



EMERALD

STATEMENT DATE: August 15, 2016

1 OF 4

PREVIOUS STATEMENT: July 14, 2016

STATEMENT PERIOD: July 15, 2016 to August 15, 2016

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$14,436.21
JUL 15	JUL 15	Uber BV help.uber.co	\$13.30
JUL 15	JUL 18	Amazon Services-Kindle 866-321-8851 FOREIGN CURRENCY 3.01 USD @ EXCHANGE RATE 1.33222	\$4.01
JUL 19	JUL 19	WIND MOBILE 877-946-3184	\$77.01
JUL 19	JUL 21	FRESHBOOKS 866-3036061 FOREIGN CURRENCY 22.54 USD @ EXCHANGE RATE 1.34250	\$30.26
JUL 22	JUL 25	MARITOO INC. 8883527773 FOREIGN CURRENCY 499.46 USD @ EXCHANGE RATE 1.35173	\$675.14
JUL 23	JUL 25	DOMAIN NAME REGISTRATION 4252982698 FOREIGN CURRENCY 10.74 USD @ EXCHANGE RATE 1.35102	\$14.51
JUL 25	JUL 26	MAILCHIMP MAILCHIMP.CO FOREIGN CURRENCY 50.00 USD @ EXCHANGE RATE 1.35760	\$67.88
JUL 26	JUL 27	Amazon Services-Kindle 866-321-8851 FOREIGN CURRENCY 8.73 USD @ EXCHANGE RATE 1.35738	\$11.85
JUL 27	JUL 29	MCMMASTER-CARR 630-834-9600 FOREIGN CURRENCY 184.26 USD @ EXCHANGE RATE 1.35265	\$249.24

-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.



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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JUL 28	JUL 29	UNBLOCK-US.COM +16025150930	\$4.99
JUL 28	JUL 29	THE ROCK OASIS TORONTO	\$67.80
JUL 31	AUG 2	UBER CA JUL31 2PJZZ HELP. help.uber.co	\$12.39
JUL 31	AUG 2	UBER CA JUL31 PIQFG HELP. help.uber.co	\$14.17
AUG 1	AUG 2	GOOGLE *SVCSAPPS cc@google.co	\$5.00
AUG 2	AUG 3	PAYMENT - THANK YOU	-\$293.00
AUG 2	AUG 3	PAYMENT - THANK YOU	-\$1,000.00
AUG 3	AUG 4	TRIUMPH TOOL LTD GUELPH	\$86.11
AUG 3	AUG 5	CPC SCP CV042324767US OTTAWA	\$85.27
AUG 5	AUG 5	UBER CA AUG04 W254I HELP. help.uber.co	\$12.84
AUG 5	AUG 5	GOOGLE *Music g.co/payhelp	\$9.99
AUG 4	AUG 8	TICKETOPS-ONLINETICKE TORONTO	\$50.00
AUG 7	AUG 8	UBER CA AUG06 BWL2M HELP. help.uber.co	\$17.52
AUG 8	AUG 9	JANTZSUPPLY 8003518900 FOREIGN CURRENCY 538.40 USD @ EXCHANGE RATE 1.35224	\$728.05
AUG 9	AUG 10	NETFLIX.COM 866-716-0414	\$9.99
AUG 10	AUG 10	UBER CA AUG09 UXB3K HELP. help.uber.co	\$14.72
AUG 10	AUG 11	UBER CA AUG10 QUCGK HELP. help.uber.co	\$27.25
AUG 11	AUG 12	TSI INTERNET CHATHAM	\$133.22
AUG 12	AUG 15	SHOPIFY-CHARGE.COM 8887467439 FOREIGN CURRENCY 32.77 USD @ EXCHANGE RATE 1.33262	\$43.67
AUG 14	AUG 15	UBER CA AUG13 UYGX6 HELP. help.uber.co	\$16.36
AUG 15	AUG 15	UBER CA AUG14 I4TGX HELP. help.uber.co	\$23.10
AUG 15	AUG 15	UBER CA AUG14 2EOST HELP. help.uber.co	\$13.50
AUG 15	AUG 15	OVERLIMIT FEE AUG 15, 2016	\$29.00
AUG 15	AUG 15	RETAIL INTEREST	\$240.01
NET AMOUNT OF MONTHLY ACTIVITY			\$1,495.15
TOTAL NEW BALANCE			\$15,931.36

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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.



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