



**AUTOOPTIMIZE INC**

## TD BUSINESS TRAVEL VISA CARD

**MR AREEB BAJWA** 4520 71XX XXXX 1147

STATEMENT DATE: January 05, 2023

1 OF 2

PREVIOUS STATEMENT: December 05, 2022

STATEMENT PERIOD: December 06, 2022 to January 05, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
<b>PREVIOUS STATEMENT BALANCE</b>			<b>\$19.11</b>
DEC 21	DEC 22	IMPROVMX PARIS FOREIGN CURRENCY 9.00 USD @ EXCHANGE RATE 1.39888	\$12.59
DEC 28	DEC 28	PREAUTHORIZED PAYMENT	-\$19.11
<b>NET AMOUNT OF MONTHLY ACTIVITY</b>			<b>-\$6.52</b>
<b>TOTAL NEW BALANCE</b>			<b>\$12.59</b>

### TD MESSAGE CENTRE:

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

### CONTACT INFORMATION

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

### TD REWARDS POINTS

Previous TD Rewards Points Balance + 850,691  
Earned this statement period + 25  
Promotions & Adjustments + 50

**Total TD Rewards Points Balance = 850,766**

### PAYMENT INFORMATION

**Minimum Payment \$10.00**  
Payment Due Date **Jan. 26, 2023**  
Credit Limit \$20,000  
Available Credit **\$19,987**  
Annual Interest Rate: Purchases 19.99%  
Cash Advances 22.99%

### CALCULATING YOUR BALANCE

Previous Balance	\$19.11
<b>Payments &amp; Credits</b>	<b>\$19.11</b>
Purchases & Other Charges	\$12.59
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>Sub-total</b>	<b>\$12.59</b>
<b>NEW BALANCE</b>	<b>\$12.59</b>



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

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
<b>\$12.59</b>	<b>\$10.00</b>	<b>Jan. 26, 2023</b>	<b>\$</b>

TDSTM21000\_1789687\_008 E D 38497  
MR AREEB BAJWA  
AUTOOPTIMIZE INC  
248 MCLAUGHLIN AVE  
MILTON ON L9T 7P2

4520710035731147 0001000 0001259 8

### TD BUSINESS TRAVEL VISA CARD

Account Number: 4520 71XX XXXX 1147

#### 1. Payments can be made via:

- EasyLink<sup>TM</sup> Telephone Banking
- EasyWeb<sup>TM</sup> Internet banking
- The Green Machine<sup>®</sup>
- TD Canada Trust Branch
- Mail

#### 2. Make cheques payable to TD Canada Trust.

#### 3. Detach and return with payment

**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.

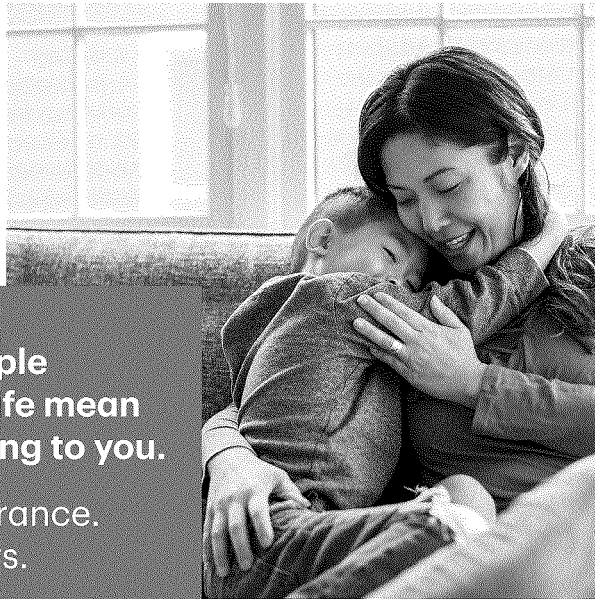


# SPECIAL OFFERS AND INFORMATION FOR YOUR BUSINESS

MR AREEB BAJWA

The people  
in your life mean  
everything to you.

Life insurance.  
It matters.



**Help protect the financial well-being of  
your loved ones with term life insurance.  
Life insurance doesn't have to be complicated.**

Learn more and get a quote in just 60 seconds with TD Insurance.  
Plus, as a valued TD Customer, you could save 10% on a new  
TD 10-Year or 20-Year Term Life insurance policy.<sup>1</sup>

Visit [tdinsurance.com/term-life](http://tdinsurance.com/term-life) for full details.

<sup>1</sup>The 10% premium savings is available to eligible applicants who apply for a new TD 10-Year or 20-Year Term Life Insurance policy. This offer cannot be combined with any other offer and is subject to change or may be withdrawn at any time. TD Term Life Insurance is an individual life insurance plan underwritten by TD Life Insurance Company. Some restrictions may apply. Application subject to approval. See Insurance Policy for coverage details, including limitations and exclusions.

## 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.