



## EMERALD

STATEMENT DATE: May 14, 2015

1 OF 4

PREVIOUS STATEMENT: April 14, 2015

STATEMENT PERIOD: April 15, 2015 to May 14, 2015

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$7,305.00
APR 13	APR 15	JUST EAT TORONTO	\$47.94
APR 16	APR 17	SAYCO DISTRIBUTORS LTD 416-749-6556	\$855.00
APR 16	APR 17	PAYMENT - THANK YOU	-\$1,150.00
APR 19	APR 20	WIND MOBILE 877-946-3184	\$52.77
APR 20	APR 20	2NDSITE FRESHBOOKS 416-481-6946 FOREIGN CURRENCY 22.54 USD @ EXCHANGE RATE 1.25820	\$28.36
APR 21	APR 22	PAYMENT - THANK YOU	-\$130.00
APR 21	APR 22	PAYMENT - THANK YOU	-\$1,884.00
APR 23	APR 24	SAYCO DISTRIBUTORS LTD 416-749-6556	\$1,715.75
APR 23	APR 24	THE GEORGE BROWN COLLEGE TORONTO	\$642.00
APR 23	APR 24	PAYMENT - THANK YOU	-\$2,408.14
APR 24	APR 27	MARITool INC. 8883527773 FOREIGN CURRENCY 1,564.37 USD @ EXCHANGE RATE 1.24935	\$1,954.45
APR 24	APR 27	TRIUMPH TOOL LTD GUELPH	\$707.11
APR 24	APR 27	KBC TOOLS & MACHINERY MISSISSAUGA	\$384.02

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, 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.



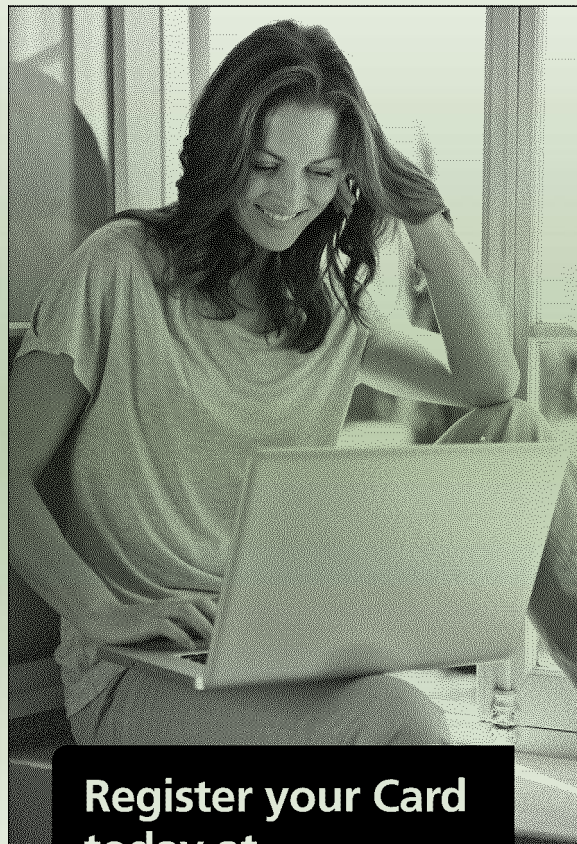
## EMERALD

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PREVIOUS STATEMENT: April 14, 2015

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
APR 24	APR 27	PAYMENT - THANK YOU	-\$452.15
APR 24	APR 27	PAYMENT - THANK YOU	-\$709.00
APR 25	APR 27	MAILCHIMP MAILCHIMP.CO FOREIGN CURRENCY 30.00 USD @ EXCHANGE RATE 1.24933	\$37.48
APR 28	APR 29	MARITOO INC. 8883527773 FOREIGN CURRENCY 62.00 USD @ EXCHANGE RATE 1.17129	-\$72.62
APR 30	MAY 1	SHARSTOOLCO 6304436822 FOREIGN CURRENCY 167.75 USD @ EXCHANGE RATE 1.24369	\$208.63
APR 30	MAY 1	PAYMENT - THANK YOU	-\$510.00
APR 30	MAY 1	PAYMENT - THANK YOU	-\$210.00
APR 30	MAY 1	PAYMENT - THANK YOU	-\$360.00
APR 30	MAY 4	KBC TOOLS & MACHINERY MISSISSAUGA	\$369.20
APR 30	MAY 4	KBC TOOLS & MACHINERY MISSISSAUGA	\$131.38
MAY 4	MAY 5	GOOGLE *Music GOOGLE.COM/C	\$9.99
MAY 4	MAY 5	Uber help.uber.co	\$21.60
MAY 4	MAY 5	Uber help.uber.co	\$8.98
MAY 5	MAY 6	UPS*899854621 MONCTON	\$359.64
MAY 5	MAY 6	GOOGLE *SVCS APPS 855-222-8603	\$5.00
MAY 9	MAY 11	NETFLIX.COM 866-716-0414	\$7.99
MAY 12	MAY 13	TSI INTERNET CHATHAM	\$59.83
MAY 14	MAY 14	BALANCE PROTECTION (INCL TAX)	\$72.21
MAY 14	MAY 14	OVERLIMIT FEE APR 15, 2015	\$25.00
MAY 14	MAY 14	RETAIL INTEREST	\$11.47
MAY 14	MAY 14	CASH INTEREST	\$0.07
NET AMOUNT OF MONTHLY ACTIVITY			-\$170.04
TOTAL NEW BALANCE			\$7,134.96



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exclusive offers for TD Cardholders  
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### TD MESSAGE CENTRE:

-YOUR ACCOUNT IS OVER THE CREDIT LIMIT. NO FURTHER USE IS  
PERMITTED UNTIL THE "MINIMUM PAYMENT" IS RECEIVED.



## SPECIAL OFFERS AND INFORMATION

Help green where you live  
for a few dollars a month.



For 25 years, **TD Friends of the Environment Foundation (TD FEF)** has been supporting local grassroots projects, such as habitat restoration, urban greening and outdoor classrooms.

Donate to TD FEF and 100% of your gift will support environmental projects in your community. Even a small monthly donation can grow into something big where you live.

**Set up your monthly donation.**

**Donate now at [tdfef.com/givegreen](http://tdfef.com/givegreen)**

### 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.

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