



## TD EMERALD FLEX RATE CARD

STATEMENT DATE: December 16, 2019

1 OF 4

PREVIOUS STATEMENT: November 14, 2019

STATEMENT PERIOD: November 15, 2019 to December 16, 2019

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$5,982.67
NOV 15	NOV 18	SHOIFY-CHARGE.COM OTTAWA FOREIGN CURRENCY 495.89 USD @ EXCHANGE RATE 1.35850	\$1.67
NOV 16	NOV 18	PLAYSTATIONNETWORK	\$5.99
NOV 17	NOV 18	SKIPTHEDISHES WINNIPEG	\$48.54
NOV 18	NOV 19	UPS	\$60.48
NOV 18	NOV 19	GITHUB HTTPSGITHUB. FOREIGN CURRENCY 7.00 USD @ EXCHANGE RATE 1.35714	\$9.50
NOV 18	NOV 19	MARITool INC. FOREIGN CURRENCY 382.09 USD @ EXCHANGE RATE 1.35687	\$518.45
NOV 18	NOV 19	PAYMENT - THANK YOU	-\$203.44
NOV 19	NOV 19	WWW.KNIFEKITS.COM FOREIGN CURRENCY 563.37 USD @ EXCHANGE RATE 1.35685	\$764.41
NOV 19	NOV 20	UPS	\$133.32
NOV 19	NOV 20	FRESHBOOKS FOREIGN CURRENCY 16.95 USD @ EXCHANGE RATE 1.36106	\$23.07
NOV 19	NOV 20	FEDEX-YBZ TORONTO	\$25.20

Continued



TD CANADA TRUST

P.O.B /C.P. 611

AGINCOURT, ONTARIO M1S 5J7

**Statement:** 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 our statement on or before the Payment Due Date, the Payment Due 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 the period.**

#### Grace Period and Interest

**All Cards (except TD Venture Line of Credit Visa Cards):** Interest is calculated at the application annual interest rate (s) as shown on the 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 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 the 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 on 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 a 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: December 16, 2019

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PREVIOUS STATEMENT: November 14, 2019

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
NOV 20	NOV 22	WM CANADA WATERLOO	\$54.62
NOV 23	NOV 25	SendinBlue Paris	\$27.00
NOV 24	NOV 25	PRESTO TORONTO	\$151.15
NOV 25	NOV 26	SHOPIFY-CHARGE.COM OTTAWA FOREIGN CURRENCY 339.10 USD @ EXCHANGE RATE 1.36534	\$462.99
NOV 25	NOV 26	BELL CANADA (OB) MONTREAL	\$76.78
NOV 26	NOV 27	MAILCHIMP *MONTHLY MAILCHIMP.CO FOREIGN CURRENCY 159.00 USD @ EXCHANGE RATE 1.36503	\$217.04
NOV 27	NOV 28	FEDEX-YBZ TORONTO	\$50.54
NOV 29	NOV 29	ULINE	\$285.81
NOV 29	NOV 29	AMZN Digital FOREIGN CURRENCY 4.63 USD @ EXCHANGE RATE 1.36285	\$6.31
NOV 30	DEC 2	SP * TACTILE TURN HTTPSTACTILE FOREIGN CURRENCY 80.20 USD @ EXCHANGE RATE 1.36483	\$109.46
DEC 1	DEC 2	GOOGLE*GSUITE INTERNET	\$7.02
DEC 1	DEC 2	PUBLIC MOBILE	\$53.11
DEC 2	DEC 2	Amazon.ca Prime Member amazon.ca/pr	\$9.03
DEC 2	DEC 3	BOHLER-UDDEHOLM LIMITED KITCHENER	\$930.72
DEC 2	DEC 3	SP * TACTILE TURN HTTPSTACTILE FOREIGN CURRENCY 64.20 USD @ EXCHANGE RATE 1.36448	\$87.60
DEC 2	DEC 3	PAYMENT - THANK YOU	-\$827.69
DEC 3	DEC 4	Amazon web services aws.amazon.c FOREIGN CURRENCY 2.69 USD @ EXCHANGE RATE 1.36431	\$3.67
DEC 3	DEC 4	ADOBE PHOTOGRAPHY PLAN FOREIGN CURRENCY 11.29 USD @ EXCHANGE RATE 1.36581	\$15.42
DEC 3	DEC 4	PAYMENT - THANK YOU	-\$3,306.61
DEC 3	DEC 4	PAYMENT - THANK YOU	-\$406.52
DEC 4	DEC 4	AMZN Digital FOREIGN CURRENCY 6.12 USD @ EXCHANGE RATE 1.36437	\$8.35

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4 OF 4

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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DEC 3	DEC 5	GOOGLE*GOOGLE MUSIC INTERNET	\$9.99
DEC 4	DEC 5	PAYMENT - THANK YOU	-\$3,364.03
DEC 5	DEC 6	Amazon.ca AMAZON.CA	\$53.37
DEC 6	DEC 6	SHOPIFY-CHARGE.COM OTTAWA FOREIGN CURRENCY 492.01 USD @ EXCHANGE RATE 1.35346	\$665.92
DEC 6	DEC 6	SHOPIFY-CHARGE.COM OTTAWA FOREIGN CURRENCY 482.11 USD @ EXCHANGE RATE 1.35348	\$652.53
DEC 9	DEC 10	CPC SCP/PU-RAM OTTAWA	\$3.96
DEC 10	DEC 11	AMZN Digital FOREIGN CURRENCY 5.45 USD @ EXCHANGE RATE 1.35779	\$7.40
DEC 10	DEC 11	HEROKU NOV HEROKU.COM FOREIGN CURRENCY 7.00 USD @ EXCHANGE RATE 1.35857	\$9.51
DEC 10	DEC 11	ALPHA KNIFE SUPPLY FOREIGN CURRENCY 731.83 USD @ EXCHANGE RATE 1.35818	\$993.96
DEC 11	DEC 13	FOAM FACTORY, INC. FOREIGN CURRENCY 265.72 USD @ EXCHANGE RATE 1.35258	\$359.41
DEC 12	DEC 13	Amazon.ca AMAZON.CA	\$6.76
DEC 12	DEC 13	TSI INTERNET CHATHAM	\$60.96
DEC 13	DEC 16	MCMMASTER-CARR FOREIGN CURRENCY 322.17 USD @ EXCHANGE RATE 1.35369	\$436.12
DEC 14	DEC 16	A M Z N M k t p C A WWW.AMAZON.C	\$39.00
DEC 14	DEC 16	SKIPTHEDISHES WINNIPEG	\$32.87
DEC 16	DEC 16	Amazon.ca AMAZON.CA	\$28.73
NET AMOUNT OF MONTHLY ACTIVITY			\$71.45
TOTAL NEW BALANCE			\$6,054.12

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.

### Save with Avis.

Save a minimum of 10% off base rates\* in Canada and the U.S., and a minimum of 5% off base rates\* internationally, at participating locations. Reserve at [avis.com/tdcreditcards](http://avis.com/tdcreditcards). Quote **AWD #C078400**.

\*Terms apply.

### Save with Budget.

Save a minimum of 10% off base rates\* in Canada and the U.S., and a minimum of 5% off base rates\* internationally, at participating locations. Book at [budget.com/tdcreditcards](http://budget.com/tdcreditcards). Quote BCD **#A331700**.

\*Terms apply.