



AUTOOPTIMIZE INC

TD BUSINESS TRAVEL VISA CARD

MR AREEB BAJWA 4520 71XX XXXX 1147

STATEMENT DATE: December 05, 2022

1 OF 2

PREVIOUS STATEMENT: November 07, 2022

STATEMENT PERIOD: November 08, 2022 to December 05, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$3,287.41
NOV 25	NOV 28	PAYMENT - THANK YOU	-\$3,287.41
NOV 29	NOV 30	IMPROVMX PARIS FOREIGN CURRENCY 9.00 USD @ EXCHANGE RATE 1.39888	\$12.59
DEC 2	DEC 2	PREAUTHORIZED PAYMENT	-\$12.59
DEC 5	DEC 5	RETAIL INTEREST	\$19.11
NET AMOUNT OF MONTHLY ACTIVITY			-\$3,268.30
TOTAL NEW BALANCE			\$19.11

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 + 850,616
Earned this statement period + 25
Promotions & Adjustments + 50

Total TD Rewards Points Balance = 850,691

PAYMENT INFORMATION

Minimum Payment \$10.00
Payment Due Date **Dec. 28, 2022**
Credit Limit \$20,000
Available Credit **\$19,980**
Annual Interest Rate: Purchases 19.99%
Cash Advances 22.99%

CALCULATING YOUR BALANCE

Previous Balance	\$3,287.41
Payments & Credits	\$3,300.00
Purchases & Other Charges	\$12.59
Cash Advances	\$0.00
Interest	\$19.11
Fees	\$0.00
Sub-total	\$31.70
NEW BALANCE	\$19.11



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

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$19.11	\$10.00	Dec. 28, 2022	\$

TD BUSINESS TRAVEL VISA CARD

Account Number: 4520 71XX XXXX 1147

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

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MR AREEB BAJWA
AUTOOPTIMIZE INC
248 MCLAUGHLIN AVE
MILTON ON L9T 7P2

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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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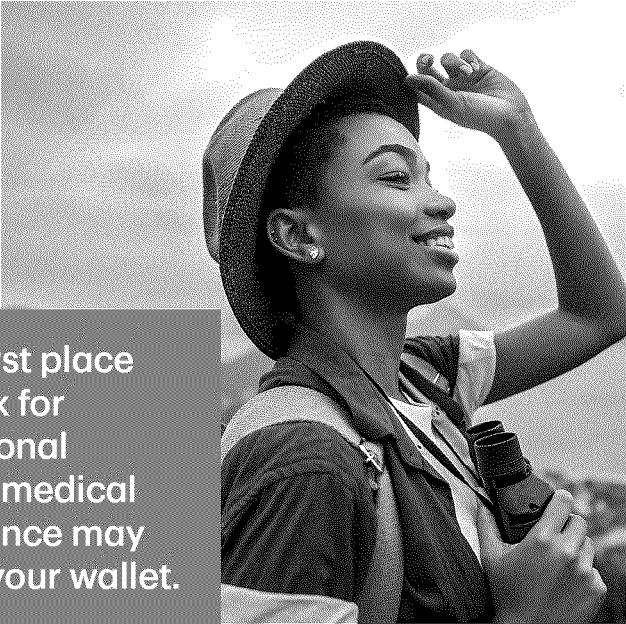
Estimated Time to Pay: If we have provided you with an estimate of the length of time it will take you to pay the Balance, in full, on this statement, if you only pay the Minimum Payment, the estimate is based on the following assumptions: (i) that we receive the Minimum Payment shown on this statement, 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 first place
to look for
additional
travel medical
insurance may
be in your wallet.

Does your credit card have travel insurance coverage? You could apply for additional TD Travel Medical Insurance, with up to \$5 million emergency medical coverage. Our advisors are ready 24/7 to provide emergency assistance. See what coverage you already have with our Credit Card Travel Insurance Verification Tool and learn how to top up your coverage. When you're ready to travel again, consider adding TD Travel Medical Insurance to your packing list.

Visit td.com/travelinsurance to learn more.

Conditions and Limitations apply.

Need to speak with a TD advisor?

Visit meet.td.com and book your appointment with a TD advisor online. You can set up a virtual, phone or in-person meeting for personalized financial advice or to simply have your questions answered. Just visit meet.td.com to book online.

Schedule your appointment today at meet.td.com.

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. 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. Quote **BCD #A331700**.

*Terms apply.

