



TD Aeroplan *Visa Infinite* Welcome Guide



Rewards you can achieve sooner



Discover your TD Aeroplan *Visa Infinite* Card

Getting Started	3
Earning Aeroplan Miles	4
Redeeming Aeroplan Miles	6
Insurance	8
Travel Benefits	10
Convenience	12
Card Security	15
Contact and Support	21

Getting Started

Welcome to your new TD Aeroplan Visa Infinite Card

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

- **Activate your TD® Aeroplan® Visa Infinite* Card** simply by calling the number on the sticker found on your new Card, then follow the prompts. Don't forget to sign your Card!
- **Register for EasyWeb® Online banking** to access and manage your Account online and sign up for online statements or, if you prefer to bank by phone, call EasyLine telephone banking at 1-866-222-3456.
- **Complete your online profile at aeroplan.com** to access relevant offers, check your miles balance, review transactions, plus manage your rewards... all in one convenient place!
- **Set up regularly recurring bill payments on your Account** through participating merchants to save time and avoid late fees, with bills paid automatically on their due dates. Plus, earn 1 Aeroplan mile for every \$1 on regularly recurring bill payments set up on your Account.
- **You can add your Card as the Primary Card on your favourite retail apps**, like food delivery and transportation apps. Earn Aeroplan miles on purchases made through those apps on your phone¹.
- **Learn how to add your Card to [Apple Pay](#)** if you have an iPhone, to make convenient, everyday payments with just a tap of your phone.
- **Learn how to add your Card to [TD Mobile Payment](#)** through the TD app if you use an Android™ smartphone², and you can pay safely and securely.
- **[Download the TD app](#) to view your Credit Card Account almost anywhere.** Plus, you can bank at home or on the go.

Earning Aeroplan Miles

Earn Aeroplan miles on every Purchase

Earn Aeroplan miles faster with your TD Aeroplan Visa Infinite Card:

- **Earn 1.5 miles³** for every \$1 you charge to your Card on eligible gas, grocery and drugstore Purchases, and on eligible aircanada.com Purchases.
- **Earn 1 mile⁴** for every \$1 you charge to your Card on all other Purchases.
- **Earn miles twice⁵** when you pay with your Card and provide your Aeroplan membership number at over **[150 Aeroplan partner brands](#)** and at over 150 online retailers via the Aeroplan eStore.

Check for **[Aeroplan partner offers](#)** regularly so you can take advantage of bonus Aeroplan miles.

Remember, your Aeroplan miles will not expire as long as you are a TD Aeroplan Visa Infinite Cardholder.

Add Authorized User Cards

Earn miles faster and get to your travel plans sooner. Add up to three Authorized User Cards⁶ (additional fee(s) apply) and earn miles every time they use their Cards to make Purchases.

▷ **[Find out how](#)**

Earn Aeroplan miles with regularly recurring bill payments

Set up regularly recurring bill payments on your Account through participating merchants for things like TV or phone bills. Save time and avoid late fees when your bills are paid automatically on their due dates, and earn 1 Aeroplan mile for every \$1 set up on your Account.

▷ **[Find out how](#)**

Example[†] of Aeroplan miles you could earn in your first year:

	Monthly Spend	Annual Aeroplan miles You Could Earn in Your First Year ^{†††}
Welcome Bonus ^{††} (applies only in the first year)		15,000
Eligible grocery, gas, drugstore and aircanada.com Purchases	\$330	5,940
All other Purchases	\$1,900	22,800
Total Aeroplan miles in Your First Year		43,740

[†] This chart is for illustrative purpose only.
^{††} Welcome Bonus is subject to availability and would only apply to new TD Aeroplan Visa Infinite Accounts (Account) after the first Purchase is charged to the Account. Limit of one (1) Welcome Bonus per Account. Other conditions may also apply and will be disclosed at time of offer.
^{†††} Monthly spend of \$330 on eligible grocery, gas, drugstore, and aircanada.com Purchases (\$3,960 annually x 1.5 Aeroplan miles = 5,940 Aeroplan miles) and monthly spend of \$1,900 on other Purchases such as clothing, restaurants etc. (\$22,800 annually x 1 Aeroplan mile = 22,800 Aeroplan miles). 15,000 + 5,940 + 22,800 = 43,740 Aeroplan miles for the first year.

Achieve Aeroplan status

Receive special benefits and privileges as a member with Aeroplan status.

Top-earning Aeroplan members can achieve status in the Aeroplan program and take advantage of special recognition in the form of exclusive flight reward benefits, bonus miles and special privileges.

Three levels of qualification:

- Aeroplan silver:** when you earn 25,000 eligible miles per calendar year
- Aeroplan black:** when you earn 50,000 eligible miles per calendar year
- Aeroplan diamond:** when you earn 100,000 eligible miles per calendar year

IMPORTANT: Your last cycle date in December is the cut-off date to use your TD Aeroplan Credit Card to earn miles towards Aeroplan status. Anything earned later will count towards the following year's Aeroplan status.

► **Want to know more? Visit aeroplan.com/status**

Redeeming Aeroplan Miles

Redeem your Aeroplan miles for more than just flights

From flights and hotels, to cruises and vacation packages, or gift cards and brand-name merchandise ranging from luggage to electronics, it's never been easier to turn your miles into amazing rewards.

► **[Learn more](#)**

Redeem your miles for a vast selection of travel options

You can fly to more than 1,300 destinations worldwide with Air Canada® and its global network of partner airlines.

Where can your Aeroplan miles take you?

	Economy Class	Business Class
Short-haul round-trip Fixed Mileage Flight Reward® within Canada and continental U.S.	15,000	30,000
Long-haul round-trip Fixed Mileage Flight Reward® within Canada and continental U.S.	25,000	50,000
Round-trip Fixed Mileage Flight Reward® between Canada/continental U.S. and Europe	60,000/75,000	110,000/115,000

The above chart reflects flight rewards as of December 15, 2015, and is subject to change at any time.

► **TIP:** Book a flight reward from your smartphone using the Aeroplan mobile app. **Download it today at aeroplan.com/mobileapp**



Get any seat

Aeroplan's two flight reward options, Fixed Mileage Flight Rewards® and Market Fare Flight Rewards®, work together so that you have access to any seat, on all flights operated by Air Canada.

- **Fixed Mileage Flight Rewards:** Flights operated by Air Canada and over 25 airline partners, exclusively offered to Aeroplan Members at fixed mileage levels.
- **Market Fare Flight Rewards:** Access to all available seats on all Air Canada operated flights⁷. Mileage levels vary based on market fares at time of booking.

▷ [Learn more](#)

Market Fare Flight Rewards

When you can't find the availability you are looking for with Fixed Mileage Flight Rewards, check Market Fare Flight Rewards, which give you access to all available seats on all Air Canada operated flights⁷!

You can also redeem for a one-way Fixed Mileage Flight Reward for 50% of the miles required for a round trip to all routes, including international destinations.

Cover Taxes, Fees and Surcharges with miles or your Credit Card

You have the flexibility to use Aeroplan miles to cover the Taxes, Fees and Surcharges associated with your flight reward bookings⁸. Upon selection of your itinerary, Aeroplan will offer the flexibility to cover the entire amount using your miles or your credit card. **The choice is yours!** The amount of miles required is variable and may depend on the actual amount of Taxes, Fees and Surcharges specific to your chosen travel itinerary as well as other criteria.

▷ [Learn more](#)

Insurance

Explore the insurance coverages included with your TD Aeroplan Visa Infinite Card

Travel Medical Insurance⁹

You have coverage without even having to charge the trip to your Card! Leaving home for a day, a week or an extended vacation is a great way to leave your worries behind. To help you with the consequences of unforeseen events, your TD Aeroplan Visa Infinite Card features Travel Medical Insurance, which includes:

- Up to \$1 Million comprehensive emergency medical coverage for when you are travelling outside of your province or territory, whether internationally or within Canada
- No out-of-pocket costs for eligible emergency medical expenses
- 24/7 emergency medical assistance
- Coverage for the first 21 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 1-800-293-4941

Trip Cancellation/Trip Interruption Insurance¹⁰

Breathe easy, before and during your trip. Use your Card and/or Aeroplan miles to cover the full cost of your trip, and you'll have coverage for up to \$1,500 per insured person 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 to a maximum of \$25,000 for all insureds per 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 1-800-293-4941.

Flight/Trip Delay Insurance¹¹

Take the stress out of travel delays. If your trip is delayed more than four hours, you are covered for up to \$500 for reasonable and eligible hotel, motel or restaurant expenses whenever you use your Card and/or Aeroplan miles to cover the full cost of your transportation.

Delayed and Lost Baggage Insurance¹²

Shop for delayed items. If your baggage is delayed more than 6 hours, each insured person is covered for emergency purchases of essentials, such as clothing and toiletries. Coverage is also provided if your baggage is lost by a Common Carrier. Use your Card and/or Aeroplan miles to cover the full cost of the tickets and each insured person is covered up to an overall maximum of \$1,000 per trip.

Common Carrier Travel Accident Insurance¹¹

You, your spouse and dependent children are insured up to \$500,000 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 miles.

Auto Rental Collision/Loss Damage Insurance¹³

Drive protected. Use your Card and/or Aeroplan miles to pay for the full cost of an eligible car rental, and get the Collision Damage Waiver (CDW) 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.

Purchase Security and Extended Warranty Protection¹⁴

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

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

Be prepared with optional Balance Protection insurance¹⁵

Optional Balance Protection insurance products are designed to assist in managing your credit obligations on your TD Aeroplan *Visa Infinite* Card in the event of your Involuntary Unemployment, Total Disability, Dismemberment, Critical Illness or Death.

► **To learn more** about optional Balance Protection insurance products or to enroll, call 1-866-315-9069 or visit tdcanadatrust.com/BP

Travel Benefits

Your TD Aeroplan *Visa Infinite* Card comes with travel perks

Air Canada Benefits

As the Primary Cardholder¹⁶, when you travel using an Aeroplan flight reward redeemed using miles from your Aeroplan account on flights operated by Air Canada®, Air Canada Rouge® or under the Air Canada Express® banner, you receive:

- **One complimentary first checked bag¹⁶.** As the Primary Cardholder, you'll receive a complimentary first checked bag, up to 23kg (50lb).
- **Priority check-in and priority boarding¹⁶.** You and your companions travelling on the same reservation and checking-in at the same time can enjoy the convenience of priority check-in and priority boarding.
- **One annual One-Time Guest Access Benefit¹⁶** to an Air Canada Maple Leaf Lounge™. Each year, you'll automatically receive one (1) annual One-Time Guest Access Benefit to an Air Canada Maple Leaf Lounge.

More about your Air Canada benefits

IMPORTANT INFORMATION: In order to be eligible to use Air Canada benefits, be sure to travel using an Aeroplan flight reward redeemed with miles from your own Aeroplan account. Please allow two weeks following activation of your Card for these Air Canada benefits to be in effect.

► **Want to know more? Visit** aircanada.com/TDBenefits

Travelling with more guests?

For a nominal fee, the Primary Cardholder who is using a Maple Leaf Lounge One-Time Guest Access Benefit is permitted up to a maximum of six paid guests in the lounge per visit, pending space availability. The fee per paid guest is \$35.00 prior to 11 a.m. and \$45.00 after 11 a.m. Guest must be travelling on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. Access is subject to Air Canada Maple Leaf Lounge terms and conditions and may not be available due to unforeseen circumstances. For clarity, this paid guest product is not part of the suite of Air Canada benefits offered along with a TD Aeroplan *Visa Infinite* Card. The terms and conditions of access and use may be updated at any time at Air Canada's sole discretion without notice.

Emergency Travel Assistance Services¹⁷

Help is just a call away with toll-free access to help 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 document and ticket replacement
- Emergency Cash Transfer in the event of a theft, loss or emergency – our Administrator can assist you to obtain 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.



Convenience

Enjoy the convenience of your TD Aeroplan Visa Infinite Card

Discover all the features that make using your Card more convenient everyday, from simplifying making purchases, to assistance if you lose your Card.

Visa Infinite benefits

Take advantage of special offers and unique opportunities created for Visa Infinite Cardholders¹⁸.

- Dine with some of the biggest names in the food and wine industry through the Visa Infinite Dining Series
- Enjoy access to a hand-selected portfolio of over 900 of the world's most intriguing and prestigious properties through the Visa Infinite Luxury Hotel Collection
- Take advantage of entertainment, music and sports experiences with the Visa Infinite Card

Visa Infinite Concierge Service

On call 24 hours a day, seven days a week, whenever you use your Card to travel and to shop, the complimentary Visa Infinite Concierge Service¹⁹ can offer expert insights and advice on everything from travel bookings to restaurant recommendations, and much more.

► [Learn more](#)

Call toll-free from Canada and the U.S.: 1-888-853-4458.

From outside Canada and the U.S.: 1-630-350-4545.



Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% off the lowest available base rates^{20,21} in Canada and the U.S., and a minimum of 5% off the lowest available base rates^{20,21} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis You can reserve your Avis car rental by visiting avis.com/tdcreditcards Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Aeroplan *Visa Infinite* Card

Budget You can reserve your Budget car rental by visiting budget.com/tdcreditcards. Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Aeroplan *Visa Infinite* Card

Apply for optional TD Auto Club Membership

With optional Deluxe or Standard TD Auto Club Membership²², you and your family will enjoy peace of mind knowing that in the event of a road emergency, help is just a phone call away. For information and to enroll, call 1-800-245-0297.

▷ [Find out more](#)

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.
- **Fast, reliable access to cash.** You can ask for an emergency Cash Advance²³ of up to \$5,000 in emergency funds (subject to your available credit limit), at over one million ATMs worldwide, at all TD Canada Trust 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 or contact numbers for embassies and consulates.

Ways to Pay

Save time with Apple Pay

Apple Pay is accepted in a growing number of shops, restaurants, and other retailers. Many apps have also added Apple Pay to their accepted methods of payment. Just look for the Apple Pay or contactless payment symbols at the checkout.

▷ [Learn more](#)

Simplify the way you pay with TD Mobile Payment

The next time you're on the go, like on your morning run or walking the dog, don't worry about reaching for cash for your small purchases, use your Android™ smartphone². With TD Mobile Payment, just link an eligible TD Credit Card to the TD app and you can pay safely and securely in a few seconds.

▷ [Learn more](#)

Pay with Visa payWave*

Visa payWave technology is a secure, convenient, contactless 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.

Shop online more conveniently with Visa Checkout

Visa Checkout²⁴ makes it easy to pay online with your TD Credit Card. Sign up for Visa Checkout, a service available from Visa that simplifies the online checkout process. It's available anywhere you see the Visa Checkout logo.

▷ [Enroll now](#)

Manage your Account, your way

TD Green Machine® ATMs	EasyWeb® Online banking	EasyLine® telephone banking	TD app
Access and manage your Card Account at any of our ATMs.	Manage your Card Account easily online.	Give us a call to access or manage your Card Account.	Get secure access to TD's mobile banking service anywhere you are.
Find an ATM	Go to EasyWeb	1-866-222-3456	Download the app

Card Security

Explore your TD Aeroplan Visa Infinite Card security features and protection

Protecting the security of your Card should always be a priority. That's why your TD Aeroplan Visa Infinite 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** and be protected in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities including your responsibility to protect 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).

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 Canada Trust Branch](#) or 24/7 at any TD Canada Trust Green Machine (ATM).

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 Authorized User, 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 now automatically receive TD Fraud Alerts to your mobile phone any time we suspect suspicious activity on your TD Aeroplan Visa Infinite Card.

▶ [Learn more](#)

If you have any questions about fraud protection, please do not hesitate to call our Loss Prevention Centre immediately and speak to one of our Customer Service Representatives, 24 hours a day, seven days a week.

In Canada and the U.S., call toll-free: 1-888-347-3261.

Outside Canada and the U.S., call collect: 416-308-3763.



Interest rates, fees and features are effective as of January 9, 2018, unless otherwise indicated, and are subject to change.

The Aeroplan Program is a coalition loyalty marketing program owned and operated by Aimia Canada Inc.

Visit aeroplan.com for complete terms and conditions of the Aeroplan Program. The Toronto-Dominion Bank and its affiliates are not responsible for the Aeroplan Program.

- 1 The Toronto-Dominion Bank is not responsible for any third-party retail apps, including their use and any services or products provided through such apps.
- 2 Selected Android mobile devices are eligible for TD Mobile Payment. The mobile device must be enabled with Near Field Communication (NFC) technology (contactless). You must also have occasional access to a cellular data network or Wi-Fi connection. [See the FAQs for more details.](#)
- 3 1.5 Bonus Aeroplan miles ("Bonus Rate") are earned on each \$1.00 in Purchases of eligible gas, groceries, drugstore, and aircanada.com products and services (excluding Air Canada Vacations packages, car rentals, hotel bookings, and other third party partner products and services that can be purchased through aircanada.com) charged to your TD Aeroplan *Visa Infinite* Card Account ("Account"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the Aeroplan miles earned on the original Purchase. To earn this Bonus Rate, Purchases of gas, groceries, drugstore and aircanada.com products and services must be made at merchants classified through the Visa network with a Merchant Category Code ("MCC") that identifies them in the "gas", "grocery" or "drugstore" category and on aircanada.com. Some merchants may sell gas, groceries or drugstore products/services, or have separate merchants located on their premises that also sell gas, groceries or drugstore products/services, but may not be classified with a gas, grocery or drugstore MCC and such Purchases will not earn this Bonus Rate. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. Bonus Rate is only available on the first \$80,000 in net annual Purchases of gas, groceries, drugstore products/services and on aircanada.com made from January 1 to December 31 each year on your Account. Once the maximum net annual amount has been reached, Purchases of gas, groceries, drugstore products/services, or aircanada.com products and services on the Account will not earn the Bonus Rate but will only earn Aeroplan miles at the standard rate that applies to all other Purchases on the Account. This Bonus Rate offer is in place of and not in addition to the standard rate earned on all other Purchases made on your Account. Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 4 One (1) Aeroplan mile is earned on each \$1.00 in Purchases charged to your TD Aeroplan Credit Card Account ("Account"). Credit for returned items, refunds, rebates or other similar credits will reduce or cancel the Aeroplan miles earned by the amount originally charged to your Account. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD *Visa* Cheques), interest charges, optional services, refunds, rebates or other similar credits do not earn Aeroplan miles. Please see the Aeroplan Terms for Your TD Credit Card section of the Cardholder Agreement for complete details on Aeroplan miles earned on Purchases (a copy of your Cardholder Agreement is available at www.tdcanadatrust.com/agreements).
- 5 The Toronto-Dominion Bank is not responsible for any Aeroplan miles earned under this "earn miles twice" feature of the Aeroplan Program when the Aeroplan Membership Card is presented. See your Aeroplan Program for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 6 Primary Cardholder remains liable for all charges to the Account, including those made by any Authorized User.
- 7 Including Air Canada, Air Canada Express and Air Canada Rouge. Does not apply to Air Canada Vacations charter.

- 8 Use of Aeroplan miles to cover taxes, fees, charges and carrier surcharges associated with a flight reward booking ("Taxes, Fees and Surcharges") is in addition to the Aeroplan miles required to redeem for an Aeroplan flight reward. Mileage levels required for the redemption of Taxes, Fees and Surcharges may change without notice. Conditions, limitations and exclusions apply when using Aeroplan miles to cover applicable Taxes, Fees and Surcharges. For full details, please visit aeroplan.com/flightrewardtermsandconditions
- 9 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. Note that this insurance offers different benefits, with different terms and conditions, than 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. The day of departure from and the day of return to your province or territory of residence each count as one full day. 21-day coverage if you're under 65 and 4-day coverage if you're 65 or older.
- 10 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, your trip must be paid for in full using your TD Credit Card and/or Aeroplan miles. 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, than the optional Trip Cancellation and Trip Interruption Insurance that is available to all TD customers.
- 11 Underwritten by Allianz Global Risks US Insurance Company (Canadian Branch). Details of insurance benefits, including terms, conditions, limitations and exclusions are outlined in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 12 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or associated Aeroplan miles. 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.
- 13 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated Aeroplan miles, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver coverage must be declined by the Cardholder. Please note, in some jurisdictions, rental agencies may require you to purchase the CDW coverage from them — it is important to call before booking your car rental to confirm their insurance requirements. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- 14 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, the item must be paid for in full 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.
- 15 Life, Accidental Death at 66 and Critical Illness coverages are underwritten by American Bankers Life Assurance Company of Florida and Involuntary Unemployment, Total Disability, Disability Requiring Hospitalization and Loss of Self-Employment Income coverages are underwritten by American Bankers Insurance Company of Florida. Dismemberment coverage is underwritten by TD Life Insurance Company. The Toronto-Dominion Bank receives a fee from each insurer with respect to premium collection. Complete terms of coverage are in the Certificate of Insurance you will receive upon enrollment. Eligibility requirements, limitations and exclusions apply, and vary by benefit.

¹⁶ All Air Canada benefits are fulfilled in whole or in part by Air Canada, or its designated affiliates or other third parties, and are subject to change at any time. The Toronto-Dominion Bank and its affiliates are not responsible for fulfilling these benefits. For more details about these benefits, please contact Air Canada directly. **Air Canada Benefit Eligibility – Priority Travel Services:** With the TD Aeroplan *Visa Infinite* Card, Air Canada benefits (the complimentary first checked bag, priority check-in and priority boarding) apply whenever the Primary Cardholder travels using an Aeroplan flight reward, only, on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. Flights operated by other airlines are not eligible. To access these benefits, the Primary Cardholder must redeem their Aeroplan flight reward (defined as Fixed Mileage Flight Rewards® or Market Fare Flight Rewards®) with miles from their Aeroplan account. To access these benefits, the Primary Cardholder must also ensure that the name on the Air Canada flight booking is identical to the name on the Aeroplan account profile of the traveller. Where zonal boarding is available, the priority boarding status will be recognized by a *Zone 2* descriptor for the Primary Cardholder and companions travelling on the same reservation checking-in at the same time, which will be displayed on the Air Canada issued boarding pass. Priority check-in may also be extended to companions travelling on the same reservation checking in at the same time as the Primary Cardholder. To access priority check-in and priority boarding, the Primary Cardholder may be required to show their TD Aeroplan *Visa Infinite* Card to the Air Canada agent. Please allow two weeks from receiving your Card for these Air Canada benefits to be activated. **The complimentary first checked bag, up to 23kg (50 lb),** applies whenever the Primary Cardholder travels using an Aeroplan flight reward, only, on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. Flights operated by other airlines are not eligible. To access this benefit, the Primary Cardholder must redeem their Aeroplan flight reward (defined as Fixed Mileage Flight Rewards® or Market Fare Flight Rewards®) with miles from their Aeroplan account. To access this benefit, the Primary Cardholder must also ensure that the name on the Air Canada flight booking is identical to the name on the Aeroplan account profile of the traveller. The complimentary first checked bag applies solely to the Primary Cardholder, and service charges for additional/oversized/overweight baggage may apply. Applicable on flights that do not already offer a complimentary first checked bag. To access this benefit, the Primary Cardholder may be required to show their TD Aeroplan *Visa Infinite* Card to the Air Canada agent. Please allow two (2) weeks from receiving your Card for these Air Canada benefits to be activated. **Air Canada Benefit Eligibility – Air Canada Maple Leaf Lounge One-Time Guest Access Benefit:** With the TD Aeroplan *Visa Infinite* Card, the Primary Cardholder will receive one Air Canada Maple Leaf Lounge One-Time Guest Access Benefit once every calendar year (January 1–December 31). The Primary Cardholder may access an Air Canada Maple Leaf Lounge, where available, upon presentation of an active TD Aeroplan *Visa Infinite* Card with a valid, same-day boarding pass for travel using an Aeroplan flight reward, only, on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. To access this benefit, the Primary Cardholder must redeem their Aeroplan flight reward (defined as Fixed Mileage Flight Rewards® or Market Fare Flight Rewards®) with miles from their Aeroplan account. Each Air Canada Maple Leaf Lounge One-Time Guest Access Benefit applies for a single entry during the calendar year for which it was provided by the Primary Cardholder only and cannot be carried forward to the next calendar year or transferred to another person. Additional conditions may apply and are outlined on aircanada.com/tdbenefits. Air Canada Maple Leaf Lounge access is subject to availability and all other then-current terms and conditions located at <http://www.aircanada.com/en/travelinfo/airport/maplelounges/tc.html> that are subject to change at Air Canada's sole discretion from time to time. Please allow two weeks from receiving your Card for these Air Canada benefits to be in effect.

¹⁷ Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

- ¹⁸ You must be an eligible *Visa Infinite* Cardholder with a valid Canadian issued *Visa Infinite* Card to take advantage of the *Visa Infinite* benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor the Issuer of the Card is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers or benefits at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third party suppliers' terms and conditions, available online at visa.infinite.ca/infinite/terms.jsp. The *Visa Infinite* privacy policy (available online at visa.infinite.ca/infinite/privacy.jsp) applies to all benefits and services that require enrollment through, or are otherwise provided by, the *Visa Infinite* Concierge or the *Visa Infinite* website. The collection, use and disclosure of Cardholders' personal information by third party suppliers of services and benefits to *Visa Infinite* Cardholders are subject to such third parties' own privacy policies.
- ¹⁹ The goods and services Cardholders request or otherwise choose to obtain through the *Visa Infinite* Concierge Service are provided by various third-party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about and assumes, no responsibility or liability for these service providers or the goods and services that may be obtained through the *Visa Infinite* Concierge. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of Cardholders' requests in all instances. There is no fee for the Concierge's services; however, Cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the Cardholder and purchased by the *Visa Infinite* Concierge on the Cardholder's behalf. All costs will be charged directly to the Cardholder's *Visa Infinite* card.
- ²⁰ 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.
- ²¹ 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.
- ²² TD Auto Club Membership provided by AXA Assistance Canada Inc., an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- ²³ Cash Advance is subject to available credit. Fees apply to each Cash Advance and Cash Advances accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made.
- ²⁴ The Visa Checkout service is made available through Visa. The Toronto-Dominion Bank and its affiliates are not responsible for the service including any offers made available to you through the service.

More about your TD Aeroplan *Visa Infinite* Card

Cardholder Agreement

For complete information about your Card, please refer to your Cardholder Agreement.

► [Download the PDF](#)

Contact and Support

Important Numbers

For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

Within Canada and U.S.:	1-800-983-8472
Outside Canada and U.S.:	call collect 416-307-7722
TTY (text telephone):	1-866-704-3194

For information on your Aeroplan account:

Aeroplan Contact Centre:	1-800-361-5373 or visit aeroplan.com
--------------------------	---

To report a lost or stolen Card and arrange a replacement Card:

Loss Prevention Centre (24 hours):

Canada and U.S.:	1-888-347-3261
Outside Canada and U.S.:	call collect 416-308-3763

For information on travel protection or to make a claim:

Travel Insurance:

Canada and U.S.:	1-866-374-1129
Outside Canada and U.S.:	call collect 416-977-4425

Emergency Card Replacement and Emergency Cash when travelling:

Visa International Service Centre (24 hours):

Canada and U.S.:	1-800-847-2911
Outside Canada and U.S.:	call collect 303-967-1096

Emergency Travel Assistance Services:

Canada and U.S.:	1-866-374-1129
Outside Canada and U.S.:	call collect 416-977-4425

All trade-marks are the property of their respective owners.

TM Air Canada Maple Leaf Lounge is a trademark of Air Canada, used under license.

© Air Canada, Air Canada Express, Air Canada Rouge and the Air Canada Maple Leaf logo are registered trademarks of Air Canada, used under license.

® The Aeroplan logo and Aeroplan are registered trade-marks of Aimia Canada Inc.

® Fixed Mileage Flight Rewards and Market Fare Flight Rewards are trade-marks of Aimia Canada Inc.

Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

Apple Pay and Touch ID are trademarks of Apple Inc.

TM Android and Google Play are trade-marks of Google Inc.

* Trademark of Visa Int., used under license.

® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.