

TD Aeroplan Visa Platinum Welcome Guide

Rewards you can achieve sooner



Discover your TD Aeroplan Visa Platinum Card

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Getting Started

Welcome to your new TD Aeroplan Visa Platinum Card

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

- Activate your TD® Aeroplan® Visa Platinum* 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 <u>aeroplan.com</u> 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
 \$1.50 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 <u>Apple Pay</u> if you have an iPhone, to make convenient, everyday payments with just a tap of your phone.
- Learn how to add your Card to <u>TD Mobile Payment</u> through the TD app if you use an Android™ smartphone², and you can pay safely and securely.
- <u>Download the TD app</u> 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 Platinum Card:

- **Earn 1 mile**³ for every \$1 you charge to your Card on gas, grocery and drugstore Purchases.
- Earn 1 mile⁴ for every \$1.50 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 <u>150 Aeroplan Partner brands</u> 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 Platinum* 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 \$1.50 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)		10,000
Eligible grocery, gas, drugstore Purchases	\$130	1,560
All other Purchases	\$820	6,593
Total Aeroplan miles in Your First Year		18,153

[†] This chart is for illustrative purposes only.

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.

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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



^{**} Welcome Bonus is subject to availability and would only apply to new TD Aeroplan Visa Platinum 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.

tith Monthly spend of \$130 on eligible grocery, gas, drugstore Purchases (\$1,560 annually x 1 Aeroplan mile = 1,560 Aeroplan miles) and monthly spend of \$820 on other Purchases such as clothing, restaurants, etc. (\$9,840 annually x 1 Aeroplan mile for every \$1.50 = 6.593 Aeroplan miles). 10.000 +1.560 + 6.593 = 18.153 Aeroplan miles for the first year.

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 Platinum* Card

Delayed and Lost Baggage Insurance

Shop for delayed items. If your baggage is delayed more than six hours, each insured person on your trip 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.

Flight/Trip Delay Insurance¹⁰

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 charge the full cost of your transportation to your Card and/or Aeroplan miles.

Auto Rental Collision/Loss Damage Insurance¹¹

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.

Common Carrier Travel Accident Insurance¹⁰

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.

Purchase Security and Extended Warranty Protection¹²

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

Want to know more? Complete coverage details are included in your Cardholder Agreement and Benefit Coverages Guide or visit **tdcanadatrust.com/agreements**

Enhance your TD Aeroplan *Visa Platinum* Card with optional insurance benefits

Optional TD Travel Insurance Coverages available to you Apply for optional Travel Medical Insurance¹³

When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Aeroplan *Visa Platinum* Cardholder, you have the option to purchase TD Travel Medical Insurance. You'll enjoy:

- 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

Apply for optional Trip Cancellation and Trip Interruption Insurance¹⁴ With Trip Cancellation and Trip Interruption Insurance, if due to a covered cause such as illness, injury, and more, you need to:

- Cancel your trip; we'll help you recover your trip expense
- Return home early; we'll cover the cost of your eligible return transportation
- ▶ For information about Travel Medical Insurance, or Trip Cancellation and Trip Interruption Insurance, and how to enroll, <u>click here</u> or call 1-800-293-4941.

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 Platinum* 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**



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Convenience

Enjoy the convenience of your TD Aeroplan Visa Platinum Card

Apply for optional TD Auto Club Membership

With optional Deluxe or Standard TD Auto Club Membership¹⁶, 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

Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% off the lowest available base rates^{17,18} in Canada and the U.S., and a minimum of 5% off the lowest available base rates 17,18 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 Platinum 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 Platinum Card

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 Advance¹⁹ 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 (1))

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 how

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 Checkout²⁰ 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 арр
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

Emergency Travel Assistance Services²¹

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 U.S., call 1-800-871-8334. In other countries, call collect 416-977-8297.



Card Security

Explore your TD Aeroplan *Visa Platinum* Card security features and protection

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

- 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 <u>TD Canada Trust Branch</u> or 24/7 at any TD Canada Trust Green Machine (ATM).

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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 Platinum* 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 One (1) Bonus Aeroplan mile ("Bonus Rate") is earned on each \$1.00 in Purchases of gas, groceries or drugstore products/services charged to your TD Aeroplan Credit 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 and drugstore products/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. 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 or drugstore products/services. Once the maximum net annual amount has been reached, Purchases of gas, groceries and drugstore products/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 \$1.50 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 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.
- 10 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.
- 11 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.
- 12 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.
- 13 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting. 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 which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941, or visiting www.tdcanadatrust.com. Note that this optional insurance offers different benefits, on different terms and conditions, than the Travel Medical Insurance that is automatically included with other TD Credit Cards.
- 14 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). 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. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting www.tdcanadatrust.com. Note that this optional insurance offers different benefits, on different terms and conditions, than the Trip Cancellation/Trip Interruption Insurance that is automatically included with other TD Credit Cards.
- 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 TD Auto Club Membership provided by AXA Assistance Canada Inc., an independent third-party service service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.

- 17 Provided by Avis Rent A Car System ULC. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometer/miles charges only and other charges, including taxes, may apply. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.
- Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate is based on time and kilometer/miles charged only. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.
- 19 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.
- 20 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.
- 21 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.

More about your TD Aeroplan Visa Platinum Card

Cardholder Agreement

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

Download the PDF

Contact and Support

Important Numbers

For general 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:

TD 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.: 1-800-871-8334

Outside Canada and U.S.: call collect **416-977-8297**

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