

Summary of Respectful Workplace Policy

This Summary highlights key aspects of TD's Respectful Workplace Policy

The Toronto-Dominion Bank and all of its wholly-owned subsidiaries (collectively known as "TD") is committed to conducting its affairs with fairness and equity and fostering a unique and inclusive culture by providing a safe and respectful work environment that is free from harassment, discrimination or violence (including sexual harassment/violence), collectively referred to as "Unacceptable Behaviour." "Unacceptable Behaviour" means conduct by any TD employee, director, third-party worker, customer, vendor or member of the public that constitutes harassment, discrimination, or violence (including sexual harassment/violence), as further defined within the supporting jurisdiction-specific standards, that occurs in or has an actual or potential adverse impact on a TD Workplace. The Policy applies globally to all employees, directors and third-party workers and sets out the minimum standards that apply across the TD enterprise.

TD unconditionally prohibits and will not tolerate, ignore or condone any Unacceptable Behaviour. Every employee, prospective employee, director or third-party worker, as well as every customer, supplier, vendor or other person who is in, or seeking to have, a business relationship with TD, must be treated with dignity and respect and not be subjected to Unacceptable Behaviour. Every employee, director or third-party worker is responsible for maintaining a positive work environment by treating all other individuals in the Workplace, including customers, vendors and members of the public, with dignity and respect and not engaging in Unacceptable Behaviour.

In accordance with TD's Statement on Human Rights, TD is also committed to providing an environment where every customer and client is treated with dignity and respect.

Any employee or third-party worker who has experienced, witnessed or been told about Unacceptable Behaviour occurring in the Workplace must immediately report such Unacceptable Behaviour through any of the available reporting channels identified in TD's Code of Conduct and Ethics. Any director who experiences, witnesses or has been told about Unacceptable Behaviour must immediately report the incident to the General Counsel, or if the General Counsel is involved, to the Enterprise Head of Human Resources.

Any employee who fails to comply with their responsibilities under this Policy will be subject to disciplinary action up to and including termination of employment. TD will take appropriate action in the case of other individuals who fail to comply with TD's Respectful Workplace Policy, including the possibility of terminating TD's relationship with them.

TD trains employees so they can help maintain and be accountable for a Workplace that is free of Unacceptable Behaviour. TD will train managers to promptly address concerns which they observe or which are raised to them by others. TD makes available appropriate support to employees and directors who have been impacted by Unacceptable Behaviour. Additionally, TD strictly prohibits any TD employee, director, or third-party worker from retaliating against any employee, director, third-party worker, customer, vendor or member of the public who has reported, in good faith, an allegation of Unacceptable Behaviour.

The Respectful Workplace Policy is intended to prevent Unacceptable Behaviour across the TD enterprise by raising awareness, sharing prevention strategies, identifying when action is required, and explaining what action to take, to maintain an inclusive Workplace that is safe, healthy and free of Unacceptable Behaviour.

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