent of the Primary Cardholder to do so. We display the Available Credit on the statement. Your Available Credit may not be up to date at all times, including if a payment or other Transaction has not yet been processed or posted to the Account. Some merchants may pre-authorize the amount or estimated amount of a Purchase and that will reduce the Available Credit.

We can allow any Transaction or the Balance to exceed the Credit Limit without telling you first, but we are not required to do so even if we have done so before.

If we allow any Transaction or the Balance to exceed the Credit Limit, the Primary Cardholder is responsible for, and must pay, the amount that exceeds the Credit Limit on or before the Payment Due Date.

The Account may be charged an overlimit fee, as shown on the Disclosure Statement. Only one overlimit fee is charged per statement period. The Primary Cardholder must pay the Balance owing on the Account, whether or not it exceeds the Credit Limit.

5. MINIMUM PAYMENT

You must pay at least the Minimum Payment shown on your statement on or before each Payment Due Date. We calculate the minimum payment as described in the Disclosure Statement.

6. PAYMENT DUE DATE

The Payment Due Date is shown on your statement. It is always at least 21 days from your Statement Date. This time period may extend depending on your payment activity. For example, if we do not receive payment of the Balance shown on your statement on or before the Payment Due Date, the Payment Due Date on your next statement will be

25 days after your Statement Date. **Any interest still applies during this period.** When we receive payment in full of your Balance on or before the Payment Due Date, the number of days between the Statement Date and the Payment Due Date on your next statement will revert back to your standard Grace Period (the Grace Period is defined below). If the Payment Due Date falls on a Saturday, Sunday or holiday in Canada, we will extend the Payment Due Date to the following business day. **Any interest still applies during this period.**

7. GRACE PERIOD AND INTEREST

Grace Period

The grace period starts on the day after your Statement Date and ends on your Payment Due Date (“**Grace Period**”). You have a Grace Period of at least 21 days to make your payment.

Interest-Free Grace Period on New Purchases and Fees

We will not charge interest on new Purchases and fees that appear for the first time on your statement (“**New Purchases**”) as long as we receive payment of the Balance shown on your statement on or before your Payment Due Date. If you pay an amount that is less than your Balance shown on your statement, then we will charge interest on those New Purchases starting from their transaction date until the amount of those New Purchases is paid in full.

This interest-free Grace Period does not apply to Cash Advances. We charge interest on Cash Advances as described in the “**Interest on Cash Advances including Balance Transfers, Cash-Like Transactions and TD Visa Cheques**” section.

How We Calculate and Charge Interest

Interest is calculated at the applicable annual interest rate(s), as initially shown in the Disclosure Statement.

If interest applies, we calculate interest as follows:

- add the amount you owe each day in each Transaction category (for example, the amount of Purchases or Cash Advances) and divide that total by the number of days in your statement period (usually 30 or 31). This is your average daily balance for the amount you owe in each Transaction category (the “Average Daily Balance”).
- multiply the Average Daily Balance by the daily interest rate(s) that applies (the daily interest rate(s) is equal to the annual interest rate(s) divided by 365 (or 366 in a leap year)); then multiply the result by the number of days in your statement period.

The total is the amount of interest we charge on each statement on the last day of your statement period.

If different daily interest rate(s) apply to the Average Daily Balance, we use the different daily interest rate(s) in our calculation (for example, a promotional interest rate Balance Transfer will use a different daily interest rate than your regular Purchases).

If interest is charged, we charge it on any amount you owe from the transaction date until that amount has been paid in full.

We do not charge interest on interest.

If we do not receive the Minimum Payment within 30 days from the Payment Due Date shown on your statement then:

- a) The annual interest rate(s) that applies to the Account will go up 5%; and**
- b) You will lose the benefit of any lower rate promotional offer on the Account (including any offer made but not yet accepted by you).**

The increased rate(s) will apply starting on the first day of your next statement period after the 30 day period from the missed payment. You will continue to pay these higher interest

rate(s) until you have paid the Minimum Payment on or before the Payment Due Date shown on your statement for twelve consecutive statements and then, your regular annual interest rate(s) will apply starting on the first day of your next statement period after those twelve consecutive statements.

Interest on Cash Advances including Balance Transfers, Cash-Like Transactions and TD Visa Cheques

We always charge interest on Cash Advances from the transaction date of the Cash Advance until the amount of the Cash Advance is paid in full. When you transfer funds from the Account through a Balance Transfer, obtain a Cash-Like Transaction or use a TD Visa Cheque, we treat that Transaction as a Cash Advance. If you are uncertain whether a Transaction will be treated as a Cash Advance, please call us at 1-800-983-8472 or collect at (416) 307-7722.

8. FOREIGN CURRENCY TRANSACTIONS

If you use the Account to make Purchases or obtain Cash Advances in U.S. Dollars, Euros, Great British Pounds, Australian Dollars, or Mexican Pesos, the foreign currency will be converted directly to Canadian Dollars before it is recorded in the Account. If you use the Account to make Purchases or obtain Cash Advances in any other foreign currency, the currency will be first converted to U.S. Dollars and then to Canadian Dollars before it is recorded in the Account. Credits to the Account involving a foreign currency will also be converted directly to Canadian Dollars, or first to U.S. Dollars and then to Canadian Dollars, depending on the foreign currency involved as set out above.

For debit Transactions, currency will be converted by applying a rate established by VISA plus a fixed percentage as shown in the Disclosure Statement. For credit Transactions, currency will be converted by applying a rate established by VISA minus a fixed percentage as shown in the Disclosure Statement. As a result, for credit Transactions made in respect of prior, related debit Transactions, the Canadian Dollar amount credited to the Account will in most cases be less than the Canadian Dollar amount that was originally debited to the Account. The rate that is used will be the rate on the date that a Transaction is recorded in the Account and may be different from the rate in effect on the date of the Transaction.

When we convert a Transaction, in some cases it will appear on your statement displaying only the first five decimal places after the decimal point, even though we used the more detailed calculation above.

9. STATEMENTS

We provide a statement if there is any activity on the Account during the last month or there is any outstanding Balance. However, if during any three-month period, there is an outstanding credit Balance on the Account that is less than \$10 *and* there has been no activity on the Account during that three-month period, we may provide a statement only at the end of that three-month period. We do not always provide statements on the same date in each month, therefore the Payment Due Date on your statement may not always be the same.

You must immediately review each statement and tell us about any errors. We will investigate errors that you tell us about within 30 days of the statement date.

If you do not tell us about errors within 30 days of the statement date, we will consider the statement, every item on it and our records to be correct (except for any amount that has been credited to the Account in error). This means that you may not make any claim against us *after* that 30 day period.

10. HOW WE COMMUNICATE WITH YOU

We will send statements and other communications by ordinary mail to the address in our records for the Primary Cardholder. With the Primary Cardholder's consent, and if we agree to do so, we may also send statements and other communications by another method, including electronically. We may also send copies of the statements

and other communications to an Authorized User if requested to do so or required by law. The Primary Cardholder and each Authorized User agrees that we can share the statement, any information on the statement or other communications or information about the Account with any Cardholder without telling the other Cardholders. We consider communication to the Primary Cardholder as communication to all Cardholders.

You must tell us immediately about any address change or other information to keep our records current. We are not responsible if the Primary Cardholder does not receive a statement or other communication if we send it to the address or other contact information we have in our records. For our mutual protection, we may record telephone calls that relate to the Account.

If there is fraud or potential fraud on the Account, we may send you communications by telephone, mail, email, SMS text message or any other electronic communication method.

11. LOST OR STOLEN CARDS

You must tell us immediately by telephone or in writing if you know or suspect that a Card is lost or stolen, or if you know or suspect that your Card or the Account is being used without your authority. Our toll free number is 1-800-983-8472, or collect at (416) 307-7722. Once you have told us that your Card or Account is lost, stolen or used without your authority, we will be able to prevent use of that Card and the Account number.

12. MAKING PAYMENTS

We must receive payment on or before each Payment Due Date shown on the statement. Payments to the Account can be made at any time.

Payments made by mail or at the branch, ATM or online banking service of another financial institution may take several days to reach us. You are responsible to make sure that your payment is received by us on or before the Payment Due Date. If a payment is made during our normal business hours we treat it as made on the same day, otherwise we will treat the payment as received by us on the next business day.

13. HOW WE APPLY PAYMENTS

We will apply payments on the Account first towards your Minimum Payment in the following order:

- 1) first to any interest that appears on your statement;
- 2) second to any fees that appear on your statement;
- 3) third to any Transactions that appear on your statement, including any amount that exceeds your Credit Limit or any past due amounts;
- 4) fourth to any fees and other Transactions that do not yet appear on your statement

In any of the above categories 1 to 4, the amounts with the lowest interest rate(s) are paid first before those with higher interest rate(s).

If you pay more than your Minimum Payment, once we have applied the payment to the Minimum Payment, we will then apply any excess amount to the remaining Balance on your statement, as follows:

- (i) All items that have the same interest rate(s) will be placed into the same category. For example, if your Balance is made up of Purchases and promotional Balance Transfers, then all items at your regular interest rate for Purchases are placed in one category and all promotional Balance Transfers are placed in a different category because of the different interest rates that applies to each of them.
- (ii) We will then apply the excess payment to the different interest rate(s) categories in section (i) above, in the percentage (%) the amount in each category represents to the remaining Balance. For example, if the amount of

your Purchase category represents 70% of your remaining Balance and the amount of your promotional Balance Transfer category represents 30% of your remaining Balance, we apply 70% of your excess payment towards the amount of the Purchase category and 30% of your excess payment towards the amount of your promotional Balance Transfer category.

If you pay more than your Balance on your statement, we apply the excess amount of your payment to Transactions that have not yet appeared on your statement, in the same way as we have described above for payments to the remaining Balance.

We can apply late or partial payments that we receive without losing any rights we have under the Agreement or by law, to collect all amounts that are owed to us on the Account.

14. OUR RIGHTS IF YOU DO NOT FOLLOW THIS AGREEMENT

If you do not make the minimum payment on or before the Payment Due Date on your statement, or otherwise do not follow this Agreement, or if anything occurs which causes us to believe that you will be unable to make a payment or otherwise not be able to follow this Agreement:

- a) we may require you to pay the entire Balance on the Account immediately, *plus* interest on that Balance at the annual interest rate(s) on the Account at that time;
- b) we may, without notice, deduct money from any other account that you have with us or any of our affiliates which would include any member of the TD Bank Group, and use it to pay the amount that is owing to us; and
- c) you must pay all our legal expenses on a solicitor and own client basis (including legal fees of our internal counsel) for attempting to collect what is owing to us).

15. PAYMENTS AND CREDITS

If we owe you any amount on the Account (a "credit Balance") we will not pay you interest on that credit Balance. A credit Balance will not be insured as a deposit. A credit Balance on the Account will not increase your Available Credit or Credit Limit.

We are not responsible if you cannot access funds from the Account or a credit Balance. You must not deposit a cheque or other item to the Account to obtain a Cash Advance or otherwise use the Account if you have any reason to believe that the cheque or other item will not clear.

16. OWNERSHIP OF CARD

The Card is our property. We can cancel or take the Card back or require you to return the Card to us at any time.

17. RESPONSIBILITY FOR SERVICES

If you have any problems with Purchases on the Account, you must settle them directly with the merchant. You must still pay us the full amount of the Purchase, even if you have a dispute with the merchant.

If a merchant gives you a refund and we receive a credit voucher from the merchant, we will credit the Account with that refund. But, if interest is charged on a Transaction that you are disputing with the merchant, we will not refund the interest charged. We do not treat credits from merchants as payments.

We are not responsible for benefits, services and coverages that other companies provide for the Account. You must pay us any amount charged to the Account for these benefits, services and coverages. These benefits, services and coverages have their own terms set by the companies providing them. You must settle any disputes directly with those companies.

If we credit the Account, you agree that your rights and claims are assigned to us and you will cooperate with us and sign any documents to evidence that assignment before we credit the Account. However, we do not have to credit the Account and if we do credit the Account, it does not mean we will credit the Account in the future.

18. ELECTRONIC SERVICES – USE AND PROTECTION OF A CARD, PIN OR PASSWORD

This section applies when you use a Card or the Account including if we allow you to access or use the Card or the Account with a personal identification code such as a Personal Identification Number (**PIN**) or Connect ID, password, pass code or identification code or other credentials (all together the **Password**), through a terminal, including one that accepts contactless payment cards, or other machine such as an ATM, telephone, the Internet, or other electronic service including a mobile device.

- a) For access to or use of the Account through EasyLine[®] telephone banking, EasyWeb[®] Internet banking, mobile banking or to make electronic bill payments - the Bank's Financial Services Terms applies if the Cardholder has signed a Financial Services Agreement, or the *Cardholder and Electronic Financial Services Agreement* applies if the Cardholder has not signed a Financial Services Agreement.
- b) Care and control of the Card, PIN and Password — You are responsible for the care and control of the Card, PIN and Password. You must maintain them safely at all times. This includes that you must:
 - keep possession of the Card;
 - keep your PIN and Password separate from the Card;
 - keep your PIN and Password strictly confidential;
 - take all reasonable precautions to make sure that no one finds out your PIN or Password, including while you key in your PIN or Password at an ATM or other machine or mobile device;
 - avoid PIN or Password combinations that may be easily guessed by others, such as birthdays, phone numbers, age, social insurance number, etc.;
 - make sure that each PIN or Password is unique; and
 - contact us immediately if your Card is lost or stolen or your PIN or Password becomes known to any other person other than you.
- c) Your responsibility for use of the Card, PIN and Password — You are responsible for all authorized activity or other Transactions resulting from use of the Card or PIN or Password by any person, including any entry error or fraudulent or worthless deposit at an ATM or other machine or device. When you promptly tell us that your PIN, Password or Card is lost or stolen or may have become known to an unauthorized person, we will block the use of the Card, PIN or device, to prevent use of your Account number. See the “**Unauthorized Transactions**” section for your responsibility for unauthorized Transactions.
- d) Account activity — Our records are the final proof of use of a Card or the Account, including electronic services. They are evidence of your written request to perform a Transaction. Even if you are provided with a Transaction receipt or other confirmation, through an ATM or other machine or device, the following still applies to all Transactions or other activity on the Account:
 - our acceptance, count and verification of Transactions or deposits is deemed correct and binding unless there is an obvious error; and
 - Transactions or other activity on the Account through an ATM or other machine or device may be credited or debited by us to the Account on a date determined by us. This date may be different than the date on which you used the ATM, or other machine or device.

- e) *Verified by Visa* — You must register for and use the *Verified by Visa** program in order to access or use the Account for Internet transactions with merchants participating in the *Verified by Visa* program. The *Verified by Visa* Cardholder Terms of Services applies when you access or use the Account for the *Verified by Visa* program.

19. LIMITS ON OUR DAMAGES

We are not responsible for any damages (including special, indirect or consequential damages) from:

- any failure, error, malfunction or inaccessibility of any Card, ATM, terminal or other machine or equipment including a mobile device, or
- if, for any reason your Card is not accepted, or you cannot use the Account for any reason, even if we knew that damage was likely or the damage was a result of our negligence or the negligence of our employees, agents or representatives.

20. PRE-AUTHORIZED PAYMENTS

The Primary Cardholder is responsible for all pre-authorized payments (**PAPs**) charged to the Account. This includes PAPs charged to the Account before the Agreement is cancelled or after the Agreement ends, or charges by any Authorized User, or those that are made after an Authorized User Card has been cancelled, unless the merchant receives a written request from you to cancel the PAP before the PAP is charged to the Account.

You must contact a merchant in writing if you want to cancel any PAP and then check the statement to confirm the PAP was cancelled. If the PAP was not cancelled, we may be able to assist you if you provide us with a copy of the written cancellation request you sent to the merchant. You must provide merchants with adequate, correct and up-to-date information for any PAPs, including if your Card number or Card expiry date changes. However, if you have a PAP with a merchant and your Card number or Card expiry date changes, you agree that we may, but we are not required to, provide that merchant with your new Card number or Card expiry date including by using the updating service provided to us through your Card's payment card network. We are not responsible if any PAPs cannot be posted to the Account. You must settle any dispute or liability you may have for the Transactions relating to those PAPs directly with the merchant involved.

21. CANCELLING AUTHORIZED USER CARDS

We may cancel an Authorized User Card, or limit access to the Account by an Authorized User Card at any time without telling you in advance. The Primary Cardholder can also tell us to cancel any Authorized User Card. The Primary Cardholder must obtain and destroy the Authorized User Card or confirm that the Authorized User Card is in the Primary Cardholder's possession. An Authorized User may also instruct us to cancel their own Authorized User Card.

The Primary Cardholder is still responsible to pay us for any amounts owing on the Account for Transactions by an Authorized User even if an Authorized User Card is cancelled or if the Primary Cardholder is unable to cancel, obtain or destroy the Authorized User Card.

22. CHANGES TO THIS AGREEMENT AND THE ACCOUNT

We may make changes to this Agreement at any time. We will tell you about a change in the statement or by other notice to you. We will provide advance notice of a change if required by law and for other changes, we will provide you with advance notice unless we are not able to do so. Your regular annual fee, annual interest rate(s), fees and other charges for the Account are shown on the initial Disclosure Statement. If we increase your annual fee, annual interest rate(s), fees or any other charges for the Account, we will provide you with advance notice of those changes.

If you sign, use or activate any Card or the Account, if your Account remains open, or if any Balance owing on the Account remains unpaid after the change is made, it will mean you have accepted any change to the Agreement.

Benefits, services and coverages for the Account may also change or end. We will provide you notice of a change in your statement or in some other way, after the change is made, unless we must provide advance notice by law.

23. TRANSFER OF RIGHTS

We may transfer, sell or otherwise assign all of our rights under this Agreement. If we do so, we may disclose information about you and the Account to anyone to whom we assign our rights.

24. ENDING THIS AGREEMENT

We may end this Agreement, close the Account or limit your right to access the Account at any time without telling you in advance. The Primary Cardholder may also end this Agreement by telling us.

Even if this Agreement is cancelled, the Primary Cardholder is still responsible to pay all amounts owing on the Account.

When the Agreement ends, benefits, services and coverages will automatically end, or we can cancel or change them at our discretion.

25. LIABILITY

The Primary Cardholder will be responsible for payment of all amounts owed to us under this Agreement, including Transactions made by an Authorized User.

26. HEADINGS

The headings to each section of this Agreement are added for convenience and do not change the meaning of any sections of this Agreement.

27. ENFORCEABILITY

If it is found by a court that any portion of this Agreement is invalid or cannot be enforced, the remainder of the Agreement will remain valid.

28. WHAT LAW APPLIES

The laws of the province or territory in Canada where you live or where you most recently lived and the laws of Canada apply to this Agreement. If you have not lived in Canada, the laws of the Province of Ontario and Canada apply to this Agreement.

29. LANGUAGE: (FOR QUEBEC ONLY)

It is the express wish of the parties that this Agreement and any directly or indirectly related documents be drawn up in English. Les parties ont exprimé la volonté expresse que cette convention et tous les documents s'y rattachant directement ou indirectement soient rédigés en anglais.

30. PRIVACY AGREEMENT: In this Privacy Agreement, the words "you" and "your" mean any person, or that person's authorized representative, who has requested from us, or offered to provide a guarantee for, any product, service or account offered by us in Canada. The words "we", "us" and "our" mean TD Bank Group ("TD"). TD includes The Toronto-Dominion Bank and its world-wide affiliates, which provide deposit, investment, loan, securities, trust, insurance and other products or services. The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside TD, including through the products and services you use.

You acknowledge, authorize and agree as follows:

COLLECTING AND USING YOUR INFORMATION – At the time you request to begin a relationship with us and during the course of our relationship, we may collect Information including:

- details about you and your background, including your name, address, contact information, date of birth, occupation and other identification
- records that reflect your dealings with and through us;
- your preferences and activities.

This Information may be collected from you and from sources within or outside TD, including from:

- government agencies and registries, law enforcement authorities and public records
- credit reporting agencies
- other financial or lending institutions
- organizations with whom you make arrangements, other service providers or agents, including payment card networks
- references or other information you have provided
- persons authorized to act on your behalf under a Power of Attorney or other legal authority
- your interactions with us, including in person, over the phone, at the ATM, on your mobile device or through email or the Internet
- records that reflect your dealings with and through us

You authorize the collection of Information from these sources and, if applicable, you authorize these sources to give us the Information.

We will limit the collection and use of Information to what we require in order to serve you as our customer and to administer our business, including to:

- verify your identity
- evaluate and process your application, accounts, transactions and reports
- provide you with ongoing service and information related to the products, accounts and services you hold with us
- analyze your needs and activities to help us serve you better and develop new products and services
- help protect you and us against fraud and error
- help manage and assess our risks, operations and relationship with you
- help us collect a debt or enforce an obligation owed to us by you
- comply with applicable laws and requirements of regulators, including self-regulatory organizations.

DISCLOSING YOUR INFORMATION – We may disclose Information, including as follows:

- with your consent
- in response to a court order, search warrant or other demand or request, which we believe to be valid
- to meet requests for information from regulators, including self-regulatory organizations of which we are a member or participant, or to satisfy legal and regulatory requirements applicable to us

- to suppliers, agents and other organizations that perform services for you or for us, or on our behalf to payment card networks in order to operate or administer the payment card system that supports the products, services or accounts you have with us (including for any products or services provided or made available by the payment card network as part of your product, services or accounts with us), or for any contests or other promotions they may make available to you
- to any Authorized User or Additional Cardholder for whom you request a Card;
- on the death of a joint account holder with right of survivorship, we may release any information regarding the joint account up to the date of death to the estate representative of the deceased, except in Quebec where the liquidator is entitled to all account information up to and after the date of death
- when we buy a business or sell all or part of our business or when considering those transactions
- to help us collect a debt or enforce an obligation owed to us by you
- where permitted by law.

SHARING INFORMATION WITHIN TD – Within TD we may share Information world-wide, other than health-related Information, for the following purposes:

- to manage your total relationship within TD, including servicing your accounts and maintaining consistent Information about you
- to manage and assess our risks and operations, including to collect a debt owed to us by you.
- to comply with legal or regulatory requirements.

You may not withdraw your consent for these purposes.

Within TD we may also share Information world-wide, other than health-related Information, to allow other businesses within TD to tell you about products and services. In order to understand how we use your Information for marketing purposes and how you can withdraw your consent, refer to the Marketing Purposes section below.

ADDITIONAL COLLECTIONS, USES AND DISCLOSURES

Social Insurance Number (SIN) – If requesting products, accounts or services that may generate interest or other investment income, we will ask for your SIN for revenue reporting purposes. This is required by the Income Tax Act (Canada). If we ask for your SIN for other products or services, it is your option to provide it. When you provide us with your SIN, we may also use it as an aid to identify you and to keep your Information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have us use your SIN as an aid to identify you with credit reporting agencies.

Credit Reporting Agencies and Other Lenders – **For a credit card, line of credit, loan, mortgage or other credit facility, merchant services, or a deposit account with overdraft protection, hold and/or withdrawal or transaction limits, we will exchange Information and reports about you with credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify your creditworthiness, establish credit and hold limits, help us collect a debt or enforce an obligation owed to us by you, and/or manage and assess our risks.** You may choose not to have us conduct a credit check in order to assess an application for credit. Once you have such a facility or product with us and for a reasonable period of time afterwards, we may from time to time disclose your Information to other lenders and credit reporting agencies requesting such Information, which helps establish your credit history and supports the credit granting and processing functions in general. We may obtain Information and reports about you from Equifax Canada Inc., Trans Union of Canada, Inc. or any other credit reporting agency. You may access and rectify any of your personal information contained in their files

by contacting them directly through their respective websites www.consumer.equifax.ca and www.transunion.ca. Once you have applied for any credit product with us, you may not withdraw your consent to this exchange of Information.

Fraud – In order to prevent, detect or suppress financial abuse, fraud, criminal activity, protect our assets and interests, assist us with any internal or external investigation into potentially illegal or suspicious activity or manage, defend or settle any actual or potential loss in connection with the foregoing, we may collect from, use and disclose your Information to any person or organization, fraud prevention agency, regulatory or government body, the operator of any database or registry used to check information provided against existing information, or other insurance companies or financial or lending institutions. For these purposes, your Information may be pooled with data belonging to other individuals and subject to data analytics.

Insurance – This section applies if you are applying for, requesting prescreening for, modifying or making a claim under, or have included with your product, service or account, an insurance product that we insure, reinsure, administer or sell. We may collect, use, disclose and retain your Information, including health-related Information. We may collect this Information from you or any health care professional, medically-related facility, insurance company, government agency, organizations who manage public information data banks, or insurance information bureaus, including MIB Group, Inc. and the Insurance Bureau of Canada, with knowledge of your Information.

With regard to life and health insurance, we may also obtain a personal investigation report prepared in connection with verifying and/or authenticating the information you provide in your application or as part of the claims process.

With regard to home and auto insurance, we may also obtain Information about you from credit reporting agencies at the time of, and during the application process and on an ongoing basis to verify your creditworthiness, perform a risk analysis and determine your premium.

We may use your Information to:

- determine your eligibility for insurance coverage
- administer your insurance and our relationship with you
- determine your insurance premium
- investigate and adjudicate your claims
- help manage and assess our risks and operations.

We may share your Information with any health-care professional, medically-related facility, insurance company, organizations who manage public information data banks, or insurance information bureaus, including the MIB Group, Inc. and the Insurance Bureau of Canada, to allow them to properly answer questions when providing us with Information about you. We may share lab results about infectious diseases with appropriate public health authorities.

If we collect your health-related Information for the purposes described above, it will not be shared within TD, except to the extent that a TD company insures, reinsures, administers or sells relevant coverage and the disclosure is required for the purposes described above. Your Information, including health-related Information, may be shared with administrators, service providers, reinsurers and prospective insurers and reinsurers of our insurance operations, as well as their administrators and service providers for these purposes.

Marketing Purposes – We may also use your Information for marketing purposes, including to:

- tell you about other products and services that may be of interest to you, including those offered by other businesses within TD and third parties we select
- determine your eligibility to participate in contests, surveys or promotions

- conduct research, analysis, modeling, and surveys to assess your satisfaction with us as a customer, and to develop products and services
- contact you by telephone, fax, text messaging, or other electronic means and automatic dialing-announcing device, at the numbers you have provided us, or by ATM, internet, mail, email and other methods.

With respect to these marketing purposes, you may choose not to have us:

- contact you occasionally either by telephone, fax, text message, ATM, internet, mail, email or all of these methods, with offers that may be of interest to you
- contact you to participate in customer research and surveys.

Telephone and Internet discussions – When speaking with one of our telephone service representatives, internet live chat agents, or messaging with us through social media, we may monitor and/or record our discussions for our mutual protection, to enhance customer service and to confirm our discussions with you.

MORE INFORMATION

This Privacy Agreement must be read together with our Privacy Code. You acknowledge that the Privacy Code forms part of the Privacy Agreement. For further details about this Privacy Agreement and our privacy practices, visit www.td.com/privacy or contact us for a copy.

You acknowledge that we may amend this Privacy Agreement and our Privacy Code from time to time. We will post the revised Privacy Agreement and Privacy Code on our website listed above. We may also make them available at our branches or other premises or send them to you by mail. You acknowledge, authorize and agree to be bound by such amendments.

If you wish to opt-out or withdraw your consent at any time for any of the opt-out choices described in this Privacy Agreement, you may do so by contacting us at 1-866-567-8888. Please read our Privacy Code for further details about your opt-out choices.

31. IF YOU HAVE A PROBLEM OR CONCERN

If you have a problem or concern you may call us toll free at 1-866-222-3456, email** us at customer.service@td.com, or visit us at any branch. For a more detailed overview of our complaint process visit us at www.td.com.

Financial Consumer Agency of Canada – If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the Financial Consumer Agency of Canada (FCAC) in writing at 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario K1R 1B9. The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232) or through its website at www.fcac-acfc.gc.ca. The FCAC will determine whether we are in compliance. It will not, however, resolve individual consumer complaints.

**For your protection, do not send confidential or personal information (such as your Account number) via email, as it is not a secure method of communication. If your request is urgent or requires disclosure of confidential information for resolution, please phone us.

TD DRIVERS REWARDS PROGRAM TERMS & CONDITIONS

DEFINITIONS: In this section, these words mean the following:

Agreement means the applicable terms of the TD Drivers Rewards *Visa* Cardholder Agreement as well as the Program Terms.

Auto Parts or Services means any accessories, parts, or services, including memberships in automobile associations, for an automobile or other vehicle that can be purchased from an Eligible Merchant of Auto Parts or Services.

Card network system means the *Visa* card network system.

Centre means the TD Credit Card Customer Service Centre.

Eligible Merchants means all Eligible Merchants of Gas and all Eligible Merchants of Auto Parts or Services that are identified below under the “**Eligible Merchants**” section of these Program Terms.

Eligible Merchants of Auto Parts or Services means all Eligible Merchants that are not identified with the term “**(Gas)**” appearing beside their Merchant Codes under the “**Eligible Merchants**” section of these Program Terms.

Eligible Merchants of Gas means all Eligible Merchants that are identified with the term “**(Gas)**” appearing beside their Merchant Codes under the “**Eligible Merchants**” section of these Program Terms.

Eligible Purchases of Auto Parts or Services means only those Purchases that are identified below under the “**Redeeming TDR Points for Auto Parts or Services**” section of these Program Terms.

Gas means gasoline, diesel, or any other fuel for an automobile or other vehicle that can be purchased from Eligible Merchants of Gas.

MC and **Merchant Code** mean the merchant code used by the Card network system to classify a merchant. Merchant Codes are subject to change by the Card network system and any changes made by the Card network system to a Merchant Code will be applied by us to this Program without notice to you.

Program means the TD Drivers Rewards Program associated with the Account which includes all Program privileges and reward benefits, including TDR Points.

Program Terms means the terms and conditions and any policies or rules of the Program.

Special Offers means offers or other promotions made available to you from time to time including for certain Vehicles.

TDR Point(s) means a TD Drivers Rewards Point(s).

TDR Points Statement has the meaning below under the “**TDR Points Statement**” section of these Program Terms.

TDR Form or **TDR Redemption Form** means any redemption or other form that we may require you to complete to redeem your TDR Points for a Vehicle including in connection with a Special Offer.

Vehicle means any brand, make or model, new or used, that is purchased or leased from any retail merchant, including an Eligible Merchant, of any road-worthy, licensable, motorized vehicle (such as a car, mini van, moped, motorcycle, motor home, RV, SUV, or truck), but does not include any kind of ATV, airplane, bicycle, boat, scooter, snowmobile, train, or any fleets of Vehicles.

We, us and **our** mean the Bank and the Centre.

Earning TDR Points

TDR Points are awarded for Purchases charged to the Account. You will earn the following TDR Points during any statement (billing) period:

- 2 TDR Points for each one (\$1.00) dollar in Purchases of Gas, up to and including a maximum amount of \$700.00 in Purchases of Gas, and 1 TDR Point for each one (\$1.00) dollar in Purchases of Gas over the amount of \$700.00;
- 1.25 TDR Points for each one (\$1.00) dollar in Purchases of Auto Parts or Services; and
- 1 TDR Point for each one (\$1.00) dollar in other Purchases, excluding Purchases of Gas and Purchases of Auto Parts or Services;

All fees, Cash Advances (including Balance Transfers, Cash-Like Transactions or TD Visa Cheques), interest charges, optional services, refunds, rebates or other similar credits do not qualify as Purchases. Credits for returned items and other similar credits will reduce or cancel the TDR Points earned by the amount originally charged to the Account.

Your statement period (billing period) is shown on your monthly statement for the Account. It is the time period between your previous statement date and the statement date of your monthly statement. Your statement period starts on the day after your previous statement date and ends on the statement date of your current monthly statement.

Eligible Merchants

You will earn TDR Points for Purchases of Gas and Purchases of Auto Parts or Services charged to the Account, only if you make such Purchases of Gas or Purchases of Auto Parts or Services at merchants that are classified in the Card network system with the following Merchant Codes ("**Eligible Merchants**"):

Eligible Merchant	MC #	Eligible Merchant	MC #
Service Stations (Gas)	5541	Motor Home Dealers	5592
Automated Fuel Dispensers (Gas)	5542	Miscellaneous Auto Dealers	5599
UK Petrol Stations (Gas)	9752	Auto Body Repair Shops	7531
Motor Vehicle Supply/New Parts	5013	Tire Retread/Repair Shops	7534
Automobile Dealers & Leasing	5511	Auto Paint Shops	7535
Auto Dealers (Used Only)	5521	Auto Service Shops	7538
Automotive Tire Stores	5532	Car Washes	7542
Automotive Parts Stores	5533	Towing Services	7549
Motorcycle Dealers	5571	Auto Associations Club	8675

Earning a Different Number of TDR Points for Purchases

We cannot guarantee or confirm the Merchant Code that will be used by any merchant, including an Eligible Merchant, for a Purchase until that Purchase has been posted to your Account. If you make a Purchase on the Account from a merchant that does not qualify as an Eligible Merchant under the Program, even if the merchant is located on the same premises as an Eligible Merchant, you will only earn the number of TDR Points that apply to a Purchase charged to the Account. We will not be liable or responsible for any claim that any Purchase on the Account does not qualify under the Program as a Purchase of Gas or an Eligible Purchase of Auto Parts or Service from an Eligible Merchant due to the Merchant Code for that Purchase. If you notice that you earned a different number of TDR Points than you expected to earn for a Purchase, you may contact the Centre at 1-800-983-8472.

TDR Points Statement

We will provide you with your TDR Points balance (the “**TDR Points Statement**”) within the monthly statement for the Account. You must promptly and carefully examine the TDR Points Statement and notify us in writing of any errors in the TDR Points Statement. In the event of an error, our only responsibility is to correct the error. If we do not receive written notice from you within thirty (30) days of the statement date of the monthly statement for the Account, the TDR Points Statement will be considered correct and you may not afterwards make any claim against the Bank respecting any item in your TDR Points Statement. However, we reserve the right to adjust the TDR Points balance on the Account at any time without notice to you.

TDR Points Expiry

TDR Points will not expire as long as the Account remains open and this Agreement has not ended. In the event that we end this Agreement for any reason, all TDR Points will expire immediately. If the Account is in good standing and the Primary Cardholder ends this Agreement and/or transfers to another TD Credit Card Account, any accumulated TDR Points from the Account must be redeemed within ninety (90) days of the date of the transfer to another TD Credit Card Account or when this Agreement ends. We reserve the right to delay expiration of TDR Points, which delay will not be considered a precedent as to our future TDR Points expiry policy.

Redeeming TDR Points for Purchases of Auto Parts or Services

You can redeem TDR Points for Purchases of Auto Parts or Services made on your Account, only at Eligible Merchants which are classified in the Card network system with the following Merchant Codes (the “**Eligible Merchants of Auto Parts or Services**”):

Eligible Merchants of Auto Parts or Services	MC #
Auto Associations Club	8675
Auto Body Repair Shops	7531
Auto Dealers (Used Only)	5521
Auto Paint Shops	7535
Auto Service Shops	7538
Automobile Dealers & Leasing	5511
Automotive Parts Stores	5533
Automotive Tire Stores	5532
Car Washes	7542
Motor Home Dealers	5592
Motor Vehicle Supply/New Parts	5013
Motorcycle Dealers	5571
Miscellaneous Auto Dealers	5599
Tire Retread/Repair Shops	7534
Towing Services	7549

Any Cardholder can redeem TDR Points to cover the full or partial cost of any Purchase of Auto Parts or Services from Eligible Merchants of Auto Parts or Services and charged to the Account (“**Eligible Purchases of Auto Parts or Services**”).

A Cardholder may redeem their TDR Points by contacting the Centre at 1-800-983-8472 any time after their Eligible Purchase of Auto Parts or Services has been posted to the Account and within ninety (90) days from the transaction date of that Eligible Purchase of Auto Parts or Services. To determine when an Eligible Purchase of Auto Parts or Services has been posted to your Account, view your transactional history for the Account online through our EasyWeb internet banking or allow that Eligible Purchase of Auto Parts or Services to appear on your next monthly statement for the Account after the transaction date of that Purchase. Until an Eligible Purchase for Auto Parts or Services has been posted to the Account and the TDR Points earned on that Eligible Purchase of Auto Parts or Services have been recorded in your TDR Points Statement, you cannot redeem any TDR Points that you may earn on that Eligible Purchase of Auto Parts or Services.

The Cardholder must advise the Centre of the number of TDR Points they wish to redeem for the Eligible Purchase of Auto Parts or Services which will be deducted from the TDR Points balance available on the day the Cardholder has contacted the Centre, and the amount of TDR Points will be credited by the Centre to the Account. If there are insufficient TDR Points available to cover the entire amount of the Eligible Purchase of Auto Parts or Services, the Account will only be credited with the amount of the TDR Points redeemed. Any amount of the Eligible Purchase of Auto Parts or Services not covered by the redemption of TDR Points will remain on the Account for payment.

Redeeming TDR Points for Vehicles

You can redeem TDR Points to cover the full or partial cost of the purchase or lease by a Cardholder of any Vehicle, if there are sufficient TDR Points available in your TDR Points balance to do so.

A Cardholder may redeem TDR Points for their purchase or lease of a Vehicle, within ninety (90) days from the date of the purchase or lease of that Vehicle by contacting the Centre at 1-800-983-8472. The Cardholder must advise the Centre of the number of TDR Points they wish to redeem for the purchase or lease of the Vehicle, which will be deducted from the TDR Points balance available on the day the Cardholder has contacted the Centre, and the amount of TDR Points will be credited by the Centre to the Account. The Cardholder must provide the Centre with the make, model, Vehicle Identification Number (**VIN**), the date of the purchase or lease of the Vehicle, and the name of the retail merchant where the Vehicle was purchased or leased. A copy of your bill of sale or lease of the Vehicle is not usually required when you make your request to redeem TDR Points through the Centre, however, we reserve the right to request a copy of your bill of sale or lease of the Vehicle at any time, including before or after your redemption request is processed.

You are not required to charge any amount of your purchase or lease of a Vehicle to the Account in order to redeem TDR Points for that purchase or lease, but a Cardholder may do so, subject to the Available Credit on the Account. If you redeem TDR Points towards any amount of your purchase or lease of a Vehicle that has been charged to your Account and there are insufficient TDR Points available to cover the entire amount that has been charged to the Account for the purchase or lease of the Vehicle, the Account will only be credited with the amount of the TDR Points redeemed. Any amount of the purchase or lease of the Vehicle not covered by the redemption of TDR Points will remain on the Account for payment.

You cannot redeem your TDR Points for the business purchase or business lease of a Vehicle or for the private sale or lease of a Vehicle.

TDR Points Redemptions

In order to redeem TDR Points, the Account must be open, in good standing, and not in default under the Program Terms. Charges to the Account that have not been posted to the Account and have not been recorded in our records as having accumulated TDR Points are not available to be redeemed.

TDR Points can only be redeemed up to the full amount of the Eligible Purchase of Auto Parts or Services that has been charged to your Account or the amount, whether charged to the Account or not, of your purchase or lease of a Vehicle. Your Account will not be credited for more than the full amount that has been charged to your Account for an Eligible Purchase of Auto Parts or Services, or for the full amount of the Vehicle that you have purchased or leased.

TDR Points are redeemed on the date that you contact the Centre. This means that you can continue to earn TDR Points for Purchases on the Account, and you can then redeem those TDR Points toward the Eligible Purchase of Auto Parts or Services on the Account or towards the amount of the lease or purchase of a Vehicle, even after the transaction date of that Eligible Purchase of Auto Parts or Services or the date of purchase or lease of the Vehicle.

TDR Points Redemptions by Designates

Redemption of TDR Points can only be accepted from the Primary Cardholder or an Authorized User. However, if we permit, the Primary Cardholder can request to designate, in writing, by submitting a designation form in our standard format or by any other means that we may permit, another person as agent for the Primary Cardholder to redeem TDR Points and provide other related instructions on behalf of the Primary Cardholder.

Special Offers

We may make Special Offers under this Program, including earning or redeeming bonus TDR Points. We may require you to complete a TDR Redemption Form (available at www.tdrewards.com/driversrewards) to earn or redeem any TDR Points under a Special Offer. The Program Terms will continue to apply to any Special Offer unless we advise you otherwise.

Value of TDR Points and Redemption Increment Requirements

Every 2,500 TDR Points are worth \$25 off the amount of an Eligible Purchase of Auto Parts or Services charged to the Account and the amount of a Vehicle purchased or leased by you. Redemptions can only be made in increments of 2,500 TDR Points.

TDR Points Transfers and Other Restrictions

TDR Points (including those earned from Card(s) issued to an Authorized User) are for the sole benefit of the Primary Cardholder.

TDR Points from the Account cannot be converted to, combined or pooled with any points from another TD Credit Card Account. TDR Points cannot be transferred upon the death of the Primary Cardholder, except to an Authorized User on the Account, provided the Authorized User applies, qualifies and becomes a Primary Cardholder for the Account. TDR Points have no cash value, cannot be redeemed for cash or credit and will be declared void if sold, bartered or otherwise assigned. TDR Points cannot be divided or otherwise transferred in the event of separation or divorce. The Cardholder may be subject to claims and may lose Program privileges if the redemption of TDR Points breaches this Agreement.

Other Rewards Programs

Purchases on your Account may earn points, rewards or other benefits from other rewards programs (“**Other Benefits**”). You cannot redeem Other Benefits at the Centre. The Centre will not allow you to redeem any amount of your Purchases for which you may be using Other Benefits. We are not responsible for the issuance or redemption of Other Benefits.

Taxes

The payment of all applicable taxes related to this Program, including for any Vehicles or Auto Parts or Services redemptions or other Purchases is your sole responsibility. Applicable taxes for any redemptions that are permitted under the Program may be charged to the Account and/or paid by redeeming TDR Points at the time of redemption. The amount of any taxes associated with the Program, including Vehicles or Auto Parts or Services, that are imposed by third parties, are your sole responsibility and may change at any time without notice. Any personal income tax liability that may arise from the receipt or redemption of TDR Points is your sole responsibility.

Changes and Termination; Personal Use Only

We reserve the right to change any of the rules, regulations, terms, conditions, restrictions, benefits, procedures, Eligible Merchants in respect of the Program and the Account, in whole or in part, with or without prior notice. However, when

no prior notice is provided, we will make every effort to inform you of such changes as soon as possible after they are made. We are not responsible for market changes beyond our control. We may terminate the Program at any time. If the Program is terminated, TDR Points may only be redeemed within ninety (90) days from the date of our notice of Program termination. We reserve the right to cancel or make changes regarding the Account, TDR Points, or reward benefits of the Program including for Vehicles, Gas, Auto Parts or Services, or Eligible Merchants, with or without notice, if you abuse the Program privileges, do not comply with this Agreement, misrepresent any information provided to us or if you conduct yourself in a manner detrimental to us or the interests of the Program. In addition, the Program must be used by Cardholders solely for personal use. Any business use made of this Program by any Cardholder or any other person, including redemptions for Vehicles or for Auto Parts or Services that are not for personal use, may result in the cancellation or termination of the Account, TDR Points or rewards benefits of the Program, or this Agreement.

No Liability for Vehicles or Auto Parts or Services Redeemed with TDR Points

We accept no responsibility or liability for the failure of any Vehicles or Auto Parts or Services that have been obtained through the redemption of TDR Points for any reason, or for any loss or damage caused by Vehicles, or by Auto Parts or Services supplied or requested, including through a Purchase on the Account, in connection with the Program. We accept no responsibility or liability if Vehicles or Auto Parts or Services are replaced, substituted, downgraded or upgraded from the original or for any other changes or substitutions that may be made at the time of purchase or lease. It is the Cardholder's responsibility to know the relevant policies, terms and conditions of any vendor, lessor or merchant, including those of Eligible Merchants, relating to all Purchases and earnings under this Program and redemptions for Vehicles and Auto Parts or Services.

Interpretation and Limitation of Liability

We will be the final authority as to the interpretation of all rules, regulations, terms, conditions, restrictions and benefits of the Program as outlined in this Agreement. We are not responsible or liable for any loss suffered by Cardholders or third parties for the Program, TDR Points, reward benefits relating to Vehicles, Gas or Auto Parts or Services, the terms and conditions of the Program, or as a result of changes in respect of or termination of the Program, Card(s) or the Account. We will not be liable for any damages (including special, indirect or consequential damages) for the Program, TDR Points, or reward benefits regarding Vehicles, Gas, or Auto Parts or Services.

Every effort has been made to ensure that the information in materials provided to Cardholders from time to time is accurate. However, we will not be liable for any errors or omissions in that information, or for any loss to or damages suffered by Cardholders arising from such errors or omissions. We do not review any materials or information that is provided to you by or through any Eligible Merchants and we are not liable for any errors or omissions that may be contained in that information or materials.

COMMON CARRIER TRAVEL ACCIDENT INSURANCE

Provided by:

Allianz Global Risks US Insurance Company (Canadian Branch)

130 Adelaide Street West, Suite 1600

Toronto, Ontario M5H 3P5

The Coverage Certificate below applies to the TD Drivers Rewards® Visa* Card which will be referred to as a "TD Credit Card Account" throughout the Certificate:

Coverage Certificate

Allianz Global Risks US Insurance Company (Canadian Branch) (“Allianz”) certifies as follows that You are eligible to be an Insured Person under Policy #FC310037 (the “Policy”) underwritten by us and issued to The Toronto-Dominion Bank. This Insurance is administered by Allianz Global Assistance through the Operations Centre. You, or a person making a claim under this Certificate may request a copy of the Policy by writing to the administrator; Allianz Global Assistance P.O. Box 277, Waterloo, Ontario N2J 4A4

This Certificate contains a clause which may limit the amount payable.

Words in *italics* in this Certificate are defined in Section 1.

Section 1 – Definitions

ACCIDENTAL BODILY INJURY(IES) means bodily injury which is accidental, is the direct source of a *Loss*, is independent of disease, illness or other cause and occurs while this Policy is in force.

ACCOUNT means Your TD Credit Card Account accessed using Your TD Credit Card or TD *Visa* Cheque.

ACCOUNT HOLDER means the Primary Cardholder to whom the monthly *Account* statement is sent, and who is a resident of Canada and any Authorized User who is a resident of Canada. The *Account Holder* may be referred to herein using “you” and “your”.

AUTHORIZED USER means a person to whom a TD Credit Card has been issued at the authorization of the Primary Cardholder.

COMA means a profound state of unconsciousness from which the *Insured Person* cannot be aroused to consciousness even by powerful stimulation, as determined by a physician. (**Note:** *Coma* benefits are available only to *Dependent Children*.)

COMMON CARRIER means any licensed land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination for hire. Should a *Common Carrier* be delayed or rerouted, such that the carrier is required to arrange alternate transportation for its passengers, the definition of *Common Carrier* will extend to whatever conveyance is used for this purpose. Such alternate transportation need not be charged to your *Account* for coverage to be in effect. *Common Carrier* is extended to include any Airline having a Charter Air Carrier’s License or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with Scheduled Airline practices and provided the aircraft is limited to fixed-wing turbo-prop or jet Aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang-gliders are not considered to be a Common Carrier.

COVERED TRIP means travel on a Common Carrier, when the **full** cost of the passenger fare for such transportation has been charged to an Insured Person’s Account.

DEPENDENT CHILD(REN) means those children residing with the *Account Holder*, under the age of twenty-one (21) and unmarried, who are primarily dependent upon the *Account Holder* for maintenance and support. *Dependent Children* also means children beyond the age of twenty-one (21) and unmarried, who are permanently, mentally and physically challenged and incapable of self-support. Also included in the definition of *Dependent Children* are the *Account Holder’s Dependent Children* under the age of twenty-five (25) and unmarried, who are classified as full-time students at an institution of higher learning.

IMMEDIATE FAMILY MEMBER means the *Spouse*, parents, grandparents, children age eighteen (18) and over, brother or sister of the *Insured Person*.

INSURED PERSON means the *Account Holder*, as well as the *Account Holder’s Spouse* and *Dependent Children* whose name is on a ticket or a rental agreement.

LOSS means the types of *Accidental Bodily Injuries* listed in Section 4 and for which this insurance provides coverage.

PRIMARY CARDHOLDER means a person who applied for a TD Credit Card, whose name is on the Account and to whom a TD Credit Card has been issued.

PERMANENT TOTAL DISABILITY means that the *Accidental Bodily Injuries* sustained in a covered accident solely and directly:

- 1) prevent the *Insured Person* from performing all the substantial and material duties of the *Insured Person's* occupation; and
- 2) causes a condition which is medically determined, by a physician approved by Allianz, to be of continuous and indefinite duration; and
- 3) require the continuous care of a physician, unless the *Insured Person* has reached his/her maximum point of recovery; and
- 4) prevent the *Insured Person* from engaging in any gainful occupation for which the *Insured Person* is qualified, or could be qualified, by reason of education, training, experience, or skill.

The *Permanent Total Disability* must have existed for twelve (12) consecutive months.

(**Note:** *Permanent Total Disability* benefits are not available to Dependent Children.)

SPOUSE means either a person to whom the *Account Holder* is lawfully married, or the common-law *spouse* of an *Account Holder*. Common-law *spouse* shall mean a person (of the same or opposite sex) who has been living with the *Account Holder* continuously for at least one year and is publicly represented as the *Account Holder's* partner.

Section 2 – Common Carrier Accident Coverage

Benefits will be paid as specified in the Schedule of Benefits below if an *Insured Person* suffers a Loss arising from and occurring on a Covered Trip while the *Insured Person* is:

- 1) riding as a passenger in or entering or exiting any Common Carrier; or
- 2) at the airport, terminal or station, at the beginning or end of the Covered Trip.

If the purchase of the *Common Carrier* passage fare is not made prior to the *Insured Person's* arrival at the airport, terminal or station, coverage begins at the time the entire *Common Carrier* passage fare is charged to the *Insured Person's* Account.

Coverage includes circumstances arising from and occurring on a *Covered Trip* while the *Insured Person* is riding as a passenger in, entering or exiting any *Common Carrier*, while travelling directly to or from the airport, terminal, or station;

- 1) immediately preceding the departure of the scheduled *Common Carrier* conveyance on which the *Insured Person* has purchased passage; and
- 2) immediately following the arrival of the scheduled *Common Carrier* conveyance on which the *Insured Person* was a passenger.

Section 3 – Schedule of Benefits and Important Conditions

If an *Insured Person* has multiple *Losses* as the result of one accident, only the single largest benefit amount applicable to the *Loss* suffered is payable.

The following benefits are provided if the *Loss* occurs as a result of an accident within one year from the date of the accident:

A. Accidental Death or Dismemberment, Loss of Sight, Speech or Hearing and Paralysis Benefits

Accidental Loss of	Benefit Amount
Life	\$75,000
Speech and Hearing	\$75,000
Both Hands or Both Feet or Sight of Both Eyes or a Combination of a Hand, a Foot or Sight of One Eye	\$75,000
One Arm or One Leg	\$56,250
One Hand or One Foot or Sight of One Eye	\$50,000
Speech or Hearing	\$50,000
Thumb and Index Finger of the same Hand	\$25,000
Paralysis	
Quadriplegia (complete paralysis of both upper and lower limbs)	\$150,000
Paraplegia (complete paralysis of both lower limbs)	\$150,000
Hemiplegia (complete paralysis of upper and lower limbs of one side of body)	\$150,000

"Loss" with reference to hand or foot means complete severance through or above the knuckle joint of at least four fingers of the same hand or three fingers and a thumb of the same hand or the ankle joint; with reference to arm or leg means complete severance through or above the elbow or knee joint; with reference to sight of an eye means the permanent loss of vision in one eye; and with reference to thumb and index finger means complete severance through or above the knuckle joints of the thumb and index finger.

"Loss" with reference to speech means the permanent and irrecoverable loss of the capability of speech without the aid of mechanical devices; with reference to hearing means the permanent and irrecoverable loss of hearing in both ears.

"Paralysis" means complete and irreversible loss of all motion of all practical use of an arm or leg provided the loss is continuous for twelve (12) consecutive months.

B. Permanent Total Disability and Coma Benefits

Loss Benefit	Amount
Permanent Total Disability	\$75,000
Coma	\$75,000

(i) *Permanent Total Disability* benefits are available only to you and your Spouse. Benefit amount (less any amount paid under Sections 4(A) and (B)) is payable if an *Insured Person* sustains *Permanent Total Disability* within three hundred and sixty-five (365) days after the date of the accident and the *Permanent Total Disability* continues for twelve (12) consecutive months.

(ii) *Coma* benefits are available only to your *Dependent Child(ren)*. An elimination period of thirty-one (31) days applies, which commences on the date the *Dependent Child(ren)* enter into a *Coma*. *Coma* benefits are not payable, nor do they accrue, during an elimination period. The *Coma* benefit amount is payable monthly at a rate of 1% of the benefit amount shown above until the earliest of: 1) the date the *Dependent Child* dies; 2) the date the *Dependent Child* is no longer in a *Coma*; or 3) total payments equal the *Coma* benefit amount shown above. If the *Dependent Child* dies as a result of the accident during the period for which this *Coma* benefit is payable, we will pay a lump sum equal to the *Dependent Child's* loss of life benefit amount, less *Coma* benefit amounts already paid.

C. Exposure and Disappearance

(i) When by reason of an accident described in Section 2, the *Insured Person* is unavoidably exposed to the elements and as a result of such exposure suffers a *Loss*, the amount set out in the Schedule of Benefits shall be paid.

(ii) If the *Insured Person* has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of a *Common Carrier* in which the *Insured Person* was covered as an occupant, it will be assumed that the *Insured Person* has suffered a *loss of life*.

Section 4 – Special Benefits

A. Family Transportation Benefit

(i) When an *Insured Person* is confined as an in-patient in a hospital due to *Accidental Bodily Injuries* that result in a *Loss*, Allianz will pay for the expenses incurred to transport an *Immediate Family Member* of the *Insured Person* to the hospital. Such personal attendance must be recommended by an attending physician, and such transportation must be via *Common Carrier* on the most direct route available.

(ii) When an *Insured Person's* loss of life results in a loss of life benefit amount being payable, Allianz will pay for the expenses incurred by an *Immediate Family Member* of the *Insured Person* for transportation to the place where the *Insured Person's* body is located for the purpose of identifying *the Insured Person's* body. Such transportation must be via *Common Carrier* on the most direct route available.

The maximum Family Transportation Benefit payable is \$5,000 per *Insured Person* who is hospitalized as described above.

B. Repatriation Benefit

When *Accidental Bodily Injuries* result in a loss of life benefit amount being payable, and the loss of life occurs at least 100 kilometers from the *Insured Person's* permanent city of residence, Allianz will pay for the cost of preparation and transportation of *Insured Person's* body to such place of residence. The maximum Repatriation Benefit payable is \$10,000 per loss of life.

C. Rehabilitation Benefit

When *Accidental Bodily Injury* results in a *Loss*, an additional amount will be paid for covered Rehabilitation expenses. Covered expenses are the reasonable and necessary expenses actually incurred up to a maximum of \$10,000 for treatment by a therapist or confinement in an institution of an *Insured Person* provided:

- (i) such treatment is required in order to retrain the *Insured Person* for work in any gainful occupation, including the *Insured Person's* regular occupation; and
- (ii) expenses are incurred within two (2) years from the date of the accident. No payment will be made for ordinary living, travelling or clothing expenses.

Section 5 – Payment of Benefits

The loss of life benefit of an *Account Holder* will be paid to the designated beneficiary. This choice must be in writing and filed with Allianz Global Assistance. All other benefit amounts for *Losses* suffered by the *Account Holder* are paid to the *Account Holder*.

The loss of life benefit of a *Spouse* or *Dependent Child* will be paid to the *Account Holder*, if living, otherwise to the designated beneficiary. This choice must be in writing and filed with Allianz Global Assistance. All other benefit amounts for *Losses* suffered by the *Spouse* or *Dependent Child* are paid to the *Spouse* or *Dependent Child*, except that any amount payable for *Losses* sustained by a minor will be paid to the minor's legal guardian.

If the *Insured Person* has not chosen a beneficiary, or if there is no beneficiary alive when the Insured Person dies, Allianz will pay the benefit amount to the first surviving class in the following order:

- a) the *Insured Person's Spouse*;
- b) in equal shares to the *Insured Person's* surviving children;
- c) in equal shares to the *Insured Person's* surviving parents;
- d) in equal shares to the *Insured Person's* surviving brothers and sisters;
- e) to the *Insured Person's* estate.

Section 6 – Exclusions

This Policy does not cover *Loss* caused by or resulting from any of the following

- a) *Loss* occurring while the employee is in, entering or exiting any aircraft while acting or training as a pilot or crew member.
- b) *Loss* resulting from suicide, attempted suicide or loss that is intentionally self-inflicted.
- c) *Loss* caused by or resulting from a declared or undeclared war, but war does not include acts of terrorism.
- d) *Loss* caused by bacterial infection except bacterial infection of an Accidental Bodily Injury, or if death results from the accidental ingestion of a substance contaminated by bacteria.

Section 7 – Making a Claim

Written Notice of Claim must be given to Allianz Global Assistance, P.O. Box 277, Waterloo, Ontario N2J 4A4 within thirty (30) days after the occurrence or commencement of any *Loss* covered by this Policy or as soon as reasonably possible. Notice must include enough information to identify the *Insured Person* and *Account*. Failure to give Notice of Claim within thirty (30) days will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Written Proof of Loss must be given to Allianz Global Assistance within ninety (90) days after the date of Loss, or as soon as reasonably possible.

At the time of a claim, Allianz Global Assistance is available to assist you or your representative in obtaining and completing the necessary claim forms. Call 1-855-987-2895.

Section 8 – Individual Termination of Insurance

The insurance coverage of any *Insured Person* shall terminate on the earliest of the following:

- a) the date the Policy is terminated
- b) the expiration of the Policy term for which premium has been paid
- c) the date the *Account Holder's Account* is cancelled or his or her *Account* privileges are terminated.

Section 9 – General Conditions

LEGAL ACTION AGAINST US: 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.

CONFORMANCE WITH STATUTES: Any terms of this Policy which are in conflict with the applicable statutes, laws or regulations of the province or territory in which this Policy is issued are amended to conform to such statutes.

PHYSICAL EXAMINATION AND AUTOPSY: Allianz has the right to have the Insured Person examined by a physician approved by Allianz, as often as reasonably necessary while a claim is pending. Allianz may also have an autopsy done, unless prohibited by law. Any examinations or autopsies that we require will be done at Allianz's expense and by a physician.

MASTER POLICY: This certificate is a description of coverage provided by Policy #FC310037 issued to The Toronto-Dominion Bank. All terms and conditions of the Policy govern. In no event does possession of multiple certificates or TD Credit Card Accounts entitle an Insured Person to benefits in excess of those described herein for any Loss sustained.

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