

**GREEN****MISS ARUSHRI SWARUP** 4520 0100 5095 1526

STATEMENT DATE: November 03, 2016

1 OF 3

PREVIOUS STATEMENT: October 04, 2016

STATEMENT PERIOD: October 05, 2016 to November 03, 2016

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT(\$) |
|------------------|--------------|-----------------------------------|----------------|
| | | PREVIOUS STATEMENT BALANCE | \$25.01 |

| | | | |
|--------|--------|----------------------------------------------------------------------------------------|----------|
| OCT 28 | OCT 31 | NORD EST CONGRESSI SRL UDINE FOREIGN CURRENCY 200.00 EUR @ EXCHANGE RATE 1.51205 | \$302.41 |
|--------|--------|----------------------------------------------------------------------------------------|----------|

Continued

Register your Card today at tdrewards.com!

Receive weekly emails with exclusive offers for TD Cardholders from brand name retailers.

**CONTACT INFORMATION**

Customer Service/Lost & Stolen 1-800-983-8472
TTY Inquiries (with hearing loss) 1-866-704-3194

PAYMENT INFORMATION

Minimum Payment **\$10.00**
Payment Due Date **Nov. 24, 2016**
Credit Limit \$1,000
Available Credit **\$29**
Annual Interest Rate: Purchases 19.99%
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: 7 year(s) and 9 month(s).

CALCULATING YOUR BALANCE

| | |
|-------------------------------|-------------------|
| Previous Balance | \$25.01 |
| Payments & Credits | \$90.09 |
| Purchases & Other Charges | \$1,035.61 |
| Cash Advances | \$0.00 |
| Interest | \$0.00 |
| Fees | \$0.00 |
| Sub-total | \$1,035.61 |
| NEW BALANCE | \$970.53 |



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

NEW BALANCE

\$970.53

MINIMUM PAYMENT

\$10.00

PAYMENT DUE DATE

Nov. 24, 2016

AMOUNT PAID

\$

TDSTM21000_4221064_003 E D **16236**
MISS ARUSHRI SWARUP
58 NORTHFOREST TRAIL
KITCHENER ON N2N 2Z1

4520010050951526 0001000 0097053 1

GREEN

Account Number: 4520 0100 5095 1526

1. Payments can be made via:

- EasyLine™ Telephone Banking
- EasyWeb™ Internet banking
- The Green Machine®
- 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.

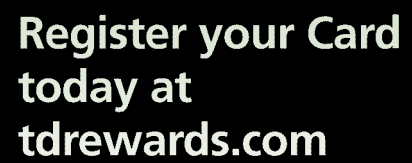


STATEMENT DATE: November 03, 2016

3 OF 3

PREVIOUS STATEMENT: October 04, 2016

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT(S) |
|-----------------------------------|-----------------|----------------------|-----------|
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| . | | | |
| . | | | |
| . | | | |
| NET AMOUNT OF MONTHLY ACTIVITY | | | \$945.52 |
| TOTAL NEW BALANCE | | | \$970.53 |

TD MESSAGE CENTRE:

Receive weekly emails with exclusive offers for TD Cardholders from brand name retailers.



SPECIAL OFFERS AND INFORMATION

MISS ARUSHRI SWARUP

**Everything for your home,
at exclusive prices!**

Shop at tdrewards.com



Browse through the best home décor looks, the hottest furnishings, the newest appliances and much more for your home – at exclusive prices for TD Canada Trust Credit Cardholders.

Shop and save for your home
today at **tdrewards.com**

**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.

**Enjoy exclusive benefits for
TD Credit Cardholders at tdrewards.com**

Get access to great deals on a wide range of brand name merchandise, from electronics to kitchen items.

Register your Card today at tdrewards.com

Eligible Card purchases are insured against theft or damage for 90 days from purchase and the manufacturer's warranty may be extended by up to 12 months.

For details, call 1-800-983-8472.

**Enjoy exclusive benefits for
TD Credit Cardholders at tdrewards.com**

As a TD Credit Cardholder, you can save money with great deals on a wide range of brand name merchandise, from electronics to kitchen items.

Register your TD Credit Card at **tdrewards.com** and you will gain access to exclusive deals.

Get free delivery on purchases over \$150.

And sign up to receive weekly emails to stay up-to-date on the latest offers.

Register your TD Credit Card today at tdrewards.com

