

2024 Public Accountability Statement

The Toronto-Dominion Bank's 2024 Public Accountability Statement details many of the Bank's activities surrounding community development, charitable donations, small business financing, taxes paid and number of employees. This document fulfils all requirements of the Canadian federal government's Public Accountability Statements Regulations (section 627.996 of the *Bank Act*) and pertains to our most recent fiscal year (November 1, 2023 to October 31, 2024). All currency is in Canadian dollars unless otherwise noted.

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Community Development and Philanthropic Activity

We strive to make a positive contribution to the economic, environmental and social development of our communities in meaningful and innovative ways. In 2018, TD launched the TD Ready Commitment – our corporate citizenship platform that focuses on four areas that we call the Four Interconnected Drivers of Change: Financial Security, Vibrant Planet, Connected Communities and Better Health.

Charitable Donations and Philanthropic Activities in Canada

In 2024, TD donated over \$169 million¹ to support community organizations across our footprint, contributing to our target of \$1 billion in philanthropy by 2030 (\$854 million, cumulative total donations, 2019 to 2024). This included over \$117 million¹ in donations to community organizations in Canada, supporting 1,802 organizations across the country.

Below are some initiatives² we supported through the TD Ready Commitment in 2024. Additional examples can be found in the 2024 Corporate Citizenship Year in Review Newsletter.

Financial Security

CA Early Learning: TD committed \$975,000 over three years to support the expansion of **JUMP Math**'s free tutor training and resources for students in Grades 1-6. JUMP Math collaborates with community organizations that employ tutors that reflect the communities they serve. The program's scaffolded teaching approach, which provides temporary support to help students build understanding and independence, is informed by cognitive science research and educational psychology studies³ and aims to improve math performance and reduce math anxiety. By focusing on at-risk learners in priority neighbourhoods across Canada, JUMP Math tutor training and resources aims to help students build confidence and improve Math outcomes.

CA Financial Literacy: TD committed \$200,000 over two years to **Women's Shelters Canada (WSC)** to help address a gap in integrated financial literacy programming in shelters across Canada. This initiative aims to support Violence Against Women (VAW) shelters in developing and scaling economic empowerment and financial literacy programs. WSC will share best practices, develop training materials, and establish a Community of Practice to equip workers with the tools to deliver financial literacy programming aimed at supporting women who are escaping domestic and economic abuse regain financial independence and stability.

CA Income Stability: TD contributed \$600,000 over two years to **Trade Winds to Success** to support individuals from Indigenous communities overcome barriers to entering and building careers in the trades. Through the Residential Construction Program, learners

gain foundational skills and hands-on training under instructors, covering carpentry, plumbing, electrical, flooring insulating, and more. Graduates earn 330 hours of carpentry experience, credited toward their apprenticeship hours, and are connected to employment opportunities with local employers and community construction projects. This program aims to address a critical need for skilled tradespeople in Alberta while supporting individuals from Indigenous communities enter and access opportunities in the trades.

CA Affordable Housing: In September 2024, TD pledged \$675,000 over three years to **Children's Aid Foundation of Canada (CAFC)** to support youth transitioning out of government care in accessing stable housing. Each year, approximately 2,300 young people transition out of care at age 18 or 19, depending on their province, and face significant challenges that put their well-being at risk both in the short and long term. The National Housing Program for Youth Leaving Care aims to ease this transition by providing affordable housing and essential support resources for more than 1,500 young people. Funding from TD will go towards two main areas of focus: Housing Navigators and Financial Support. Trained social workers guide youth through housing options, assist with navigating the rental process, and connect them with wraparound supports. Financial assistance, such as deposits for first and last months' rent or essential housing items, is also available to help further ease the transition to independent living. This initiative builds on the Bank's longstanding relationship with CAFC, which began in 1999.

¹ Figures are disclosed in CAD Equivalent and include any donation commitments recognized as a legal obligation or a constructive obligation and expensed in 2024 before they were paid out. Figure does not include donations made through TD Friends of the Environment Foundation.

² Information and specifications provided, including expected benefits, have been provided and/or confirmed by the applicable organization.

³ Jump math. (2024, November 28). Science of Learning Research. <https://jumpmath.org/ca/science-of-learning-research>

Vibrant Planet

CA Green Spaces: TD committed \$365,700 over three years to support phase three of the **Sous les pavés – Under the Cobblestones** project at **Centre d'écologie urbaine**. According to the Centre d'écologie urbaine, this project engages communities across Quebec to help replace impermeable surfaces and transform paved areas with green spaces. Additionally, the Centre d'écologie urbaine highlighted that these redesigned areas can offer ecological benefits such as helping with storm water management, reduction of heat islands, reduction of soil mineralization, water filtration and air quality improvement.

CA Low-Carbon Economy: TD is providing \$220,000 over two years to **TREC Charitable Foundation**, also known as Relay Education, to expand its **Readying the Solar Workers of Today and Tomorrow** program. According to TREC Charitable Foundation, this initiative trains youth from Indigenous and newcomer/refugee communities in the technical and scientific skills needed for residential, commercial and utility solar installation jobs. Participants gain workplace safety certifications and foundational skills through modules on Solar Installation, Operations, and Maintenance, as well as GIS Mapping for Solar Energy Worksites, helping prepare participants for solar roles in land-use planning, impact assessments, project designs, and stakeholder and community engagement.

Connected Communities

CA Local Needs: TD supported **Skipping Stone Foundation** in Calgary, which offers a communal space and programming for transgender and gender-diverse individuals who face systemic and social discrimination. Through semi-monthly community support groups, peer mentoring and community-building events, participants have the opportunity to develop connections with family, friends and their communities. These relationships play an important role in fostering resilience, promoting positive identity development, and enhancing overall well-being in the face of discrimination and stigma.

CA Arts and Culture: TD renewed its support for **Obsidian Theatre** in Toronto, which is dedicated to amplifying Black voices through productions and artist development programs. Funding from TD will support five to six mainstage productions as well as training opportunities for emerging Black artists, including the Playwrights Unit – a nine-month intensive program culminating in a workshop and showcase – and the Young, Gifted, and Black national program. This year, TD's contribution will also help establish a new Associate Artistic Director/ Company Dramaturg position, furthering professional development and deepening Obsidian's connections with young-in-craft artists in Toronto.

Better Health

CA Innovative Solutions: Kids Brain Health Foundation received a \$499,800 donation from TD towards the development of an innovative AI-driven app designed to assist autistic youth living with decreased sound tolerance (DST). DST, an atypical sensory behavior affecting between 45%–90% of this demographic, can make everyday sounds such as car horns, phones ringing and dogs barking painful and anxiety-inducing. The app will offer customizable sound masking and blocking solutions using headphones, helping youth participate safely in daily activities without relying on socially isolating and unsafe noise-cancelling alternatives.

Innovative Solutions: TD provided a \$750,000 donation to support **West Park Healthcare Centre's new Chronic Obstructive Pulmonary Disease (COPD) Collaborative Care** project. The project, a collaboration between West Park Healthcare Centre, Black Creek Community Health Centre, and the Ontario Lung Association, aims to help increase awareness of Chronic Obstructive Pulmonary Disease (COPD) by improving access to COPD screening and diagnosis, particularly for youth and newcomers in the Black Creek community who may face barriers to accessing health care services. The funding will also support a Quit Vaping campaign that aims to provide health education and resources for youth struggling with vaping addiction.

Employee Volunteering

- In 2024, we continued to offer an array of virtual and in-person volunteer opportunities to TD colleagues through the **TD Ready Commitment Network**, our community engagement hub. These opportunities included volunteering and community leadership, colleague fundraising initiatives, group experiences and online learning to help colleagues connect to their local communities.
- TD has an active volunteer force. In 2024, Canadian colleagues in our TD Ready Commitment Network reported over 99,000 volunteer hours to better their communities. For every 40 hours or more employees spend volunteering with a registered charity in a 12-month period, they are eligible to receive a \$500 grant that TD will make on their behalf to the charity. In Canada, over 500 of these grants were issued in 2024, totaling over \$250,000. Additionally, TD raised more than \$22.4 million through employee giving campaigns across North America in support of charitable organizations across Canada and the US.

- The **TD Mindpower: Analytics for Social Good** initiative where TD colleagues get to volunteer their analytics and reporting skills to help not-for-profit organizations discover new insights and solve challenges. Since the program launch in 2018, over 500 TD colleagues across North America have been engaged to complete almost 60 analytics projects for non-profit organizations. In 2024, the

TD Mindpower program engaged 280 TD volunteers (including 249 Canadians) and completed 18 projects for our not-for-profit partners. On average, volunteers scored the program at a 9.5 out of 10 and not-for-profit partners consistently gave us a 10 out of 10, telling us our insights are valuable long-term contributions to their organizations and the community they serve.

Small Business

At TD, we help small businesses grow through our offerings of banking solutions, products and services, including our offering of small business credit and deposit account products. To help our small business customers facing uncertainty and financial hardship, we continue to offer credit and repayment solutions to eligible customers. We also support small businesses through the strong relationships our Business Bankers build with our customers and communities. TD has Account Managers who receive training to help provide best-in-class advice based on the unique needs of each business. We also continue to invest in our business to enhance our technology to help provide faster access to credit and simplify the process for our customers.

To help promote healthy and effective relationships with small businesses, we remain committed to the voluntary Canadian Bankers Association's Model Code of Conduct for Bank Relations with Small and Medium-Sized Businesses, which contains minimum standards for bank dealings with these businesses. TD's Senior Vice President, National Agriculture, Merchant Solutions, Small Business Banking & Specialized Segments, is responsible for helping ensure the code is implemented and followed by colleagues.

Highlights of how we supported small businesses this year include:

- 2024 was the first full year of the **Black Entrepreneur Credit Access Program**, launched in 2023, as part of our Black Customer Experience Strategy. This program helps to foster economic inclusion by providing more equitable access to credit for Black entrepreneurs in Canada, who may disproportionately face hurdles securing funding for their businesses, helping to foster economic inclusion. The program also offers dedicated support and resources through specialized small business account managers and a team of Business Development Managers across Canada dedicated to serving the Black community. We offer support for all applicants, including those who do not qualify for funding or are declined. Customers who do not qualify are encouraged to work with our specialized Account and Small Business Managers to obtain additional resources on their journey. Additionally, we work with many regional and national organizations across Canada, including Black Opportunity Fund and FACE, to help with readiness and capacity building for declined applicants.
- TD Insurance launched **TD Insurance for Business** in 2023, a direct insurance product offering, tailored for small businesses in Canada and available in all provinces and territories. TD Insurance for Business provides tailored coverage for micro and small businesses across a number of industries, including retail, contractors, wholesale, business and professional services and healthcare.
- In 2024, TD continued to support and amplify awareness for the **Refugee Entrepreneur Supplier Diversity Certification Program**, which was introduced in 2022 by the Canadian Aboriginal and Minority Supplier Council (CAMSC) and the Tent Partnership for Refugees. TD is paying the certification fees for refugee-owned businesses during the three years of the program, ending October 31, 2025.
- In Canada, we continued to help connect women business owners to resources and programs through our Women in Enterprise team. The team focuses on increasing TD's support for women-owned and -led businesses through our offerings of banking solutions, products and services. The team also helps provide these businesses with access to the connections, tools and resources to help them succeed. For example, we provided funding to support collaborations across Canada, including to **The Forum**, **Start Up Canada** and **The Finance Cafe**, which was used to help provide access to non-financial services like coaching and mentoring to women-owned businesses. We also continued to provide a list of resources and programs available to women entrepreneurs through our Women in Business website.

Access to Banking

Having a variety of options makes it easier for seniors, students, youth and low-income individuals to start and maintain a banking relationship. TD opens personal accounts regardless of whether a person is unemployed, is or has been bankrupt or is unable to make an initial deposit, as long as required conditions are met. TD is involved in many programs to help minimize social barriers and increase access to financial services primarily through its financial education initiatives detailed in our Annual Sustainability Report. We strive to help improve customers financial resilience and personal well-being by providing them with the tools and knowledge to manage their accounts.

In Canada, options designed to enhance access to banking services include the following:

- All customers can select the TD Minimum Chequing Account, a low-fee, basic banking option.
- For students and youth, the TD Student Chequing Account includes unlimited free debit transactions each month.
- For seniors (60 years of age or older), we offer a monthly-fee discount on the TD Every Day Chequing Account, TD Unlimited Chequing Account and TD All-Inclusive Banking Plan and a no-monthly fee TD Minimum Chequing Account for Seniors receiving the Guaranteed Income Supplement or beneficiaries of the Registered Disability Savings Plan.
- Customers who hold personal chequing and savings accounts with monthly transaction limits can purchase a transit fare or pass knowing this debit purchase will not be included in their transaction tally.
- Our website and mobile banking app are available in English, French and simplified and traditional Chinese. The New-to-Canada section of TD's website is also available in 10 additional languages.
- The TD Access Card allows customers to use their debit card in Canada and internationally to make purchases online, at a point-of-sale terminal or transact at an automated teller machine (ATM).
- Customers can choose their preferred denominations when withdrawing money at select ATMs.
- Customers can pay Canadian bills from accounts and transfer money between accounts in branch, through the TD mobile banking app, our Phone Channel, online and using ATMs.
- Customers can access their transaction history through TD EasyWeb and the TD mobile banking app, as well as deposit cheques through the TD mobile banking app.
- The TD MySpend app is an easy-to-use money management tool that helps customers monitor spending from their TD Canadian dollar personal banking accounts and credit card accounts. It enables customers to make informed spending choices and find ways to save.
- Customers can now monitor their credit score in the TD App with the TransUnion CreditView® Dashboard, helping improve their financial literacy while monitoring for fraud and helping them stay on top of their credit score.

Accessibility

At TD, we are committed to meeting the accessibility needs of persons with disabilities in a timely manner. In consultation with customers, community members and colleagues with disabilities, TD published an [Accessibility Plan](#) in 2023 that details how we work to identify, remove, and prevent barriers to accessibility.

Additionally, we published a [Progress Report](#) on the Accessibility Plan in 2024 that is available on our Accessibility website. An executive summary of the plan and progress report is available in American Sign Language (ASL) and Quebec Sign Language (LSQ).

To help provide an accessible experience for our customers with disabilities, our accessible services include:

- **Alternate format documents:** Customers can request documents, such as account statements or brochures, in a variety of alternate formats including Braille, large print, e-text, accessible PDF or audio CDs.
- **Braille and large print card sleeves:** Customers can request a card sleeve for their personal or business access cards and credit cards in which the card information is printed in either Braille or Large Print.
- **Digital services:** TD incorporates accessibility standards for online and mobile channels, as well as for the development of its new platforms.
- **Phone channels:** TD offers Teletypewriter (TTY), relay calls and video relay service (VRS) calls to support customers who are Deaf, hard of hearing or have a speech impairment.
- **Branches:** All of our new branches are designed with accessibility as a priority, and existing branches are continuously being upgraded to improve accessibility in accordance with local and provincial regulations. Features include the following:
 - All new branches include accessible and automatic doors and accessible vestibules and washrooms. Many of our older branches have been retrofitted to include these accessibility features.
 - All branches feature wheelchair access to ATMs, safety deposit box coupon booths (viewing rooms) and “back-of-house” staff and operational areas.*
 - Where possible, at least one parking space is reserved for customers with disabilities.
 - All branches feature tablets that offer real-time, two-way video remote interpretation (VRI) for ASL available during branch hours.
- **ATMs:** TD ATMs are accessible in English and French and by plugging in a standard headset, customers can be guided through their transaction with directional audio. Our ATMs are also available in Traditional Chinese, Simplified Chinese, Italian, Portuguese and Punjabi; however, directional audio is not available for these languages. Our ATMs also feature lower screens and buttons to aid in wheelchair accessibility.
- **Training:** Our training on Supporting Customers with Disabilities educates TD colleagues about our accessibility services and serving all customers, including those with disabilities. The course explores a variety of accessibility options and approaches to help meet the needs of our customers.

* Please note that while we strive to ensure all our branches are fully accessible, some locations may not yet have certain accessibility features. If you encounter any issues, please notify us and we will make every effort to assist.

Employee Population in Canada

(as at October 31, 2024)¹

Province or Territory ²	Full-time	Part-time ³	Total
Alberta	3,653	654	4,307
British Columbia	3,286	913	4,199
Manitoba	398	116	514
New Brunswick	2,140	111	2,251
Newfoundland and Labrador	112	40	152
Northwest Territories	8	3	11
Nova Scotia	1,162	123	1,285
Ontario	47,738	4,155	51,893
Prince Edward Island	46	11	57
Quebec	4,715	889	5,604
Saskatchewan	379	82	461
Yukon	13	4	17
Total	63,650	7,101	70,751

¹ All data reflects employee headcount rather than full-time equivalent. Information presented in the table above was extracted from TD's system on the earliest practicable date after October 31, 2024 and, accordingly, there may be slight differences for employment changes that were effective on November 1, 2024.

² TD had no full-time, part-time or casual employees in Nunavut.

³ Part-time includes both part-time and casual employees.

Income, Capital, Insurance Premium and Other Taxes in Canada

(as at October 31, 2024) (in thousands of dollars)

Canadian Tax Jurisdiction	Income Taxes	Capital and Insurance Premium Taxes	Total Taxes
Federal	1,403,656	–	1,403,656
Alberta	22,126	59,403	81,529
British Columbia	60,721	7,527	68,248
Manitoba	4,512	10,051	14,563
New Brunswick	10,207	6,526	16,733
Newfoundland and Labrador	587	7,333	7,920
Northwest Territories	(75)	135	60
Nova Scotia	9,301	20,669	29,970
Nunavut	(36)	616	580
Ontario	797,085	92,006	889,091
Prince Edward Island	234	1,749	1,983
Quebec	40,418	16,857	57,275
Saskatchewan	3,453	6,520	9,973
Yukon	(76)	1,037	961
Total Income, Capital and Insurance Premium Taxes	\$ 2,352,113	\$ 230,429	\$ 2,582,542
Other Taxes¹			\$ 1,622,683
Total Taxes			\$ 4,205,225

The above figures represent the total amount of income, capital, insurance premium and other taxes paid or payable by TD Bank Group during fiscal 2024 (November 1, 2023–October 31, 2024) broken down by the amounts paid or payable to the Canadian federal, provincial and municipal governments.

¹ Other taxes include payroll taxes, transaction and sales taxes, and property and business taxes.

Business Debt Financing in Canada

(as at October 31, 2024) (authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our qualified business customers across Canada. In 2024, authorized business loans totalled approximately \$384 billion.

Provinces and Territories		\$0– \$24,999	\$25,000– \$99,999	\$100,000– \$249,999	\$250,000– \$499,999	\$500,000– \$999,999	\$1,000,000– \$4,999,999	\$5,000,000 and greater	Total
Alberta	Authorized amount (in \$ thousands)	572,174	950,088	665,404	848,066	1,083,028	3,026,152	35,468,899	42,613,811
	Number of clients	10,163	12,438	4,228	2,414	1,618	1,531	669	33,061
British Columbia	Authorized amount (in \$ thousands)	765,187	1,043,017	565,279	762,490	1,328,064	4,163,869	31,297,314	39,925,220
	Number of clients	14,491	13,953	3,655	2,155	1,945	2,098	906	39,203
Manitoba	Authorized amount (in \$ thousands)	77,740	127,654	98,891	130,737	185,064	709,806	4,780,660	6,110,552
	Number of clients	1,660	1,588	578	380	271	331	158	4,966
New Brunswick	Authorized amount (in \$ thousands)	35,089	59,730	42,176	88,128	123,372	340,855	1,679,757	2,369,107
	Number of clients	782	788	264	248	180	172	69	2,503
Newfoundland and Labrador	Authorized amount (in \$ thousands)	19,042	38,180	26,277	39,350	51,218	177,786	†	351,853
	Number of clients	401	401	165	117	76	83	†	1,243
Nova Scotia	Authorized amount (in \$ thousands)	59,909	86,422	62,450	88,571	150,853	476,812	6,119,231	7,044,248
	Number of clients	1,291	1,104	363	250	219	214	176	3,617
Ontario	Authorized amount (in \$ thousands)	2,675,239	3,587,279	2,020,458	2,916,214	4,343,378	14,993,755	207,493,954	238,030,277
	Number of clients	64,497	54,974	13,013	8,425	6,420	7,148	3,431	157,908
Prince Edward Island	Authorized amount (in \$ thousands)	9,654	15,957	12,156	12,353	22,354	60,518	†	132,992
	Number of clients	204	201	75	35	32	27	†	574
Quebec	Authorized amount (in \$ thousands)	350,850	633,932	366,678	667,458	1,023,122	2,947,805	35,998,405	41,988,250
	Number of clients	9,539	9,874	2,293	1,891	1,519	1,485	740	27,341
Saskatchewan	Authorized amount (in \$ thousands)	71,986	162,338	158,517	173,937	228,306	803,137	3,882,245	5,480,466
	Number of clients	1,521	2,001	948	496	329	374	160	5,829
Territories	Authorized amount (in \$ thousands)	8,157	13,258	9,053	12,196	16,361	28,713	††	87,738
	Number of clients	167	157	56	35	24	19	††	458
Total	Authorized amount (in \$ thousands)	4,645,027	6,717,855	4,027,339	5,739,500	8,555,120	27,729,208	326,720,465	384,134,514
	Number of clients	104,716	97,479	25,638	16,446	12,633	13,482	6,309	276,703

Above balances represent October 31, 2024 ending balance for Canadian Corporate, Business Banking and business Visa clients.

Canadian Corporate and Business Banking balances include loans, treasury (which refers to the net exposure of a simulation of a client's derivative positions) and inventory (which refers to the bond trading portfolio of our non-retail clients). Personal loans used for business purposes and investment portfolio holdings are not included in the totals.

Total Clients = Canadian Corporate and Business Banking clients as of October 31, 2024. Visa client numbers are not included. Territories = Yukon, Northwest Territories and Nunavut.

† To preserve client confidentiality, client counts and authorizations for Newfoundland and Labrador and Prince Edward Island have been combined with Nova Scotia data for the same size band and have been included in the Nova Scotia totals.

†† To preserve client confidentiality, client counts and authorizations for the Territories have been combined with British Columbia data for the same size band and have been included in the British Columbia totals.

Branches Opened, Relocated and Closed in Canada in 2024

At the end of our fiscal year (October 31, 2024), our Canadian retail network consisted of 1,060 branches. TD notifies customers by mail and invites comments from the community through our feedback channels and Q&A sessions, as applicable, prior to closing a branch.

Branches Opened

The following branches were opened in fiscal 2024.

New Location Address	City/Province
160 Front St W, Unit 100	Toronto, ON

Branches Closed

The following branches were closed in fiscal 2024.

Address	City/Province
4901 Royal Street	Coronation, AB
4 King St West	Oshawa, ON
109 West Hastings St	Vancouver, BC

Branches Relocated

The following branches were relocated in fiscal 2024.

This Branch:	Relocated To:	City/Province
321 Moore Ave	1213 Bayview Ave, Unit 1	Toronto, ON
1309 Carling Ave	1295 Carling Ave, Unit 3	Ottawa, ON

ATMs Opened and Closed in Canada in 2024

TD's ATM network in Canada includes TD owned ATMs⁴ and TD branded ATMs.⁵ At the end of our fiscal year (October 31, 2024), we had a total of 3,400 ATMs in our ATM network in Canada, including 2,649 TD owned ATMs and 751 TD branded ATMs, which is a decrease of 38 ATMs from last year.

ATMs Opened

Address	City, Province	Address	City, Province
11211 Oakfield Drive SW	Calgary, AB	124 Tillson Ave	Tillsonburg, ON
58 West Aarsby Road	Cochrane, AB	160 Front St W	Toronto, ON
305 Bohomme St	Jasper, AB	160 Front St W	Toronto, ON
4306 South Park Drive	Stony Plain, AB	160 Front St W	Toronto, ON
685 Lougheed Highway	Coquitlam, BC	160 Front St W	Toronto, ON
19889 – 96 Avenue	Langley, BC	1213 Bayview Ave	Toronto, ON
20690 Dewdney Trunk Road	Maple Ridge, BC	1213 Bayview Ave	Toronto, ON
13650 72 Ave	Surrey, BC	1213 Bayview Ave	Toronto, ON
5606 152 St	Surrey, BC	One Blue Jays Way	Toronto, ON
1995 Kingsway	Vancouver, BC	160 Front St W	Toronto, ON
222 Main St	Dauphin, MB	2 St Clair Ave E	Toronto, ON
10 Main St	Saint John, NB	100-140 Mill St E	Tottenham, ON
70 Market St	Brantford, ON	100-140 Mill St E	Tottenham, ON
1050 Wilson Ave	Downsview, ON	136 Weber Street South	Waterloo, ON
30 Princess St	Dryden, ON	2055 Route Lagueux	Levis, QC
2210 Lake Shore Blvd W	Etobicoke, ON	90 Route Jean Baptiste Casault	Montmagny, QC
108 Main St S	Kenora, ON	115 Rue De L'eglise	Roxton Falls, QC
100 City Centre Dr	Mississauga, ON	6110 Boul. Laurier Ouest	Saint-Hyacinthe, QC
100 City Centre Dr	Mississauga, ON	3200 Rue Ste-Catherine	Sherbrooke, QC
1295 Carling Ave	Ottawa, ON	1142 Rue Du Pont	St-Lambert-De-Lauzon, QC
1295 Carling Ave	Ottawa, ON	381 Rue Principale	Stoke, QC
1295 Carling Ave	Ottawa, ON	696 Boul. Frontenac Est	Thetford Mines, QC
514 Cumberland Street North	Thunder Bay, ON	SK-16	Clavet, SK

⁴ TD-owned ATMs are owned and operated by TD.

⁵ TD-branded ATMs are owned by NCR, a third-party ATM operator. These ATMs have a TD logo and allow TD cardholders to withdraw cash.

ATMs Closed

Address	City, Province	Address	City, Province
9633 Macleod Trail SW	Calgary, AB	157 Champlain St	Dieppe, NB
409 East Hills Blvd SE	Calgary, AB	930 Mountain Rd	Moncton, NB
4901 Royal St	Coronation, AB	78 Main St	Saint John, NB
1 Mile E Of BC Border Hwy 2	Demmitt, AB	850 Keewatin St	Winnipeg, MB
12018-104 Avenue NW	Edmonton, AB	3260 Portage Ave	Winnipeg, MB
8705 156 St	Edmonton, AB	173 Herring Cove Rd	Halifax, NS
2325-111 St NW	Edmonton, AB	182 Main St N	Alexandria, ON
630-3803 Calgary Trail NW	Edmonton, AB	534 Bayfield St	Barrie, ON
36 Londonderry Mall	Edmonton, AB	395 Bell Boulevard	Belleville, ON
6655 178 St NW	Edmonton, AB	55 Mountain Ash Rd	Brampton, ON
11210 Groat Rd	Edmonton, AB	70 Market St	Brantford, ON
331 Powder Dr	Fort McMurray, AB	578 Stewart Blvd	Brockville, ON
606 Patricia St	Jasper, AB	350 Eramosa Rd	Guelph, ON
606 Patricia St	Jasper, AB	457 Hazeldean Rd	Kanata, ON
100 Campsite Rd	Spruce Grove, AB	608 Fanshaw Park Rd E	London, ON
11 Inglewood Dr	St Albert, AB	7077 Kennedy Rd	Markham, ON
32817 S Fraser Way	Abbotsford, BC	3 Wooten Way N	Markham, ON
8888 University Dr	Burnaby, BC	100 City Centre Dr	Mississauga, ON
1400 Island Highway	Campbell River, BC	100 Bayshore Dr	Nepean, ON
46017 Yale Rd	Chilliwack, BC	15 Clock Tower Rd	North York, ON
1950 Harvey Ave	Kelowna, BC	1515 Rebecca St	Oakville, ON
1635 Main St	Penticton, BC	39 Peter St N	Orillia, ON
13650 72 Ave	Surrey, BC	4422 Innes Rd	Orleans, ON
15190 101st Ave	Surrey, BC	4 King St W	Oshawa, ON
109 West Hastings Street	Vancouver, BC	4 King St W	Oshawa, ON
109 West Hastings Street	Vancouver, BC	4 King St W	Oshawa, ON
800 Griffiths Way	Vancouver, BC	1309 Carling Ave	Ottawa, ON
800 Griffiths Way	Vancouver, BC	1309 Carling Ave	Ottawa, ON
800 Griffiths Way	Vancouver, BC	2470 Bank St	Ottawa, ON
800 Griffiths Way	Vancouver, BC	1480 Richmond Rd	Ottawa, ON
800 Griffiths Way	Vancouver, BC	1790 Liverpool Rd	Pickering, ON
800 Griffiths Way	Vancouver, BC	78 Lone Pine Rd	Port Severn, ON
800 Griffiths Way	Vancouver, BC	680 Markham Rd	Scarborough, ON
800 Griffiths Way	Vancouver, BC	3477 Sheppard Ave E	Scarborough, ON
800 Griffiths Way	Vancouver, BC	15 Eglinton Sq	Scarborough, ON
800 Griffiths Way	Vancouver, BC	1935 Paris St	Sudbury, ON

ATMs Closed (Continued)

Address	City, Province	Address	City, Province
574 Bloor St W	Toronto, ON	65 Front St W	Toronto, ON
777 Bay St	Toronto, ON	80 Thickson Rd S	Whitby, ON
321 Moore Ave	Toronto, ON	156 Ouellette Ave	Windsor, ON
321 Moore Ave	Toronto, ON	3281 Dougall Ave	Windsor, ON
180 Dundas St W Suite 100&200	Toronto, ON	192 Queen St	Charlottetown, PE
2453 Yonge St	Toronto, ON	5800 Boul Cavendish	Montreal, QC
200 Front St W	Toronto, ON		

Prescribed Affiliates

The following are the prescribed affiliates, as at October 31, 2024, whose relevant activities are included in this Public Accountability Statement, as required by the *Bank Act*.

GMI Servicing Inc.

Primum Insurance Company

TD Asset Management Inc.

TD Auto Finance (Canada) Inc.

TD Auto Finance Services Inc.

TD Direct Insurance Inc.

TD General Insurance Company

TD Home and Auto Insurance Company

TD Life Insurance Company

TD Waterhouse Private Investment Counsel Inc.

Toronto Dominion (Texas) LLC

Public Accountability Statements for other declarants within TD: This section provides the public accountability statement for TD Mortgage Corporation, TD Pacific Mortgage Corporation, The Canada Trust Company and Security National Insurance Company ("the Declarants") and covers the Declarants' 2024 fiscal year (November 1, 2023–October 31, 2024). The Declarants are subsidiaries of The Toronto-Dominion Bank and are among the financial institutions within TD. As members of TD, the Declarants did not separately undertake or participate in the 2024 Public Accountability Statement.

Seniors Code

At TD, we value the relationships we have built with our senior customers and are committed to supporting their unique financial needs by providing ongoing education about issues affecting them, strengthening our processes to be able to offer a better banking experience and offering products and services that help meet their unique financial needs. Our practices reflect the principles outlined in the Code of Conduct for the Delivery of Banking Services to Seniors (“the Code”), which guides Canadian banks in their delivery of banking products and services to Canada’s seniors.

The principles outlined in the Code are set out below:

Principle 1: Banks will establish and implement appropriate policies, procedures, and processes to support the Code.

In addition to the procedures and processes outlined below in Principle 4, TD has policies in place that support the Seniors Code, including:

- [Code of Conduct and Ethics for Employees and Directors](#)
- TD Accessibility Policy (Canada)

TD also has procedures for customer-facing employees that help them better identify and escalate incidents of suspected financial abuse and fraud to a dedicated team for investigation. Policies and procedures are centralized within “Meeting the Needs of Seniors” internal page to enable employees to quickly access information to comply with the Code and aim to provide a positive experience for seniors who may require additional assistance with their banking needs. Refer to Principle 4 for more details about the Meeting the Needs of Seniors web page.

The Code has been integrated into the TD Regulatory Compliance Management Framework and is subject to the same governance process as all other codes and commitments that TD adopts.

Principle 2: Banks will communicate effectively with seniors.

TD is focused on supporting a comfortable banking experience for seniors and raising awareness on important issues affecting them through our dedicated page for seniors on TD.com “[Banking Advice for Seniors \(60+\)](#)”. This content is regularly reviewed and updated and includes resources and tools to enhance the banking needs of Seniors as well as mitigate fraud by covering topics such as:

- Digital banking video tutorials for topics including but not limited to paying bills, sending electronic money transfers, depositing a cheque and changing a password.
- Fraud protection education with tips about identifying and reporting fraud.

- Information for seniors and their loved ones related to discussing Alzheimer’s and Estate Planning.
- Important guidance about what to consider when setting up a Power of Attorney (POA) or Joint Deposit Account.

TD offers a variety of accessible options to communicate with seniors including alternate format documents which include braille, large print or accessible PDF, which are communicated via our online Seniors web page. Our customer-facing employees have received training on accessibility and guide seniors to these options as required.

Principle 3: Banks will provide appropriate training to their employees and representatives who serve seniors.

We provide annual training to Canadian employees including customer-facing employees about relevant topics impacting seniors including information on:

- Financial abuse, fraud detection, red flags and how to escalate issues or concerns to support teams within TD
- Canadian Bankers Association Commitment on Powers of Attorney and Joint Deposit Accounts
- Available resources such as the “Meeting the Needs of Seniors” internal web page and the external “Banking Advice for Seniors (60+)” webpage on TD.com

Web-based training content is reviewed annually and employees and contingent workers are required to complete this training annually with knowledge comprehension being measured by completion of a test. Customer-facing employees also receive ongoing updates from internal support teams such as Canadian Fraud Management about the increased volume of scams directed towards seniors and the role they play in helping to educate our customers about fraud prevention.

Principle 4: Banks will make appropriate resources available to client-facing employees and representatives to help them understand matters relevant to seniors' banking needs.

TD has a dedicated internal resource webpage, "Meeting the Needs of Seniors," for its customer-facing employees to support them in having effective conversations and providing the right advice to seniors. The webpage is regularly reviewed to ensure information is relevant, accessible, up to date and communicated to employees. Guidance on the internal webpage includes policies and procedures related to the unique needs of seniors such as:

- Detecting and escalating potential financial abuse.
- Communicating effectively with seniors.
- Guidance from the fraud department regarding common and emerging scams.
- Accessible options for our products and services including alternate format documents.
- Supporting seniors to increase their digital literacy.

Additional resources include [TD Stories](#), an external-facing storytelling platform with Bank-wide content and news published by Corporate and Public Affairs, including content specific to fraud education and prevention. TD Stories content is also made available to customer-facing employees to help support their conversations with seniors and their loved ones. Refer to Principle 5 for examples of TD Stories features related to seniors that were published this year.

Corporate and Public Affairs also works with internal partners to reinforce key messages and share resources with customer-facing employees about financial education and best practices in preventing fraud. Examples of these communications include the in-person Senior Fraud Education Program led by the TD Canadian Fraud Management teams, which are designed to help older Canadians identify red flags and help avoid being a victim of fraud.

Principle 5: Banks will endeavour to mitigate potential financial harm to seniors.

As financial fraud, scams and financial abuse are often directed at seniors, TD continues to help mitigate potential financial harm to seniors through education via internal and external resources as well as communications.

Internally, customer-facing employees have access to a dedicated website "Meeting the Needs of Seniors" for guidance on how to identify financial abuse, how to effectively communicate with vulnerable customers including seniors and how to escalate cases of potential harm. Through their escalation procedures, employees connect to a dedicated team of professionals who investigate cases where an employee identifies a red flag or suspected financial harm.

Within the communities, we continue to support seniors with financial education by conducting in person meetings at local community centers and senior residences. Employees from retail branches and TD Canadian Fraud Management share valuable insights about recent scams, strategies to better safeguard against potential threats and reminders for seniors to ask for help. These in-person meetings also offer a safe and comfortable environment for seniors to ask questions and raise concerns.

TD continues to work to increase customer awareness of common fraud risks and scams through publication of various articles on our external website via TD Stories. For Seniors Month in June, we published the article "How one TD colleague helped prevent a customer from falling victim to the 'grandparent scam'". The story includes perspectives from a customer-facing employee who helped a senior customer avoid a scam and it helps readers understand why TD Branch colleagues will often ask customers about their transactions – to understand intent and the potential risk of fraud. Guidance to help customers and their loved ones understand if they have been a victim of a grandparent or emergency scam and how to talk about and report fraud were also amplified in the story.

To educate more customers about the importance of fraud protection, TD delivered direct-to-customer emails for seniors, educating them on fraud, scams, how to protect themselves and available TD Tools & Security Capabilities. During Fraud Prevention Month in March, across a range of multicultural radio stations, we highlighted existing TD resources designed to help all customers, including seniors, identify and mitigate fraud.

Through our "Banking Advice for Seniors (60+)" webpage on TD.com there are many resources to support seniors in protecting themselves from financial harm. We have updated the TD.com fraud protection section with detailed information about common scams such as "How to identify the grandparent scam," "Safeguard against the lottery scams," and "Avoid government impersonation scams." This guidance is communicated through videos that discuss how scams work and how to detect them including a short quiz to reinforce understanding.

To help protect our customers, including seniors, we offer TD Fraud alerts where they can receive instant text messages notifying them of suspicious activity on their TD debit or TD credit cards. Through the TD Online and Mobile Security Guarantee, in the unlikely event customers experience a TD account loss resulting from a TD online or mobile service transaction that they did not authorize, they will receive 100% reimbursement of those account losses provided they meet their security responsibilities.

Principle 6: Banks will take into account market demographics and the needs of seniors when proceeding with branch closures.

To support the needs of our senior customers when proceeding with branch closures, we have the following processes in place:

- TD holds “Meet the Manager” sessions or “Customer Information” sessions (in rural communities) where customers can ask questions and obtain information regarding the upcoming branch closure and obtain details of nearby branches that customers may access. To raise awareness of these sessions Branch Managers engage with local senior residences and community centers to advise of Meet the Manager dates and share the managers’ contact information.
- Signage is posted in branch well in advance to advise of an upcoming closure date.
 - A comment box and comment cards are available in branch allowing customers the opportunity to leave comments with respect to the closure. Customers are contacted by branch management to discuss their feedback.
- Letters are sent to customers when their community branch is closing, which includes information on their new banking location or alternate branches that they can access. Customers who are 60+ will also receive details in their communications on how to access the “Banking Advice for Seniors (60+)” webpage at TD.com as well as information on alternative banking options that include EasyLine telephone banking, EasyWeb online banking, banking through the TD Apps or at TD ATMs.
 - Customer-facing employees provide customers with a handout containing detailed how-to guidance for alternative options to support their banking needs, which include details for online and telephone banking. Additionally, employees will book appointments for customers requiring additional support.

Codes of Conduct and Public Commitments

At TD, we comply with many industry-level Codes of Conduct and Public Commitments, listed below, that are designed to protect the interests of consumers. The Codes of Conduct and Public Commitments are made available to any customer on our public website or in writing upon request.

The [Codes of Conduct and Public Commitments](#) that TD complies with are as follows:

- **Commitment to Provide Information on Mortgage Security** outlines certain information banks must provide on the different types of mortgage security banks take when consumers borrow funds through a mortgage for the purchase of a home.
- **Commitment on Powers of Attorney and Joint Deposit Accounts** sets out minimum information banks must provide regarding Powers of Attorney and Joint Deposit Accounts.
- **Canadian Code of Practice for Consumer Debit Card Services** outlines practices and responsibilities which help protect consumers in their use of debit card services.
- **Code of Conduct for the Credit and Debit Card Industry in Canada** sets the principles for business practices related to the issuance and acceptance of payment cards and operation of payment card networks.
- **Model Code of Conduct for Bank Relations with Small and Medium-Sized Businesses** contains minimum standards for bank dealings with these businesses.
- **CBA Code of Conduct for Authorized Insurance Activities** outlines the minimum standards that apply to bank representatives promoting authorized insurance products.
- **Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information** outlines the type of information consumers will receive to help them make an informed decision about prepayment of their mortgage.
- **Principles of Consumer Protection for Electronic Commerce** provides a framework for commerce over open networks, including the internet.
- **Guidelines for Transfers of Registered Plans** covers transfers of deposit type instruments.
- **Low-Cost Account** – we offer our Minimum Chequing Account as our commitment to the government to provide a basic, low-fee account.
- **Visa Zero Liability Commitment** provides protection against fraudulent card use.
- **Visa E-Promise** offers online shoppers an alternative method to settle disputes with merchants.
- **The Principal Protected Notes (PPN) Regulations Undertaking** provides consumers purchasing a PPN by electronic means and/or by telephone with rescission rights.
- **Online Payments Commitment** outlines the practices and responsibilities that provide consumer protection when using online payments systems in Canada.
- **TD Online and Mobile Security Guarantee** provides our customers with rights in the event of unauthorized activity through a TD online or mobile service.
- **Plain Language Mortgage Documents** is a commitment by the banks to improve readability of residential mortgage documents.
- **Mastercard® Zero Liability Commitment** provides the benefit of zero liability in the event of the unauthorized use of a customer's Canadian-issued Mastercard.
- **Code of Conduct for the Delivery of Banking Services to Seniors** sets out principles that apply to banks to guide them when they deliver banking products and services to Canada's seniors.
- **Commitment on Modification or Replacement of Existing Products/Services** is a commitment by banks to follow specific procedures when they modify or replace existing products or services for customers who subscribe to products or services for non-business purposes.

Stakeholder Consultations

TD is focused on thinking like a customer and delivering legendary experiences that meet and exceed customer expectations and needs. Our customers expect TD to make banking easy, to create value and to deliver trusted advice. At TD, we have many ways to connect with and listen to our customers and the public. Their voice helps guide TD's efforts to improve and evolve as an organization. In 2024, we continued to use customer feedback to help us create and deliver preferred products and services, understand customer needs and identify areas of strength and opportunities to improve the overall customer experience.

Developing and Enhancing Products and Services

Customers expect that the products and services we provide will enrich their lives, address their needs and support them in achieving their financial goals. We continue to keep our customers top of mind when developing new products and services and enhancing existing products and services.

TD's Change Governance Standard supports the TD internal Control Policy and establishes how the Bank governs significant changes across the enterprise. This includes the approval of any business activity undertaken to create a new product or service offered to customers, to change an existing one, or to change associated technology, helping to ensure that the appropriate stakeholders are engaged on a change initiative and impacts to our customers are carefully considered. All businesses must follow the Change Governance Standard as part of their change processes. When designing new products and services or changing an existing product or service, our development process can include consultation with customers and stakeholders to understand how these products and services will help meet our customers' financial needs. Throughout the life of a product or service, we strive to ensure our assessment, review and approval processes account for features, benefits, and fees associated with the product or service.

Identifying Trends and Emerging Issues

At TD, we take a proactive approach in identifying trends and emerging issues that may have an impact on customers. This includes monitoring customer complaint themes and gathering customer feedback. One of the key measurements TD uses is our Legendary Experience Index (LEI), which measures customer experience and drives insights to help us improve the moments that matter most to customers. Every year, we continue to evolve our measurement capabilities to provide insights that will help us make more customer-centric decisions. For example, in 2024, we implemented

the Digital Experience Analytics (DXA) platform. DXA is a new capability that enables TD to capture and measure customer experience as customers interact with TD digital properties behind the scenes. These new quantitative and qualitative insights allow us to better understand the "why" behind customer behaviours to address frictions and improve customer experience. Additionally, we remain focused on deepening our understanding of customers' experiences across the customer journey through competitive benchmarking and other data sources (e.g., Google reviews, social media listening, etc.) to create a holistic view of the customer experience.

Resolving Complaints

Our goal is to provide legendary service and trusted advice to customers and the public; however, when complaints arise, our focus is on resolving the issue at the first point of contact with empathy and thoughtful solutions. In Canada, if a customer is not satisfied with the resolution at the first point of contact, they can escalate the matter to TD Customer Care for further review. If the complaint remains unresolved, the customer can then escalate the matter to the Senior Customer Complaints Office (SCCO). In 2024, the top SCCO complaint themes were consistent with those of the prior year; they related to possible scams (e.g., investment, employment and wire scams) and home and auto insurance claims (e.g., disputes over settlements and declined claims).⁶

TD also offers a confidential and anonymous reporting channel through its Conduct and Ethics Hotline, available to anyone external or internal to TD. Customers, employees, third-party workers and members of the public can submit concerns regarding ethical, legal or accounting matters without fear of retaliation, or may submit allegations of retaliation for having reported matters in good faith. The hotline is hosted by a third party and independently managed within TD.

⁶ Each year the SCCO publishes an [Annual Report](#), which is used as an opportunity to support our customers by including helpful tips by sharing case studies and observations.

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