

Discover Your TD® Aeroplan® Visa* Business Card

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TD® Aeroplan® Visa* Business Card

Welcome Guide

The Card that connects
business to better flying



Getting Started





Welcome to your new TD® Aeroplan® Visa Business Card

Quick steps for getting started and making the most of your Card:

- ✈ **Learn more about the features and benefits** of your TD® Aeroplan® Visa Business Card by calling **1-800-983-8472** to speak with a Business Credit Card specialist.
- ✈ **If you have not done so already, complete your Aeroplan profile** at aircanada.com/myaeroplanprofile to check your points balance, review transactions and manage your rewards – all in one convenient place!
- ✈ **All Additional Cardholders must link their Aeroplan number** at aircanada.com/linkmycard in order to receive access to a free first checked bag when travel originates on an Air Canada flight.
- ✈ **Update your Card as the Primary Card on your favourite mobile apps** for auto reloads, food delivery and transportation to enjoy convenience for your everyday eligible business purchases.
- ✈ **Learn how to set up your Card on your phone** at td.com/waystopay to pay for purchases at participating retailers through **Apple Pay¹, Google Pay¹ and Samsung Pay¹**.
- ✈ **Set up regularly recurring bill payments on your account** with participating merchants to save time and avoid late fees, with bills paid automatically on their due dates. Visit td.com/mybusinesscard to learn more.
- ✈ **Register for online statements on EasyWeb® Online banking** to save time and stay organized, go to easyweb.td.com



Manage your Account, your way

 <p>TD Green Machine® ATMs:</p> <p>Access and manage your account at any of our ATMs.</p> <p>Find an ATM at td.com/branchlocator</p>	 <p>Business Credit Card specialist:</p> <p>Give us a call to access or manage your business Card account.</p> <p>Call 1-800-983-8472.</p>
 <p>EasyWeb® Online banking:</p> <p>Manage your account easily online.</p> <p>Go to EasyWeb at easyweb.td.com</p>	 <p>TD app:</p> <p>Get secure access to TD's mobile banking service anywhere you are.</p> <p>Download the app at td.com/app</p>

Help and assistance

- ✘ **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device or by phone at **1-800-983-8472**.
- ✘ **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at **1-800-983-8472**. You can also temporarily turn your Card on or off using the TD Card Management Tool. Learn how at td.com/cmt
- ✘ **Fast, reliable access to cash.** You can access a Cash Advance at over one million ATMs worldwide, at all TD branches and at select financial institutions around the world.
- ✘ **Getting information when you need it.** The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances and contact numbers for embassies and consulates.

Ways to pay



Cover business expenses with TD Visa Cheques

If you need to pay for a business expense that can't be charged to a credit card, use TD Visa Cheques² anywhere cheques are accepted, and the amount of your business expense will be processed directly to your TD® Aeroplan® Visa Business Card Account as a Cash Advance.

Call to request yours: **1-800-983-8472**.



Tap to pay with Visa

Contactless payments are a secure, convenient way to pay for small-dollar purchases at participating retailers. It's faster and more convenient than cash – and your Card never leaves your hand.



Save time with Apple Pay¹, Google Pay¹ and Samsung Pay¹

These Digital Wallets are accepted in a growing number of shops, restaurants, and other retailers, making it convenient and easy to use for your everyday business purchases.

To learn more: www.td.com/waystopay



Paying online with your TD Visa Card is easy, smart and secure

Online buying is evolving so you can pay with fewer clicks. Paying online with your TD Visa Card is easy, smart, and secure. Just click to pay with your TD Visa when you see the Click to Pay icon where Visa is accepted.

Learn more at visa.ca

Managing Expenses

Stay on top of your business Credit Card spending with the TD Card Management Tool

As a business owner, you have a lot on your plate. That's why when you get a TD Business Credit Card, you also get exclusive access to the TD Card Management Tool – designed to save you time and make your day-to-day easier.

You can access and organize the information you need to help you make informed decisions about what matters most.

By separating your business and personal expenses, you can get a clear, real-time view of your spending behaviour and balances, all in one easy-to-use online tool. Plus, you can create custom reports, track your employees' spending, adjust your credit limits and apply spend controls with the click of a button.

It's just business, not personal

When you get a business Credit Card with TD, you get access to the TD Card Management Tool.

This easy-to-use tool lets you:

- ✕ Redistribute your business's available credit between Cardholders anytime
- ✕ Easily set restrictions on spend type, geography and thresholds of your Card
- ✕ Choose to temporarily turn a Card on and off
- ✕ View a dashboard of your key business expenses
- ✕ Track your and your employees' spending
- ✕ Create numerous customizable reports with up to 18 months of business transaction data
- ✕ Search your spending by date, amount or vendor
- ✕ Access your balances and payment history, and more

Find out more at td.com/cmt

Take control

Flexibility

Move your credit limits between your Cards at any time.

Self-serve

Easy-to-use features put your finances in your hands – anytime, anywhere.

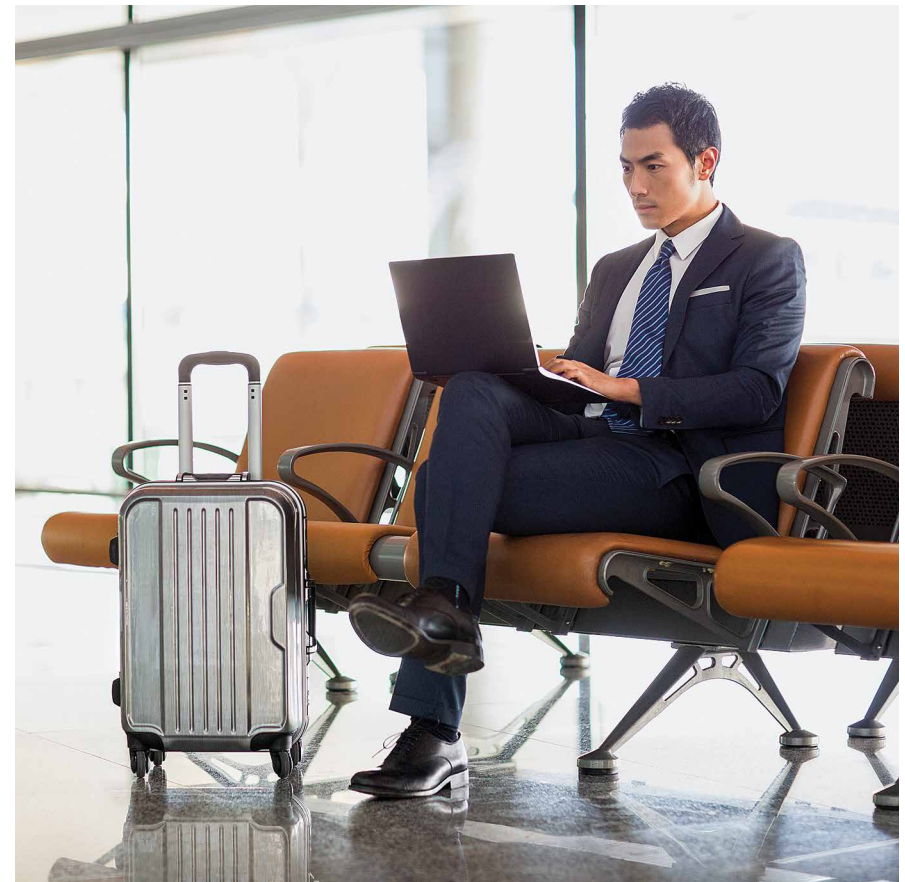
Faster and easier

Simplified expense management means more time to focus on growing your business.

Paperless

All your reports are conveniently organized in one place online.

Learn more at td.com/cmt





Separate your spending

Don't mix business with pleasure is a common saying, but not everyone follows that advice when it comes to their credit cards. By keeping your business expenses and personal spending separate, you can take advantage of the TD Card Management Tool.

- ✘ **Track Employees' Usage:** Ever wonder who's spending what and where? Now you can organize spending reports by Cardholder or supplier category, so you always know how your funds are being spent.
- ✘ **Watch Your Spending:** The TD Card Management Tool's dashboard makes it easy to view your expenses at a glance or take an in-depth look through category and individual Cardholder spend views.
- ✘ **Redistribute Credit Limits:** It's never been this easy to reallocate your credit limits. Redistribute your available credit between Cardholders to meet your specific business needs with the simple click of a button.
- ✘ **Customize Reporting Periods:** You can gain new insights about your business by setting reporting periods between any dates you choose – not just your billing cycle.
- ✘ **View Balance and Payment History:** Delve into an archive of your balances, payments and reports to monitor changes in spending behaviour over time.

Try out the TD Card Management Tool in your EasyWeb Business Account

Give it a try at td.com/cmt

Or call us at 1-866-222-3456 to find out more

Earning Aeroplan Points

Earn Aeroplan points on every eligible purchase

With your TD® Aeroplan® Visa Business Card, you earn Aeroplan points on every eligible purchase you make on your Card. Earn Aeroplan points faster:

- ✂ **Earn 2 Aeroplan points³** for every \$1 you spend on eligible Air Canada® purchases, including Air Canada Vacations®.
- ✂ **Earn 1.5 Aeroplan points³** for every \$1 you spend on eligible travel, dining and select business category purchases such as shipping, internet, cable and phone services using your Card.
- ✂ **Earn 1 Aeroplan point³** for every \$1 you spend on all other eligible business purchases on your Card.
- ✂ **Earn points twice⁴** when you pay with your Card and provide your Aeroplan membership number at over 150 Aeroplan partner brands and at 170+ online retailers. Learn more at aircanada.com/retailpartners and aircanada.com/aeroplanestore.

Remember, your points will not expire so long as you are a TD® Aeroplan® Visa Business Cardholder.

Earn points faster and get to your travel plans sooner!

Add Additional Cardholders

Need more Cards for your business? Add Additional Cardholders⁵ and earn more points! Earn points every time they make eligible business purchases on their Cards.

Find out how at td.com/getstartedbusinesscard

Earn Aeroplan points with regularly recurring bill payments

Set up Pre-Authorized Payments on your account for business expenses, like utilities and phone bills. You'll earn Aeroplan points and your bills will be paid automatically on their due dates.

Find out how at td.com/mybusinesscard

Reach Aeroplan Elite Status more quickly

The Primary Business Cardholder⁶ will earn 1,000 Status Qualifying Miles and one (1) Status Qualifying Segment for every \$5,000 of net purchases (less any returns and credits)⁷.

Learn more about Aeroplan Elite Status at aircanada.com/elite



Redeeming Aeroplan Points

Redeem your points for travel and so much more

Every seat, every flight, no restrictions

Every Air Canada seat available to buy for cash is also available for points – no restrictions, no blackout periods.

Receive access to preferred pricing⁸ on flight rewards.

As a Primary Business Cardholder, you can often book flight rewards for fewer points.

Use Aeroplan points for more than flights

Redeem your points across your trip, from hotel rooms to car rentals.

Use Aeroplan points for life's necessities

Aeroplan isn't just about travel. Use your points for merchandise, experiences and gift certificates.

Learn more at aircanada.com/redeem

See more places with Aeroplan.

Choose flights to 200+ destinations with Air Canada®, and to over 1,300, together with 30+ airline partners⁹.

Where could your Aeroplan points take you?

Plan your future reward travel by using Aeroplan's Points Predictor Tool™. Check your preferred itinerary, and the tool will show you the range of points you'll likely need to redeem for that flight reward. And don't forget – as a Primary Business Cardholder with a TD® Aeroplan® Visa Business Card, you'll have opportunities to redeem for fewer points when you log in to aircanada.com

Use the Points Predictor Tool and start exploring today!
Visit aircanada.com/pointspredictor

Redeem more flexibly with Points + Cash

You have the flexibility to pay for part of your trip with points and use your TD® Aeroplan® Visa Business Card to pay for the rest (and earn points, too).

Learn more at aircanada.com/redeem



Travel Benefits



Air Canada travel benefits¹⁰

Whether you book using points or cash, enjoy the following benefits on any flight operated by Air Canada®, Air Canada Rouge® or under the Air Canada Express® banner:

✕ **Free First Checked Bag¹¹**

Travel lightly through the airport and save on baggage fees. The Primary Business Cardholder, Additional Cardholders, and travel companions (up to eight) travelling on the same reservation will all enjoy your first checked bag free (up to 23kg/50lb) when travel originates on an Air Canada flight.

All Additional Cardholders must link their Aeroplan number at aircanada.com/linkmycard to receive access to a free first checked bag when travel originates on an Air Canada flight.

✕ **Air Canada Maple Leaf Lounge One-Time Guest Passes¹²**

Relax before take-off, using your Air Canada Maple Leaf Lounge™ guest pass. The Primary Business Cardholder will earn a pass for every \$10,000 of net purchases (less any returns and credits), up to a maximum of four passes a year. Passes can be used by the Primary Business Cardholder or Additional Cardholders and their guest, at select Air Canada Maple Leaf Lounges in North America with a same day ticket on a departing Air Canada flight.

Save time at the border with NEXUS™

Enjoy expedited border crossings when travelling to the U.S. and back to Canada. Once every 48 months, each Cardholder on the Account will receive a rebate of up to \$100 CAD for a NEXUS enrollment application and/or renewal fee¹³.



Explore the insurance coverages included with your TD® Aeroplan® Visa Business Card.

Travel Medical Insurance¹⁴

To help you with emergency medical expenses, your TD® Aeroplan® Visa Business Card features Travel Medical Insurance, which includes:

- ✕ Up to \$2 million of emergency medical coverage when you are travelling outside of your home province or territory, whether internationally or within Canada.
- ✕ Direct payment to medical service providers, where possible, for eligible medical emergency expenses such as physician's bills, prescriptions and accidental dental treatment.
- ✕ 24/7 emergency medical assistance.
- ✕ Coverage for the first 15 days of your trip if you are under 65 years of age. If you or your spouse is aged 65 or older, you are covered for the first 4 days of your trip. For longer trips, top-up coverage is available for purchase by calling **1-866-374-1129**.

Trip Cancellation/Trip Interruption Insurance¹⁵

Use your Card and/or Aeroplan points to pay for at least 75% of the cost of the Covered Trip, and you'll have coverage for up to \$1,500 per insured person (up to a maximum of \$5,000 for all insured persons) if you need to cancel your travel plans before you leave because of a covered cause, and up to \$5,000 per insured person (up to a maximum of \$25,000 for all insured persons on the same covered trip) if you need to come home early due to a covered cause. If you require additional coverage, you may be eligible to increase your coverage for an additional premium by calling **1-866-374-1129**.

Flight/Trip Delay Insurance¹⁶

If your trip is delayed for over 4 hours, you have coverage up to \$500 for reasonable and eligible hotel, motel or restaurant expenses when you use your Card and/or Aeroplan points to pay for at least 75% of the cost of your transportation.



Common Carrier Travel Accident Insurance¹⁷

You, your spouse and dependent children are eligible for up to \$500,000 in coverage for covered losses while travelling on a common carrier (for example, a bus, ferry, plane or train) whenever you charge the full cost of the transportation to your Card and/or Aeroplan points.

Delayed and Lost Baggage Insurance¹⁶

If your baggage is delayed for over 6 hours, each insured person has coverage up to \$1,000 for the purchase of essentials, such as clothing and toiletries. Coverage is also provided if your baggage is lost by a common carrier. When you use your Card and/or Aeroplan points to pay for at least 75% of the cost of the tickets, each insured person has coverage up to a maximum of \$1,000 per trip.

Auto Rental Collision/Loss Damage Insurance¹⁸

Use your business Card and/or Aeroplan points to pay for the full cost of an eligible car rental and decline the rental agency's Collision Damage Waiver (CDW) to get coverage at no additional cost for up to 48 consecutive days. Please note, some rental agencies may require you to buy the CDW coverage from them. It is important to contact the rental agency before reserving a car to verify their policies.

Hotel/Motel Burglary Insurance¹⁹

When you stay at a hotel/motel within Canada or the United States and use your business Card and/or Aeroplan points to cover at least 75% of the total cost of your stay, you will receive up to \$2,500 coverage per occurrence for most personal items stolen from your hotel or motel room belonging to the Cardholder on the Account and eligible family members travelling with the Cardholder.

Mobile Device Insurance¹⁹

Get mobile device protection of up to \$1,000 in the event of loss, theft, accidental damage or mechanical breakdown for eligible mobile devices when you use your Card to pay all of your monthly mobile bill payments and any upfront costs or charge at least 75% of the purchase price when paying the full cost of your new mobile device up front.



Emergency Travel Assistance Services²⁰

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

- ✕ Translation services in the event of an emergency situation
- ✕ Lost documents and ticket replacement
- ✕ Emergency Cash Transfer in the event of a theft, loss or emergency; our administrator can assist you in obtaining a Cash Advance which will be charged to your Account. In Canada and the U.S., call **1-866-374-1129**. In other countries, call collect **416-977-4425**.

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% off the lowest available base rates^{21,22} in Canada and U.S., and a minimum of 5% off lowest available base rates^{21,22} internationally, on qualifying car rentals.

Avis	Reserve your Avis car rental at avis.com/tdcreditcards Quote Avis Worldwide Discount (AWD) #C078400 at the time of reservation and charge the full rental to your TD® Aeroplan® Visa Business Card.
<hr/>	
Budget	Reserve your Budget car rental at budget.com/tdcreditcards Quote Budget Customer Discount (BCD) #A331700 at the time of reservation and charge the full rental to your TD® Aeroplan® Visa Business Card.

Other Business Benefits



Dedicated business solutions

Expertise you can trust, technical support you can count on, and solutions that adapt as you grow. Our dedicated advisors will take the time to understand your growing business and provide knowledgeable advice and solutions that are right for you.

Book now at td.com/appointment

Enjoy discounts with the Visa SavingsEdge* program²³

Enroll your TD® Aeroplan® Visa Business Card in the Visa SavingsEdge program and enjoy discounts of up to 25% on qualifying business Purchases, including business travel and entertainment, computers and electronics, business services, and more. Your savings are automatically applied to your account and appear as credits on your future statements.

Learn more at visasavingsedge.ca

Enjoy optional Business TD Auto Club Membership²⁴

With optional Business TD Auto Club Membership, know that, in the event of a road emergency, help is just a phone call away.

Find out more at td.com/businessautoclub

Card Security



Explore your TD® Aeroplan® Visa Business Card fraud security features.

Protecting the security of your Card should always be a priority. That's why your TD® Aeroplan® Visa Business Card comes with features that help protect you when you shop online and in person.

Security features

- ✖ **Shop online and in person securely with Visa Zero Liability** – included free with your Card. Be protected in the event that unauthorized transactions are made on your account when you've protected your PIN.
- ✖ **Shop with confidence with chip and PIN technology.** Chip and PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- ✖ **Visa Secure** provides you with increased security and convenience when you shop online.

Personal Identification Number (PIN) security tips

- ✖ Choose a PIN you can remember that's difficult to guess. Don't use a phone number or birthday.
- ✖ Never write down your PIN.
- ✖ Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
- ✖ Never let anyone else know or use your PIN or use your Card.
- ✖ Make transactions only when and where you feel secure. If in doubt, don't use your Card.

Reset your PIN easily and conveniently at a TD Branch or 24/7 at any TD Green Machine ATM. Find the closest branch at td.com/branchlocator



Purchase Security and Extended Warranty Protection²⁵

You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for eligible items you've purchased with your Card:

- ✈ Get repair, replacement, or reimbursement for your purchases should eligible items be stolen or damaged within 90 days of purchase
- ✈ Double your warranty for up to 12 additional months if the eligible item came with a manufacturer's warranty valid in Canada

Fraud protection (24 hours)

Our enhanced protection measures are part of an industry-wide effort to protect you from the inconvenience of Credit Card fraud. In the event that our advanced fraud prevention system detects unusual activity relating to your account:

- ✈ You may receive a phone call from a TD Credit Card Customer Service representative asking you to confirm that you, or an Additional Cardholder, performed a transaction on your TD Credit Card account.
- ✈ During a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our Customer Service representatives.
- ✈ Your Card may be temporarily blocked until we can contact you for verification.
- ✈ You can automatically receive TD Fraud Alerts to your mobile phone any time we suspect suspicious activity on your TD® Aeroplan® Visa Business Card.

Learn more at td.com/fraudalerts

Interest rates, fees and features are effective as of November 8, 2020, unless otherwise indicated, and are subject to change.

The Aeroplan program is a loyalty rewards and recognition program operated by Air Canada's subsidiary Aeroplan Inc. Visit aircanada.com/aeroplan for complete terms and conditions of the Aeroplan program.

- 1 Subject to current \$250 limit for point-of-sale transactions. Certain transactions may not be completed outside of Canada and in-app availability may be limited. Certain merchants may set their limit under \$250. Please check with the merchant about the limit before using Apple Pay, Google Pay or Samsung Pay.
Please visit <http://www.apple.com/ca/apple-pay/> for a complete list of Apple Pay-compatible devices, https://pay.google.com/intl/en_ca/about/ for a complete list of Google Pay compatible devices, and <https://www.samsung.com/ca/apps/samsung-pay/> for a complete list of Samsung Pay compatible devices.
- 2 TD Visa Cheques ("Cheques") are processed as Cash Advances to your TD Credit Card account ("Account") and interest is charged at the annual interest rate that applies to your account for Cash Advances from the transaction date until the total amount of the Cheque is paid in full. Your transaction date appears on your monthly statement. A Cheque will not be processed if the total amount exceeds the available credit on your account or if the account is not in good standing. Cheques cannot be used for repayment of any TD Credit account. Stop payments are not allowed on Cheques. See your TD Business Cardholder Agreement for more details.
- 3 **Purchase of Travel or Dining or Air Canada Products, or Purchases of Shipping, Internet, Cable and Phone services**, means a purchase of travel or travel related services, or a purchase of dining items including those at restaurants, or a purchase from Air Canada or of any of Air Canada's products and services, or a purchase of shipping, Internet, cable and phone services used for your business, each from a merchant classified through the Visa network with a merchant category code (MCC) that identifies the merchant in the "travel" or "dining" or "Air Canada" or "shipping", "internet, cable and phone services" or "Air Canada" category. **Aeroplan points are earned on Purchases charged to the Account as follows:**
 - 2 Aeroplan points (Air Canada Bonus Rate) earned for each \$1 in Purchases of Air Canada Products ; or
 - 1.5 Aeroplan points (Bonus Rate) earned for each \$1 in Purchases of Travel or Dining Products or Purchases of Shipping, Internet, Cable and Phone Services; or
 - 1 Aeroplan point earned for each \$1 in all other business Purchases.
 - Air Canada Bonus Rate and Bonus Rate are earned only on a maximum annual amount of \$80,000 of Purchases of Air Canada Products, Travel or Dining Products, or Purchases of Shipping, Internet, Cable and Phone Services.Please contact TD if you wish to confirm the MCC that applies to a particular merchant, or if the Purchase qualifies as a Purchase of Travel, Dining or Air Canada Products or Purchases of Shipping, Internet, Cable and Phone Services. If you have earned Aeroplan points on the maximum annual amount of Purchases of Travel, Dining or Air Canada Products, or Purchases of Shipping, Internet, Cable and Phone Services, charged to your Account (from January 1 to December 31) or if your Purchase does not qualify as a Purchase of Travel, Dining or Air Canada Products, or a Purchase of Shipping, Internet, Cable and Phone Services, you will instead earn the standard rate of Aeroplan points that applies to all other Purchases charged to the Account as described above. The Air Canada Bonus Rate and the Bonus Rate are in place of and not in addition to the standard rate of Aeroplan points earned on all other Purchases charged to the Account.
- 4 The Toronto-Dominion Bank is not responsible for any Aeroplan points earned under this "earn points twice" feature of the Aeroplan program when the Aeroplan Membership Card is presented. Visit aircanada.com/creditcards for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 5 Business and business owner(s) are responsible for all transactions made on all accounts issued in the name of the business, including those made by Additional Cardholders.
- 6 "Primary Business Cardholder" means the individual who is issued the TD Aeroplan Visa Business Card with an Annual Fee of \$149. Applicable airline benefits will be awarded to

the Aeroplan Account associated with the Primary Business Cardholder, as designated by the Business.

- 7 **Threshold Benefit: Aeroplan Elite Status Qualification Boost**
For every \$5,000 in net purchases (less any returns and credits) charged to the credit card account, the Primary Business Cardholder will receive 1,000 Status Qualifying Miles (SQM) and 1 Status Qualifying Segment (SQS), to be deposited at the end of the next credit card account billing period. Please allow up to 1 week after your credit card account statement date for the deposit to appear. SQM and SQS are not redeemable towards Aeroplan rewards and only count toward Aeroplan Elite Status qualification. SQM do not count towards Million Mile Status. Additional Cardholder(s) are not eligible to receive SQM or SQS through this benefit; however, all net spend by Additional Cardholder(s) will count towards the spend of the Primary Business Cardholder as long as they are associated with the same Aeroplan Account. The Primary Business Cardholder may earn unlimited bonus SQM and SQS during an Elite Status qualification period. All Aeroplan Elite Status conditions apply and can be reviewed at aircanada.com/elite-termsandconditions
- 8 TD Primary Business Cardholders will often require fewer Aeroplan points to redeem for flight rewards through the Aeroplan program than Aeroplan Members who do not hold an Aeroplan co-branded Credit Card. Preferred pricing for flight rewards applies only to flight rewards with Air Canada, not on other airlines. The Toronto-Dominion Bank is not responsible for the Aeroplan program and flight rewards' points pricing provided under this program. Visit aircanada.com/aeroplan for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 9 Number of destinations based on the published 2019 route network of Air Canada and its airline partners. Due to travel restrictions, government recommendations and passenger demand resulting from the impact of COVID-19, available destinations may vary.
- 10 **Preconditions/General T&Cs** The Aeroplan number of the person accessing the benefit must be included in the qualifying reservation, and the name on the airline reservation must be identical to the name on the Aeroplan account of the traveller. For Additional Cardholders' ability to access available benefits, their Aeroplan number must be linked to a valid credit card account as verified by the bank. Linking can be done by visiting www.aircanada.com/linkmycard. Please allow up to 72 hours after the credit card is approved, or the Aeroplan number of the Additional Cardholder is linked to the Additional Cardholder credit card, for these benefits to be activated. The Primary Business Cardholder and Additional Cardholder(s) must be in good standing at time of flight for airline benefits to apply. Airline benefits will no longer be available upon account closure, regardless of reason for closure, or if the credit card product is changed. Aeroplan membership and benefits are subject to the Aeroplan Program Terms & Conditions (aircanada.com/aeroplan-termsandconditions) and any applicable Air Canada terms and conditions relating to a benefit, as determined by Air Canada in its sole discretion and as may be changed from time to time.
- 11 **Free First Checked Bag**
The Primary Business Cardholder or Additional Cardholder, and up to eight (8) other passengers travelling on the same reservation (up to a maximum of nine (9) travellers), are each entitled to a free first checked bag up to 23kg/50lb. Benefit only applies when checking in with Air Canada, for a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Benefit is not available if check-in is with another airline. If the first checked bag is already complimentary (for example, as a result of Aeroplan Elite Status or fare purchased), there is no additional checked bag benefit that will be provided. Free first checked bag benefit may not be applied retroactively, and no refunds will be issued. Service charges for additional/oversized/overweight baggage may apply. For more information on baggage restrictions, please visit aircanada.com/baggage
- 12 **Air Canada Maple Leaf Lounge One-Time Guest Pass**
The Primary Business Cardholder is entitled to receive one (1) Air Canada Maple Leaf Lounge One-Time Guest Pass (each a "Guest Pass") for every \$10,000 in net purchases charged to the Primary Business Cardholder account (less any returns and credits) within an account year (being each consecutive 12-month period starting when the

Annual Fee is charged) up to a maximum of 4 Guest Passes in an account year per Aeroplan Account. All net spend by Additional Cardholder(s) will count towards the spend of the Primary Business Cardholder as long as they are associated with the same Aeroplan Account. All earned Guest Passes will be deposited up to 2 weeks following the Cardholder renewal year. Each Guest Pass will expire twelve (12) months from the date of issuance. One Guest Pass may be used for single admittance by the Primary Business Cardholder, Additional Cardholder(s), or any guest(s) accompanying any of them to access an eligible Air Canada Maple Leaf Lounge (as identified below) upon presentation of a Guest Pass, along with a same-day, confirmed ticket on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express brand. Eligible Air Canada Maple Leaf Lounges are limited to those Maple Leaf Lounges located in Canada and in the United States only and exclude international Air Canada Maple Leaf Lounges located in the international departure zones of Canadian airports. Access also excludes Air Canada Signature Suites and lounges operated by third parties, such as the Star Alliance member airlines. Any guest entering an Air Canada Maple Leaf Lounge using a Guest Pass must be accompanied by the Primary Business Cardholder or Additional Cardholder. Anyone under the age of majority entering an Air Canada Maple Leaf Lounge must be accompanied by an adult with access to the lounge. Age of majority is determined by the jurisdiction in which the Air Canada Maple Leaf Lounge is located. Benefit may only be used as described, and otherwise cannot be transferred. Access is subject to space availability. Unused Guest Pass will automatically be cancelled on the date the credit card is closed, or if the credit card is changed to a different product. All Air Canada Maple Leaf Lounges Terms and Conditions apply and can be reviewed at aircanada.com/lounges-termsandconditions

- 13 The Account will receive a statement credit up to a maximum of \$100 CAD for the amount posted to the Account for a NEXUS application fee regardless of NEXUS application approval. There is a maximum of one (1) NEXUS statement credit available when a qualifying NEXUS application fee is posted to the Account in any given 48-month period and the number of available NEXUS statement credits will be equal to the number of Cardholders on the Account when a qualifying NEXUS application fee is posted to your Account. The 48-month period starts when the first qualifying NEXUS application fee is posted to the Account. To be eligible for the statement credit, the Account must be in good standing at the time the NEXUS application fee is charged and posted on the Account. NEXUS means the expedited border control program offered jointly by the Canada Border Services Agency and the U.S. Customs and Border Protection. The terms of the NEXUS program are established by NEXUS, please visit www.cbsa-asfc.gc.ca/prog/nexus/term-eng.html. The Toronto-Dominion Bank and its affiliates are not responsible for the NEXUS program.
- 14 Underwritten by TD Life Insurance Company. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. The day of departure from and the day of return to your province or territory of residence each count as one full day. 15-day coverage if you're under 65 and 4-day coverage if you're 65 or older. Note that this insurance offers different benefits, with different terms and conditions, then the optional Travel Medical Insurance that may be medically underwritten and is available for purchase to all TD customers, which you may be eligible to top up with.
- 15 Underwritten by TD Life Insurance Company (for medical covered causes) and TD Home and Auto Insurance Company (for non-medical covered causes). To be eligible for this insurance, at least 75% of your trip cost must be paid for using your TD Credit Card and/or Aeroplan points. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. Note that this insurance offers different benefits, with different terms and conditions, then the optional Trip Cancellation and Trip Interruption Insurance that is available to all TD customers.
- 16 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of your trip must be paid for using your TD Credit Card and/or Aeroplan

points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.

- 17 Underwritten by TD Life Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or Aeroplan points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 18 Underwritten by TD Home and Auto Insurance Company. Car Rentals must be charged in full to the Card and/or associated Aeroplan points, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver (CDW) coverage must be declined by the Cardholder. Please note, in some jurisdictions, rental agencies may not permit you to decline their CDW coverage. It is important to call the rental agency before booking your car rental to confirm their insurance requirements. Refer to Auto Rental Collision/Loss Damage Insurance section of your TD Credit Card Cardholder Agreement for rental exclusions and further details.
- 19 Insurance coverages are underwritten by American Bankers Insurance Company of Florida (ABIC) under Group Policy TDA112020. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificates of Insurance included with your TD Credit Cardholder Agreement. ABIC, its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc.
- 20 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
- 21 Provided by Avis Rent A Car System LLC. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions.
- 22 Provided by Budget Rent A Car System, Inc. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions.
- 23 The Visa SavingsEdge Program is provided by Visa Canada. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of this Program.
- 24 TD Auto Club is provided by Dominion Automobile Association (2004) Limited, an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- 25 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, at least 75% of the item must be paid for using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.

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