



TD EMERALD FLEX RATE CARD

STATEMENT DATE: October 16, 2017

1 OF 4

PREVIOUS STATEMENT: September 14, 2017

STATEMENT PERIOD: September 15, 2017 to October 16, 2017

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$21,616.39
SEP 14	SEP 15	PRESTO TORONTO	\$20.00
SEP 18	SEP 18	UBER TRIP 6GFIL HELP.UBER help.uber.co	\$13.44
SEP 18	SEP 19	GITHUB.COM 3NF1 4154486673 FOREIGN CURRENCY 7.00 USD @ EXCHANGE RATE 1.26571	\$8.86
SEP 19	SEP 19	FREEDOM MOBILE INC 877-946-3184	\$45.43
SEP 18	SEP 20	MCMASTER-CARR 630-834-9600 FOREIGN CURRENCY 102.20 USD @ EXCHANGE RATE 1.26193	\$128.97
SEP 19	SEP 20	FRESHBOOKS 416-4816946 FOREIGN CURRENCY 12.37 USD @ EXCHANGE RATE 1.26192	\$15.61
SEP 19	SEP 21	PRESTO TORONTO	\$20.00
SEP 20	SEP 22	MCMASTER-CARR 630-834-9600 FOREIGN CURRENCY 8.67 USD @ EXCHANGE RATE 1.20069	-\$10.41
SEP 21	SEP 25	MCMASTER-CARR 630-834-9600 FOREIGN CURRENCY 35.50 USD @ EXCHANGE RATE 1.26647	\$44.96
SEP 22	SEP 25	MCMASTER-CARR 630-834-9600 FOREIGN CURRENCY 23.18 USD @ EXCHANGE RATE 1.26660	\$29.36

Continued



TD CANADA TRUST

P.O.B /C.P. 611

AGINCOURT, ONTARIO M1S 5J7

TD EMERALD FLEX RATE CARD

Statements: This statement covers the statement period shown on this statement. Please review this statement carefully and advise us of any errors within 30 days after the Statement Date. If you do not, we will consider this statement final (except for improper credits).

Payment Due Date: The Payment Due Date is shown on your statement. It is always at least 21 days from your Statement Date. This time period may extend depending on your payment activity. For example, if we do not receive payment of the Balance on your statement on or before the Payment Due Date, the Payment Due Date on your next statement will be 25 days after your Statement Date. **Any interest still applies during this period.** When we receive payment of the Balance on or before the Payment Due Date, the Grace Period on your next statement will revert back to the standard 21-day Grace Period. If the Payment Due Date falls on a Saturday, Sunday or holiday in Canada, we will extend the Payment Due Date to the following business day. **Any interest still applies during this period.**

Grace Period and Interest

All Cards (except TD Venture Line of Credit Visa Cards): Interest is calculated at the applicable annual interest rate(s) as shown on this statement. We do not charge interest on new Purchases and fees that appear for the first time on your statement ("New Purchases") as long as we receive payment of the Balance shown on your statement on or before your Payment Due Date. If you pay an amount that is less than your Balance shown on your statement, then we will charge interest on a New Purchase from the transaction date until the amount of the New Purchase is paid in full. This interest-free Grace Period does not apply to Cash Advances. We always charge interest on Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques) from the transaction date of the Cash Advance until the amount of the Cash Advance is paid in full. We do not charge interest on interest.

For TD Venture Line of Credit Cards Only: We charge interest on the amount of all Transactions including Purchases, Cash Advances (including Balance Transfers, Cash-Like Transactions, and TD Visa Cheques) and all fees or other amounts charged to the Account from the transaction date until that amount has been paid in full. **There is no interest-free Grace Period.**

All Cards: For more detailed information on how and when interest is charged, see the "Grace Period and Interest" section in your Cardholder Agreement.

Making Payments: You must pay at least the Minimum Payment shown on your statement on or before each Payment Due Date. Payments made by mail or at the branch, ATM or online banking service of another financial institution may take several days to reach us. You are responsible to make sure your payment is received by us on or before the Payment Due Date. If a payment is made during our normal business hours we treat it as made on the same day, otherwise we will treat the payment as received by us on the next business day. If paying by cheque, money order or draft, include your Account number on it and enclose with payment remittance form (bottom portion) of your statement. **For TD U.S. Dollar Visa Cards Only:** All payments must be made in U.S. dollars.

How We Apply Payments: See your Cardholder Agreement for details on how we apply payments to your Account.

Foreign Currency Conversion: Foreign currency will be converted by applying a rate established by VISA plus 2.5% as described in more detail in the "Foreign Currency Conversion" section in your Cardholder Agreement.

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Estimated Time to Pay: If we have provided you with an estimate of the length of time it will take you to pay the Balance, in full, on this statement, if you only pay the Minimum Payment, the estimate is based on the following assumptions: (i) that we receive the Minimum Payment shown on this statement, and the Minimum Payment on all subsequent statements, on the Payment Due Date on those statements (not prior to that date); (ii) that each month, we receive no more than the Minimum Payment; and (iii) a 360-day year. Our estimate is based on the current interest rates that apply to your Balance as of Statement Date (including any promotional rates for any promotional period and the rate that will apply after that promotional period has expired). This estimate will change each month if any of the assumptions in (i) and (ii) are not met, the Balance that appears on your statement changes or if the rates that apply to your Account change. Our estimate does not include any Transactions that have not yet posted to your Account and that are not included in the Balance that appears on this statement.



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STATEMENT DATE: October 16, 2017

3 OF 4

PREVIOUS STATEMENT: September 14, 2017

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
SEP 22	SEP 25	MCMASTER-CARR 630-834-9600 FOREIGN CURRENCY 34.27 USD @ EXCHANGE RATE 1.26641	\$43.40
SEP 23	SEP 25	PRESTO TORONTO	\$20.00
SEP 25	SEP 25	UBER CA SEP24 QEX6L HELP. help.uber.co	\$9.31
SEP 25	SEP 26	UBER CA SEP25 HI2U4 HELP. help.uber.co	\$47.08
SEP 25	SEP 26	PAYMENT - THANK YOU	-\$446.31
SEP 26	SEP 26	UBER CA SEP25 FNICX HELP. help.uber.co	\$48.69
SEP 29	OCT 2	PAYMENT - THANK YOU	-\$500.00
OCT 2	OCT 2	GOOGLE *SVCSAPPS 855-222-8603	\$5.00
OCT 2	OCT 2	WWW.KNIFEKITS.COM 7705998012 FOREIGN CURRENCY 469.37 USD @ EXCHANGE RATE 1.28450	\$602.91
OCT 2	OCT 3	Amazon web services aws.amazon.c FOREIGN CURRENCY 1.28 USD @ EXCHANGE RATE 1.28124	\$1.64
OCT 2	OCT 3	PAYMENT - THANK YOU	-\$600.00
OCT 3	OCT 3	ULINE 800-295-5510	\$231.67
OCT 3	OCT 4	MARITool INC. 8883527773 FOREIGN CURRENCY 140.86 USD @ EXCHANGE RATE 1.28546	\$181.07
OCT 3	OCT 4	PRESTO TORONTO	\$20.00
OCT 5	OCT 5	GOOGLE *Google Music 855-836-3987	\$9.99
OCT 6	OCT 10	39337077 SHOPIFY.COM/C 8887467439 FOREIGN CURRENCY 32.77 USD @ EXCHANGE RATE 1.29173	\$42.33
OCT 7	OCT 10	UBER CA OCT07 NSGW6 HELP. help.uber.co	\$9.96
OCT 7	OCT 10	MAILCHIMP *MONTHLY MAILCHIMP.CO FOREIGN CURRENCY 60.00 USD @ EXCHANGE RATE 1.29166	\$77.50
OCT 8	OCT 10	PRESTO TORONTO	\$20.00
OCT 11	OCT 12	TSI INTERNET CHATHAM	\$81.24
OCT 12	OCT 13	PRESTO TORONTO	\$20.00
OCT 16	OCT 16	OVERLIMIT FEE OCT 16, 2017	\$29.00
OCT 16	OCT 16	RETAIL INTEREST	\$261.83

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4 OF 4

PREVIOUS STATEMENT: September 14, 2017

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
NET AMOUNT OF MONTHLY ACTIVITY			\$532.53
TOTAL NEW BALANCE			\$22,148.92

TD MESSAGE CENTRE:



SPECIAL OFFERS AND INFORMATION

It's easy to consolidate your balances

Simply call 1-800-983-8472 to transfer non-TD credit card balances to your TD Credit Card Account at the regular annual interest rate that applies to Balance Transfers on your Account.