



TD FIRST CLASS TRAVEL CARD

MR AREEB BAJWA 4520 88XX XXXX 2482

STATEMENT DATE: April 04, 2023

1 OF 8

PREVIOUS STATEMENT: March 06, 2023

STATEMENT PERIOD: March 07, 2023 to April 04, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$3,694.64
MAR 5	MAR 7	TIM HORTONS #0390 KITCHENER	\$6.37
MAR 5	MAR 7	MCDONALD'S #25001 CAMBRIDGE	\$0.84
MAR 5	MAR 7	MCDONALD'S #25001 CAMBRIDGE	\$40.27
MAR 5	MAR 8	WAL-MART SUPERCENTER#3152 CAMBRIDGE	\$21.47
MAR 7	MAR 8	UBER* EATS TORONTO	\$28.56
MAR 7	MAR 8	TIM HORTONS #0376 MILTON	\$2.61
MAR 7	MAR 8	SHOPPERS DRUG MART #07 MILTON	\$9.03
MAR 8	MAR 8	AMZN Mktg CA*H57A97502 WWW.AMAZON.C	\$16.94
MAR 8	MAR 8	AMZN Mktg CA*H54IA6552 WWW.AMAZON.C	\$23.15
MAR 9	MAR 13	CAMPBELLVILLE ESSO CAMPBELLVILL	\$4.51
MAR 10	MAR 13	MACS CONV. STORES #59106 MILTON	\$19.19
MAR 10	MAR 13	TIM HORTONS #5386 MILTON	\$3.80
MAR 10	MAR 13	Nintendo CA941978001 8002553700	\$88.13
MAR 10	MAR 13	ICCM MILTON MILTON	\$11.00

Continued

CONTACT INFORMATION

Customer Service/Lost & Stolen	1-800-983-8472
TTY Inquiries (with hearing loss)	1-866-704-3194
Chat with us on EasyWeb	EasyWeb.td.com
TD Points Information	1-800-983-1043
To Book Travel:	www.tdrewards.com

TD POINTS

Previous TD Points Balance	+	660,610
Earned this statement period	+	25,270
Promotions & Adjustments	+	16,255

Total TD Points Balance = 702,135

PAYMENT INFORMATION

Minimum Payment \$2,673.16

Payment Due Date Apr. 25, 2023

Credit Limit \$10,000

Available Credit \$0

Annual Interest Rate: Purchases 20.99%

Cash Advances 22.99%

Estimated Time to Pay

The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is: 83 year(s) and 4 month(s).

CALCULATING YOUR BALANCE

Previous Balance \$3,694.64

Payments & Credits \$4,217.23

Purchases & Other Charges \$13,156.75

Cash Advances \$0.00

Interest \$0.00

Fees \$29.00

Sub-total \$13,185.75

NEW BALANCE \$12,663.16



TD CANADA TRUST
P.O.B /C.P. 611
AGINCOURT, ONTARIO M1S 5J7

NEW BALANCE

\$12,663.16

MINIMUM PAYMENT

\$2,673.16

PAYMENT DUE DATE

Apr. 25, 2023

AMOUNT PAID

\$

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MR AREEB BAJWA
8175 FIRST LINE
CAMPBELLEVILLE ON L0P 1B0

4520880035422482 0267316 1266316 7

TD FIRST CLASS TRAVEL CARD

Account Number: 4520 88XX XXXX 2482

1. Payments can be made via:

- EasyLinkTM Telephone Banking
- EasyWebTM Internet banking
- The Green Machine[®]
- TD Canada Trust Branch
- Mail

2. Make cheques payable to TD Canada Trust.

3. Detach and return with payment

What is the minimum payment and the Payment Due Date? Your minimum payment and the Payment Due Date is set out on the front of the statement under the heading "Payment Information". It is also found on the payment slip. The Primary Cardholder must pay at least the minimum payment amount by the Payment Due Date shown on this statement. You must make payments in the currency of the Account. If you make a payment to the Account in a foreign currency, we may reject this payment or convert your payment to the currency of the Account. To learn more about how we will convert a payment that is not made in the currency of the Account, see your Cardholder Agreement. **For customers with an active TD Payment Plan**, you must pay your Required Payment (which is your Minimum Payment less any Monthly Plan Payment Amounts due by the Minimum Payment Due Date).

How do you make a payment? See the front of the statement or your Cardholder Agreement to learn how you can make a payment. The Primary Cardholder must select a payment method that makes sure we receive the payment so that we can post it to the Account on or before the Payment Due Date. We must receive your payment so that we can post it to the Account on or before each Payment Due Date shown on the Account statement.

How do we apply your payment? See your Cardholder Agreement (and TD Payment Plan Amending Agreement if you have any Payment Plans) to learn how we apply payments to the Account.

What happens if the Payment Due Date falls on a Saturday, Sunday or public holiday? If the Payment Due Date falls on a Saturday, Sunday or a public holiday recognized by us, we will extend the Payment Due Date to the following business day. However, any applicable interest will still apply to an outstanding Balance during this period.

What is the amount that must be paid to get the benefit of a Grace Period? You have a minimum **21**-day interest-free Grace Period for **new** Purchases and fees (other than Cash Advance fees or Balance Transfer fees) that appear for the first time on the Account statement ("New Purchases"). This means that if you pay the outstanding New Balance shown on the Account's statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged interest on New Purchases. The Grace Period does not apply to:

- Purchases and fees that appear on previous Account statements,
- Cash Advances (including Balance Transfers, TD Visa Cheques and Cash-Like Transactions), Cash Advance fees, Balance Transfer fees and TD Visa Cheque fees.

For Payment Plans Only: If you have Payment Plan(s), you will receive an interest-free Grace Period on New Purchases (excluding New Purchases that you have put into a Payment Plan) if you pay the "Grace Period Payment Amount" on or before the Payment Due Date. If you have any active Payment Plans, your "Grace Period Payment Amount" will be calculated as follows:

- New Balance on your monthly statement, minus your Total Payment Plans balance that is shown on your monthly statement, plus your Total Monthly Payment Plan Amount(s) that are due on your monthly statement.

However, if you move a purchase that has already appeared on your monthly statement into a TD Payment Plan prior to the Payment Due Date of that monthly statement, the Grace Period Payment Amount will be:

1. **If you do not have an active Payment Plan on your current monthly statement:** The New Balance shown on that monthly statement minus the purchase amount(s) converted into a Payment Plan; or
2. **If you have active Payment Plan(s) on your current monthly statement:** The Grace Period Payment Amount will be the Grace Period Payment Amount figure that is already shown on your monthly statement minus the new purchase amounts(s) moved into a Payment Plan. For greater certainty, after you convert the new purchase into a new TD Payment Plan, the amount of the new TD Payment Plan will not be included in the TD Payment Plans balance that is used to calculate the Grace Period Payment Amount that is due by the Payment Due Date of that monthly statement.

For TD Venture Line of Credit 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 is paid in full.

There is no interest-free Grace Period.

How do we calculate and charge interest? If interest applies, you can find the total interest charged, and the associated interest rates, on the front of your monthly statement. To learn more about how we calculate your interest, see your Disclosure Statement and Cardholder Agreement.

What is your estimated time to pay? Paying more than the minimum payment will decrease the amount of interest you pay and reduce the time it takes to repay your Balance. If you have a Balance, we provide you an estimate of the length of time it will take you to pay the Balance in full as of the statement date. You can find this on the front of the statement. If you only pay the minimum payment, the estimate is based on the following assumptions: (i) that we receive the minimum payment 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 other 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 changes. 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.

What are your rights and obligations regarding any billing error found on this statement? This statement describes each Transaction and discloses each amount credited or charged, including interest, and the dates when those amounts were posted to the Account. You must review the Account statements and contact us about any errors within **30** days from the statement date so that we can immediately investigate them. If you do not contact us about errors within **30** days from the statement date, then:

- We will consider all Transactions and payments to be correctly posted to the Account and our Records to be correct (except for any amount that we credited to the Account in error); and
- You may not make a claim against us at a later date in respect of any items or amounts posted to the Account.

If you have a dispute with a merchant relating to a Transaction posted to the Account that appears on this statement, you must first attempt to settle the problem directly with the merchant. To learn how to manage a dispute with a merchant, see your Cardholder Agreement or visit www.td.com.

How do you contact us for more information about the Account or if you would like to report a lost/stolen Card?

Call us:

- Toll-free: **1-800-983-8472**
- Collect: **416-307-7722**

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MR AREEB BAJWA 4520 88XX XXXX 2482

STATEMENT DATE: April 04, 2023

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PREVIOUS STATEMENT: March 06, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
MAR 10	MAR 13	AUTO SPA Mississauga	\$42.94
MAR 10	MAR 13	PITA PIT MILTON	\$24.59
MAR 10	MAR 13	SHOPPERS DRUG MART #12 MILTON	\$54.21
MAR 11	MAR 13	Microsoft*Subscription Mississauga	\$19.20
MAR 11	MAR 13	Nintendo CA942805078 8002553700	\$5.64
MAR 12	MAR 13	LaunchGood Inc. 855-9991947	\$500.00
MAR 12	MAR 13	CHAIWALA OF LONDON MISSISSAUGA	\$11.02
MAR 12	MAR 13	CHAIWALA OF LONDON MISSISSAUGA	\$7.06
MAR 13	MAR 14	AMZN Mktp CA*HG1TH2MC1 WWW.AMAZON.C	\$62.23
MAR 13	MAR 14	CHATGPT SUBSCRIPTION OPENAI.COM FOREIGN CURRENCY 22.60 USD @ EXCHANGE RATE 1.42079	\$32.11
MAR 13	MAR 14	BELL CANADA (OB) MONTREAL	\$31.96
MAR 12	MAR 15	SEGPAY.COM **NVG MOBILE 8664504000 FOREIGN CURRENCY 75.00 USD @ EXCHANGE RATE 1.42106	\$106.58
MAR 13	MAR 15	WENDY'S MISSISSAUGA	\$13.09
MAR 13	MAR 15	TIM HORTONS #2352 MISSISSAUGA	\$3.49
MAR 15	MAR 15	COLONIST.IO HTTPSCOLONIS FOREIGN CURRENCY 8.99 USD @ EXCHANGE RATE 1.40934	\$12.67
MAR 14	MAR 16	TIM HORTONS #2506 MISSISSAUGA	\$10.16
MAR 15	MAR 16	Starlink Internet Halifax	\$158.20
MAR 15	MAR 16	CAA MEMBERSHIP THORNHILL	\$186.45
MAR 16	MAR 16	Amazon.ca*HG0WM3R72 AMAZON.CA	\$20.31
MAR 16	MAR 16	AMZN Mktp CA*HC3G36OM1 WWW.AMAZON.C	\$32.54
MAR 15	MAR 17	TELUS MOBILITY 705-7923728	\$235.14
MAR 16	MAR 17	THAI HOUSE CUISINE MILTON	\$94.31
MAR 16	MAR 17	COCA COLA BRAMPTON ON BRAMPTON	\$3.25
MAR 16	MAR 20	UBER CANADA/UBEREATS TORONTO	\$18.71
MAR 17	MAR 20	BELL CANADA (OB) MONTREAL	\$110.12
MAR 17	MAR 20	TIM HORTONS #8494 MILTON	\$3.14

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STATEMENT DATE: April 04, 2023

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PREVIOUS STATEMENT: March 06, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
MAR 18	MAR 20	AMZN Mktp CA*HC93J0NU2 WWW.AMAZON.C	\$118.38
MAR 19	MAR 20	Nintendo CA947820147 8002553700	\$90.39
MAR 19	MAR 21	ESSO CIRCLE K MILTON	\$7.35
MAR 19	MAR 21	CAMPBELLVILLE ESSO CAMPBELLVILL	\$15.80
MAR 20	MAR 21	ALLSTATE INSURANCE MARKHAM	\$431.57
MAR 20	MAR 21	MASSAGE ADDICT MILTON MILTON	\$101.70
MAR 20	MAR 21	SH VENDING RICHMOND HIL	\$2.25
MAR 21	MAR 21	Amazon.ca*H70S00EW0 AMAZON.CA	\$8.39
MAR 20	MAR 22	TIM HORTONS #2506 MISSISSAUGA	\$8.80
MAR 21	MAR 22	Amazon.ca*HC0YQ6RF1 AMAZON.CA	\$22.03
MAR 21	MAR 22	TIM HORTONS #5386 MILTON	\$2.20
MAR 21	MAR 22	CONSERVATION HALTON 905-336-1158	\$658.00
MAR 21	MAR 22	TIM HORTONS #1134 MISSISSAUGA	\$12.48
MAR 21	MAR 22	RCSS MILTON #2810 MILTON	\$117.33
MAR 22	MAR 22	Amazon.ca*H70EW24T1 AMAZON.CA	\$16.78
MAR 22	MAR 22	AMZN Mktp CA*H70NZ7M40 WWW.AMAZON.C	\$32.91
MAR 23	MAR 24	APPLE.COM/BILL 866-712-7753	\$6.77
MAR 23	MAR 24	Code Ninjas Milton 855-999-3729	\$157.07
MAR 24	MAR 27	AMZN Mktp CA*H79KT14X2 WWW.AMAZON.C	\$101.03
MAR 24	MAR 27	THE SOURCE FOR HOME DUNDAS	\$1,267.72
MAR 25	MAR 27	Royal Botanical Garden Burlington	\$43.96
MAR 25	MAR 27	NEW THIARA SUPERMARKET MILTON	\$106.01
MAR 25	MAR 27	ZAUQ MILTON	\$121.95
MAR 25	MAR 27	ROYAL BOTANICAL GARDENS BURLINGTON	\$11.30
MAR 25	MAR 27	SQ *ROYAL BOTANICAL GARDE Burlington	\$3.39
MAR 25	MAR 27	SQ *ROYAL BOTANICAL GARDE Burlington	\$9.04
MAR 25	MAR 27	3 FOOD STREET MISSISSAUGA	\$105.09

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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
MAR 26	MAR 27	GOOGLE*YOUTUBEPREMIUM Halifax	\$25.98
MAR 26	MAR 27	adidas 2014 Halton Hills Halton Hills	\$186.45
MAR 26	MAR 27	LA FITNESS BRAMPTON	\$33.89
MAR 27	MAR 27	PREAUTHORIZED PAYMENT	-\$3,694.64
MAR 25	MAR 28	SOBEYS #4719 MILTON	\$67.54
MAR 26	MAR 28	ESSO CIRCLE K MISSISSAUGA	\$6.22
MAR 27	MAR 28	REPLIT, INC. HTTPSREPLIT. FOREIGN CURRENCY 20.00 USD @ EXCHANGE RATE 1.41499	\$28.30
MAR 27	MAR 28	TIM HORTONS #1134 MISSISSAUGA	\$8.78
MAR 28	MAR 28	Amazon.ca*HY46Y94N1 AMAZON.CA	\$98.10
MAR 28	MAR 28	AMZN Mktp CA*H762G0SZ2 WWW.AMAZON.C	\$28.23
MAR 28	MAR 29	CRISTELLO'S MARKET CAMPBELLVILL	\$30.33
MAR 28	MAR 29	UBER CANADA/UBEREATS TORONTO	\$34.60
MAR 30	MAR 30	AMZN Mktp CA*HY1L46FK2 WWW.AMAZON.C	\$25.97
MAR 30	MAR 31	Nintendo CA954857224 8002553700	\$1.23
MAR 30	MAR 31	SHARPE FARM SUPPLY MOFFAT MOFFAT	\$60.95
MAR 31	APR 3	A&W #4513 MILTON MILTON	\$15.69
MAR 31	APR 3	CHAINSMOKER MILTON MILTON	\$231.09
MAR 31	APR 3	CHAINSMOKER MILTON MILTON	\$36.73
APR 1	APR 3	UBER* EATS TORONTO	\$108.34
APR 1	APR 3	Tesla Motors Canada ULC Toronto	\$15.81
APR 1	APR 3	GITHUB, INC. HTTPSGITHUB. FOREIGN CURRENCY 10.00 USD @ EXCHANGE RATE 1.39099	\$13.91
APR 1	APR 3	Tesla Inc Toronto	\$9.66
APR 2	APR 3	UBER* PASS TORONTO	\$11.29
APR 2	APR 3	APPLE.COM/BILL 866-712-7753	\$9.11
APR 2	APR 3	Tesla Inc Toronto	\$13.47
APR 2	APR 3	UBER CANADA/UBEREATS TORONTO	\$26.97
APR 3	APR 4	ALARMFORCE INDUSTRIES 416-445-2001	\$67.79

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PREVIOUS STATEMENT: March 06, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
APR 3	APR 4	BROTHER INTL CORP LTD DOLLARD DES	\$453.77
APR 4	APR 4	LaunchGood Inc. Detroit	\$500.00
APR 4	APR 4	OVERLIMIT FEE APR 04, 2023	\$29.00
NET AMOUNT OF MONTHLY ACTIVITY			\$4,139.24

MRS NISHA RAVINDRANATH 4520 88XX XXXX 6466

MAR 5	MAR 7	KFC/TACO BELL MILTON	\$41.08
MAR 5	MAR 8	SOBEYS #4719 MILTON	\$26.04
MAR 6	MAR 8	WENDY'S 6453 Q1R MILTON	\$18.79
MAR 7	MAR 8	WHOLE FOODS MARKET CANADA MISSISSAUGA	\$213.30
MAR 7	MAR 8	NEW THIARA SUPERMARKET MILTON	\$55.13
MAR 7	MAR 9	BLOSSOMPURE ORGANIC ETOBICOKE	\$146.80
MAR 7	MAR 9	BLOSSOMPURE ORGANIC ETOBICOKE	\$300.45
MAR 8	MAR 9	HOLISTIC OSTEOPATHY & WEL OAKVILLE	\$85.00
MAR 8	MAR 9	TIM HORTONS #913 MILTON	\$14.96
MAR 9	MAR 10	AUTO SPA Mississauga	\$41.81
MAR 9	MAR 13	LONGO'S # 25 MILTON	\$73.47
MAR 10	MAR 13	MUSLIM ASSOC OF CANADA MISSISSAUGA	\$25.00
MAR 10	MAR 13	LEENS SHOP LONDON	\$10.00
MAR 10	MAR 13	SQ *ALIF2YAA Mississauga	\$65.10
MAR 10	MAR 13	SQ *NISBA Mississauga	\$50.00
MAR 10	MAR 13	SUMAQ IRAQI CHARCOAL GRIL SCARBOROUGH	\$12.43
MAR 11	MAR 13	DISCOVERU MILTON FOREIGN CURRENCY 305.40 USD @ EXCHANGE RATE 1.42108	\$434.00
MAR 11	MAR 13	SP GALLERINA MISSISSAUGA	\$33.84
MAR 11	MAR 13	TIM HORTONS #0376 MILTON	\$3.66
MAR 11	MAR 13	HARVEY'S #2435 MILTON	\$14.34

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MR AREEB BAJWA 4520 88XX XXXX 2482

STATEMENT DATE: April 04, 2023

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PREVIOUS STATEMENT: March 06, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
MRS NISHA RAVINDRANATH 4520 88XX XXXX 6466			
MAR 11	MAR 13	SQ *NU'S NURSERY Mississauga	\$80.00
MAR 12	MAR 13	TIM HORTONS #4768 MILTON	\$18.20
MAR 13	MAR 14	MYREC CENTRE MILTON	\$150.00
MAR 13	MAR 14	TIM HORTONS #0376 MILTON	\$9.55
MAR 13	MAR 14	KFC/TACO BELL MILTON	\$24.14
MAR 13	MAR 15	LONGO'S # 25 MILTON	\$176.92
MAR 15	MAR 16	WHOLE FOODS MARKET CANADA MISSISSAUGA	\$122.34
MAR 15	MAR 16	HOLISTIC OSTEOPATHY & WEL OAKVILLE	\$120.00
MAR 16	MAR 17	GOOGLE *Workspace 855-222-8603	\$14.68
MAR 17	MAR 20	LS CHADDORS MILTON	\$150.24
MAR 17	MAR 20	INDIGO 409 MILTON	\$92.71
MAR 17	MAR 20	KRISPY KREME #3017 MISSISSAUGA	\$24.50
MAR 19	MAR 20	KFC/TACO BELL MILTON	\$23.80
MAR 17	MAR 21	#823 PARTY CITY MISSISSAUGA	-\$60.93
MAR 20	MAR 21	NZF & NISAHOMES MISSISSAUGA	\$102.45
MAR 20	MAR 21	HOLISTIC OSTEOPATHY & WEL OAKVILLE	\$85.00
MAR 21	MAR 22	TIM HORTONS #1134 MISSISSAUGA	\$11.82
MAR 21	MAR 23	TOWN OF MILTON MILTON	\$221.00
MAR 21	MAR 23	TOWN OF MILTON MILTON	\$221.00
MAR 21	MAR 23	TOWN OF MILTON MILTON	\$221.00
MAR 22	MAR 23	WHOLE FOODS MARKET CANADA MISSISSAUGA	\$267.37
MAR 22	MAR 23	NEW THIARA SUPERMARKET MILTON	\$116.74
MAR 20	MAR 24	MILTON DISTRICT HOSPITAL MILTON	\$18.00
MAR 22	MAR 24	TOWN OF MILTON MILTON	-\$351.16
MAR 22	MAR 24	TOWN OF MILTON MILTON	-\$110.50
MAR 26	MAR 27	MODEST WEAR Mississauga	\$175.15
MAR 27	MAR 28	TIM HORTONS #0885 MISSISSAUGA	\$9.00

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STATEMENT DATE: April 04, 2023

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PREVIOUS STATEMENT: March 06, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(S)
MRS NISHA RAVINDRANATH 4520 88XX XXXX 6466			
MAR 29	MAR 30	KFC/TACO BELL MILTON	\$24.81
MAR 30	APR 3	ZARA SQUARE ONE #9277 MISSISSAUGA	\$108.08
MAR 30	APR 3	ZARA SQUARE ONE #9277 MISSISSAUGA	\$200.00
APR 1	APR 3	YAQUEEN* ONE TIME MISSISSAUGA	\$102.56
APR 1	APR 3	SEPHORA MILTON MILTON	\$272.33
APR 1	APR 3	CARTERS #3402 MISSISSAUGA	\$100.41
APR 2	APR 3	WHOLE FOODS MARKET OAKVILLE	\$121.13
MAR 31	APR 4	WAL-MART SUPERCENTER#1000 MILTON	\$191.75
APR 3	APR 4	BAYYINAH LLC WWW.BAYYINAH FOREIGN CURRENCY 11.00 USD @ EXCHANGE RATE 1.39000	\$15.29
APR 3	APR 4	TIM HORTONS #3940 MISSISSAUGA	\$9.70
APR 3	APR 4	HOLISTIC OSTEOPATHY & WEL OAKVILLE	\$85.00
NET AMOUNT OF MONTHLY ACTIVITY			\$4,829.28
TOTAL NEW BALANCE			\$12,663.16

TD MESSAGE CENTRE:

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

THIS MONTH'S PAYMENT WILL BE DEBITED FROM YOUR BANK ACCOUNT ON
THE PAYMENT DUE DATE INDICATED ON THIS STATEMENT.

SIGN INTO EASYWEB ONLINE BANKING AND USE THE MESSAGING OPTION TO
REACH OUR AGENTS MONDAY TO FRIDAY 9 A.M. TO 11 P.M. E.T., AND
SATURDAY AND SUNDAY 10 A.M. TO 7 P.M., E.T. THE MESSAGING ICON IS
LOCATED AT THE BOTTOM RIGHT CORNER OF THE ACCOUNT ACTIVITY PAGE
AFTER YOU SELECT YOUR ACCOUNT.

AS A REMINDER TO ALL CUSTOMERS: THE ACCOUNT'S MINIMUM PAYMENT
AMOUNT (OR THE 'REQUIRED PAYMENT', IF THE ACCOUNT HAS ACTIVE TD
PAYMENT PLANS) MUST BE PAID IN FULL BY THE PAYMENT DUE DATE
SHOWN ON THE ACCOUNT STATEMENT IN ORDER TO KEEP THE ACCOUNT IN
GOOD STANDING.



SPECIAL OFFERS AND INFORMATION

MR AREEB BAJWA

As a TD customer, **save up to 30%** in discounts on a new home or condo insurance policy with TD Insurance. Conditions Apply.

You could get:

Up to 20% off with our exclusive TD Customer Home Insurance Discount¹ + Extra 5% when you quote online² + Extra 5% when you buy online² = Up to 30% off your new home or condo insurance policy in the first year!

To get your home insurance quote today, simply visit www.tdinsurance.com/home-offer for full details.

TD Customer Home Insurance Discount

TD Insurance refers collectively to the following insurance companies:

- Security National Insurance Company;
- Primum Insurance Company;
- TD General Insurance Company;
- TD Home and Auto Insurance Company; and
- TD Life Insurance Company.

TD Insurance home and condominium insurance policies are distributed by TD Insurance Direct Agency Inc. and Meloche Monnex Insurance and Financial Services Inc. in the province of Quebec, and by TD Insurance Direct Agency Inc. in the rest of Canada.

This "Offer" is for TD Insurance home and condominium customers who purchase a new home or condominium policy effective December 11, 2021 and who are "TD Customers" as defined below ("Eligible Customers")

For the purposes of this Offer only, "TD Customer" includes a natural person who:

- has a TD personal deposit account;
- has a TD Mortgage, a TD Home Equity FlexLine, or a TD personal loan or line of credit, secured or unsecured;
- has a TD personal credit card or other personal credit card issued by TD;
- has a TD personal investment product or account;
- has a TD automobile financing product; or
- has life insurance or accident and sickness insurance policy underwritten by TD Life Insurance Company.

Both new and existing TD Insurance tenant insurance customers are excluded from this Offer.

Eligibility

Section (A): New TD Insurance Home or Condominium insurance customers:

- Eligible Customers who have a TD Mortgage or a TD Home Equity FlexLine will receive a 20% discount applicable to the first policy term's premium for new home or condominium insurance policies underwritten as of the effective date of the Offer. At each subsequent annual renewal, the discount for Eligible Customers will decrease by 5% until it reaches a value of 5%, at which point the discount shall remain at 5% for Eligible Customers for as long as the home or condominium policy remains in effect.
- All other Eligible Customers will receive a 10% discount, applicable to the first policy term's premium for new home or condominium insurance policies underwritten as of the effective date of the Offer. At the first annual renewal, the value of the discount for Eligible Customers will decrease to 5%; before decreasing to 3% at the subsequent annual renewal, at which point the discount for Eligible Customers shall remain at 3% for as long as the home or condominium policy remains in effect.

Section (B): Existing TD Insurance Home or Condominium insurance customers:

- Eligible Customers who have a TD Mortgage or a TD Home Equity FlexLine will receive a 5% discount applicable to their annual home or condominium insurance policy premium and this discount shall remain at 5% for Eligible Customers for as long as the home or condominium policy remains in effect.
- All other Eligible Customers will receive a 3% discount applicable to their annual home or condominium insurance policy premium and this discount shall remain at 3% for Eligible Customers for as long as the home or condominium policy remains in effect.

Insurance policies for vacant buildings, vacant condominiums and mobile homes are not eligible for this Offer.

The discount is applicable to premiums charged for the base insurance policy and the following endorsements: Above Ground Water, Extended Water

Damage and Fuel Oil Overflow or Escape.

Offer may be changed, withdrawn or extended at any time, without notice.

Discounts when you get a quote and buy online

- 10% Home Insurance Savings (not available in Quebec)

10% savings off eligible coverage in the first policy term is derived from a combination of two separate discounts:

- a 5% Digital Discount for completing the home, condo or tenant insurance quote online. This Digital Discount will continue to be applicable upon policy renewal.

And

- 5% Buy Online Discount in the first policy term for completing the home, condo or tenant insurance purchase online. Both the Digital Discount and Buy Online Discount are applicable to premiums charged for the base insurance policy and the following endorsements: Above Ground Water, Extended Water Damage and Fuel Overflow or Escape.



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