



EMERALD

STATEMENT DATE: August 15, 2014

1 OF 3

PREVIOUS STATEMENT: July 14, 2014

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$6,619.48
JUL 15	JUL 16	PAYMENT - THANK YOU	-\$211.00
JUL 16	JUL 16	DOMINOS PIZZA 10322 TORONTO	\$39.07
JUL 19	JUL 21	WIND MOBILE 877-946-3184	\$48.59
JUL 20	JUL 21	2NDSITE FRESHBOOKS 416-481-6946 FOREIGN CURRENCY 22.54 USD @ EXCHANGE RATE 1.10381	\$24.88
JUL 21	JUL 21	Amazon Services-Kindle 866-216-1072 FOREIGN CURRENCY 9.66 USD @ EXCHANGE RATE 1.10351	\$10.66
JUL 21	JUL 21	Amazon Services-Kindle 866-216-1072 FOREIGN CURRENCY 4.65 USD @ EXCHANGE RATE 1.10537	\$5.14
JUL 21	JUL 21	Amazon Services-Kindle 866-216-1072 FOREIGN CURRENCY 3.09 USD @ EXCHANGE RATE 1.10355	\$3.41
JUL 23	JUL 24	DM *DOMAINNAME REGISTER 425-2744500 FOREIGN CURRENCY 10.52 USD @ EXCHANGE RATE 1.10171	\$11.59
JUL 28	JUL 29	NEW HAANDI 2000 TORONTO	\$75.32
JUL 31	AUG 1	B & H PHOTO-VIDEO.COM 800-9479950 FOREIGN CURRENCY 214.97 USD @ EXCHANGE RATE 1.11978	\$240.72

Continued



TD CANADA TRUST

P.O.B /C.P. 611

AGINCOURT, ONTARIO M1S 5J7

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, this statement will be regarded as final (except for improper credits).

Interest and Grace Period

ALL CARDS (except TD VENTURE LINE OF CREDIT VISA CARDS): Interest is calculated daily at the applicable annual rates as shown on this statement. We do not charge interest on new Purchases and fees on this statement if we receive payment in full of your Balance every month by the Payment Due Date on this statement. You lose your interest-free status on all new Purchases and fees on this statement if we do not receive payment in full of your Balance by the Payment Due Date on this statement. We then charge interest on new Purchases and fees from the transaction date until those amounts are paid in full. This interest-free 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 and including the transaction date until the amount of the Cash Advance is paid in full. We do not charge interest on interest. If we did not receive payment in full of your Balance by the Payment Due Date on your previous statement, the number of days between the Statement Date and the Payment Due Date on this statement will be automatically extended to 25 days. **Interest will continue to accrue during this extended 25-day period.** When we receive payment in full of your Balance by the Payment Due Date, the number of days between the Statement Date and the Payment Due Date on your next statement will revert back to your standard 21-day Grace Period. In addition, if your Payment Due Date on this statement falls on a Saturday, Sunday or holiday in Canada, your Payment Due Date will be automatically extended to the next day that is not a Saturday, Sunday or holiday in Canada. **Any interest that applies will continue to accrue during this extended period.**

FOR TD VENTURE LINE OF CREDIT VISA CARDS ONLY: We charge you interest daily on the amount of all Transactions including Purchases, Cash Advances (including Balance Transfers, Cash-Like Transactions, and TD Visa Cheques) and on all fees or other amounts charged to the Account from and including 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 "Interest and Grace Period" section in your Cardholder Agreement.

Making Payments: You must pay at least the Minimum Payment by the Payment Due Date on this statement. It is your responsibility to ensure that payments are received by us by the Payment Due Date. If we receive payment after what we consider to be our normal business hours, that payment will be treated as having been received the next business day. Payments made through the mail or a branch, ATM or online banking service of another financial institution may take several days to be received by us. The Payment Due Date may have been automatically extended as described in "Interest and Grace Period" above. If paying via 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. Funds.

How We Apply Payments: We will apply your Minimum Payment to items on the Account in the following order: 1) to any interest; 2) to any fees; 3) to any Transactions (as defined in your Cardholder Agreement) that appear on your statement including any amount that exceeds your Credit Limit or any past due amount; 4) to any fees and Transactions which do not yet appear on your statement. In any category of these items, lower rate items will be paid first. If you pay more than your Minimum Payment, we will apply any payments in excess of the Minimum Payment to each different rate category in your remaining Balance, in the proportion that the amount in each rate category represents to that Balance, as more fully described in your Cardholder Agreement. If you pay more than your Balance, we will apply that excess payment to your Account in the same manner that we apply payments in excess of your Minimum Payment.

Estimated Time to Pay: If we have provided you with an estimate of the length of time in years and months that it will take you to pay us 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 that appears on this statement, and the Minimum Payment on all subsequent statements, on the Payment Due Date on this statement (not prior to that date) and all subsequent statements; (ii) that each month, we receive no more than the amount of the Minimum Payment on any statement; and (iii) a 360-day year. Our estimate is based on the current interest rates that apply to your Balance as of the date of this statement (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 been posted to your Account and that are not included in the Balance that appears on this statement.

Foreign Currency Conversion

ALL CARDS (except TD U.S. DOLLAR VISA CARDS): For foreign currency transactions, if the foreign currency is U.S. Dollars, Euros, United Kingdom Pounds, Australian Dollars or Mexican Pesos, it will be converted directly to Canadian dollars. If the foreign currency is any other currency, it will first be converted to U.S. Dollars and then to Canadian dollars before it is recorded in the Account. Currency will be converted for debit transactions by applying a rate established by VISA plus 2.5% to the conversion to Canadian dollars, or in the case of a credit by applying a rate established by VISA minus 2.5% to the conversion of Canadian Dollars.

FOR TD U.S. DOLLAR VISA CARDS ONLY: For transactions in a currency other than U.S. dollars, the foreign currency (including Canadian dollars) will be converted to U.S. dollars before it is recorded in the Account. Currency will be converted for debit transactions by applying a rate established by VISA plus 2.5% to the conversion to U.S. dollars, or in the case of a credit by applying a rate established by VISA minus 2.5% to the conversion to U.S. dollars.

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EMERALD

STATEMENT DATE: August 15, 2014

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PREVIOUS STATEMENT: July 14, 2014

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JUL 31	AUG 1	PAYMENT - THANK YOU	-\$161.00
AUG 2	AUG 5	GOOGLE *Music GOOGLE.COM/C	\$10.99
AUG 2	AUG 5	GOOGLE *Music GOOGLE.COM/C	\$9.49
AUG 4	AUG 5	Amazon *Marketplce CA WWW.AMAZON.C	\$48.56
AUG 6	AUG 7	Amazon.ca AMAZON.CA	-\$26.52
AUG 9	AUG 11	NETFLIX.COM 866-716-0414	\$7.99
AUG 9	AUG 11	Amazon Services-Kindle 866-216-1072 FOREIGN CURRENCY 9.33 USD @ EXCHANGE RATE 1.12647	\$10.51
AUG 12	AUG 13	TSI INTERNET CHATHAM	\$55.31
AUG 15	AUG 15	BALANCE PROTECTION (INCL TAX)	\$63.90
AUG 15	AUG 15	RETAIL INTEREST	\$80.07
AUG 15	AUG 15	CASH INTEREST	\$0.15
NET AMOUNT OF MONTHLY ACTIVITY			\$347.83
TOTAL NEW BALANCE			\$6,967.31

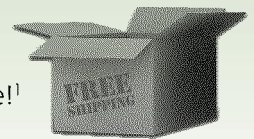
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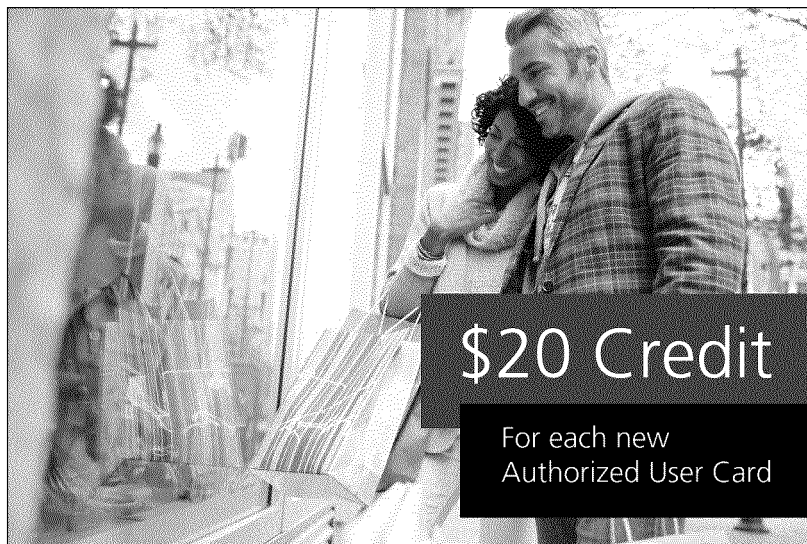
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SPECIAL OFFERS AND INFORMATION



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Share the benefits, convenience and purchasing power of your TD Credit Card with family members and close friends! Request up to three Authorized User Cards¹ by **September 12, 2014**, and ensure they're activated by **October 17, 2014**.

We will credit your Account with \$20 for each Authorized User Card that is activated. The credit will show on your November 2014 statement².

Call 1-866-819-3137 or visit your branch to add Authorized Users to your TD Credit Card Account.

¹ Primary Cardholder remains liable for all charges to the Account, including those made by any Authorized User.

² Your Account must be open and in good standing.

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.

MY BENEFITS

Shop online or in store with peace of mind when using your TD Canada Trust Credit Card.

Visa Zero Liability means you pay nothing for fraudulent activity if your Card number is stolen.[†]

**For tips on
protecting your Card,
visit www.visa.ca**

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