



July 2026

TD Newcomer Referral Program Terms and Conditions

Terms and Conditions

These Terms and Conditions are effective as of July 3, 2026, at 12:01 am EST.

Program Overview

1. The TD Newcomer Referral Program ("the Program") encourages existing TD clients to refer their friends or family. Eligible referrers and friends will receive a referral reward by completing the qualifying steps as set out in the Terms and Conditions (T&Cs) below. Use of the referral code represents acknowledgement and acceptance of these T&Cs.

Eligibility

2. To be eligible for the Program, the person making the referral (the "Referrer") must:
 - Be a resident of Canada;
 - Be age of majority in their province or territory of residence;
 - Have an existing TD Canadian dollar Chequing or Savings account that is open, active, and in good standing; and
 - Meet the Qualifying Steps for Referrers below.
3. To be eligible for the Program, the person receiving the referral (the "Referee") must:
 - Qualify for either the [TD New to Canada Banking Package](#) or the [TD International Student Banking Package](#); and
 - Meet the Qualifying Steps for Referees below.
4. Qualifying Steps for Referrer:
 - Obtain a Referral Code:

A Referrer can obtain the referral code through multiple channels:

 - a. Referrer may receive an email with a unique referral code;
 - b. Referrer can log into TD EasyWeb or TD app to get their code; or
 - c. Referrer can visit a TD branch to request a unique referral code to be sent to their registered email address.
 - Share the Referral Code:
 - a. Through the TD app: click the "share" button on the TD app and use a direct messaging option to send to the Referee.
 - b. Through other means: copy the Referral Code along with the [\[https://www.TD.com/ReferralProgram-Terms-Conditions\]](https://www.TD.com/ReferralProgram-Terms-Conditions) from TD EasyWeb or email and share via direct message to the Referee.

5. Qualifying Steps for Referee:

- Receive a Referral Code directly from a Referrer.
- Open one of the below chequing accounts (the “Eligible Account”):
 - a. TD Unlimited Chequing Account; or
 - b. TD Student Chequing Account.
- Within 30 days of opening an Eligible Account, provide the Referral Code to a TD Branch employee and qualify for either the TD New to Canada Banking Package, or TD International Student Banking Package (the “Package Enrollment”).
- If the Referee has opened the:
 - a. TD Unlimited Chequing account, complete **any two of the following activities**, with the related transactions posted to the Eligible Account within 90 days of Package Enrollment:
 - I. Receive a recurring Direct Deposit from an employer, pension provider or the Government. The Direct Deposit must occur either weekly, biweekly, monthly, or twice per month. Whether or not a recurring Direct Deposit is acceptable for this offer is subject to our approval.
 - II. Make an Online Bill Payment of at least \$50 through TD EasyWeb or the TD app.
 - III. Have a recurring Pre-Authorized Debit of at least \$50 come out of your account. Pre-authorized Debit must occur either weekly, biweekly, monthly, or twice per month. [Learn more about Pre-authorized Debit.](#)

OR

- b. TD Student Chequing account, complete **any two of the following activities**, with the related transactions posted to the Eligible Account within 90 days of Package Enrollment:
 - I. Set up a recurring Direct Deposit from your employer or the Government. The Direct Deposit must occur either weekly, biweekly, monthly, or twice per month. Whether or not a Recurring Direct Deposit is acceptable for this offer is subject to our approval.
 - II. Send or receive one e-Transfer of at least \$30.
 - III. Make an online purchase using your TD Access Card with Visa* Debit.
 - IV. Set up a recurring Pre-authorized Transfer Service or Simply Save from the New Student Chequing Account to a TD Every Day Savings Account or TD ePremium Savings Account. Recurring Pre-authorized Transfer can be daily, weekly, bi-weekly, monthly. Simply Save can be daily, weekly, or bi-weekly of any amount between \$0.50 to \$5.00.

Referral Reward:

6. The current rewards available to Referrers and Referees are disclosed on [\[https://www.td.com/ca/en/personal-banking/solutions/new-to-Canada/referral-program\]](https://www.td.com/ca/en/personal-banking/solutions/new-to-Canada/referral-program) (the "Referral Reward").
7. Within 15 days of completing the Qualifying Steps for Referrers and Referees, and subject to eligibility, the Referral Reward for the Referrer and Referee will be credited to their respective TD

accounts. If the Referrer or Referee has multiple TD accounts, TD reserves the right to determine which account to credit the Referral Reward.

8. Accounts must remain open, active, and in good standing at the time of reward payout.
9. Referral Rewards are subject to change anytime without notice.
10. For greater certainty, the Referrer and Referee will receive the Referral Reward amount that is disclosed on the day the Referee completes the Package Enrollment.
11. If the Referral Reward is not received within 15 days of completing the Qualifying Steps for Referrers and Referees, participants have 30 days to notify TD, or the Referral Reward is forfeited.

Limitations and Conditions:

12. TD may change, extend, or withdraw the Program, or these T&Cs, at any time. If required by law, we will notify you of the changes; the notice can be made through any of the following methods: EasyWeb, TD app, public website at [<https://www.td.com/ca/en/personal-banking/solutions/new-to-Canada/referral-program>], email, or paper mail.
13. There is a limit of one (1) Referral Reward payable to a Referrer for each Referee who meets the eligibility and completes the Qualifying Steps for Referees, and a limit of one (1) Referral Reward payable to a Referee, regardless of how many accounts are opened by the Referee.
14. A Referrer may receive a maximum of ten (10) successful Referral Rewards per calendar year (starting from January 1st and ending December 31st).
15. For joint accounts opened by multiple eligible Referees, only one (1) Referral Reward is available per account.
16. The Referrer must share their Referral Code with the Referee using direct messaging; mass messaging or unsolicited referrals are not permitted.
17. Referral Rewards are not transferable or substitutable.
18. TD staff members or any TD customers who have a joint account with a TD staff member are not eligible to participate in this program.
19. TD reserves the right to suspend, limit, withdraw, or reverse Referral Rewards from Referrers or Referees who are determined to be ineligible, or are suspected of fraudulent activity, abusive behavior, gaming the system, or violation of these T&Cs.

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