



TUF CANDY INC

**BUSINESS****MISS LIYAN CAI** 4520 7090 2149 6137

STATEMENT DATE: September 05, 2018

1 OF 3

PREVIOUS STATEMENT: August 07, 2018

STATEMENT PERIOD: August 08, 2018 to September 05, 2018

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
<b>PREVIOUS STATEMENT BALANCE</b>			<b>\$0.00</b>
AUG 18	AUG 21	SHELL 1292 DUPONT ST TORONTO	\$17.00
AUG 25	AUG 27	SHOPPERSDRUGMART0613 MARKHAM	\$5.07
AUG 25	AUG 27	SHOPPERSDRUGMART0658 THORNHILL	\$2.25
AUG 25	AUG 27	PETROCAN-3700 STEELES AVE MARKHAM	\$14.68
AUG 31	SEP 4	THE PRINTING HOUSE #67 NORTH YORK	\$106.10
<b>NET AMOUNT OF MONTHLY ACTIVITY</b>			<b>\$145.10</b>
<b>TOTAL NEW BALANCE</b>			<b>\$145.10</b>

**TD MESSAGE CENTRE:**

GREAT NEWS! THE ANNUAL FEE ON YOUR TD BUSINESS VISA CARD WILL BE WAIVED FOR AS LONG AS THIS ACCOUNT REMAINS OPEN AND IN GOOD STANDING. IT IS OUR WAY OF SAYING THANKS. TO LEARN MORE ABOUT THE MANY OTHER BENEFITS OF YOUR TD BUSINESS VISA CARD PLEASE VISIT [WWW.TDCANADATRUST.COM](http://WWW.TDCANADATRUST.COM)

**CONTACT INFORMATION**

Customer Service/Lost & Stolen  
TTY Inquiries (with hearing loss)

1-800-983-8472

1-866-704-3194

**PAYMENT INFORMATION**

<b>Minimum Payment</b>	<b>\$10.00</b>
Payment Due Date	<b>Sep. 26, 2018</b>
Credit Limit	\$2,000
Available Credit	<b>\$1,854</b>
Annual Interest Rate: Purchases	19.99%
Cash Advances	22.99%

**CALCULATING YOUR BALANCE**

<b>Previous Balance</b>	<b>\$0.00</b>
<b>Payments &amp; Credits</b>	<b>\$0.00</b>
Purchases & Other Charges	\$145.10
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>Sub-total</b>	<b>\$145.10</b>
<b>NEW BALANCE</b>	<b>\$145.10</b>



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

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
<b>\$145.10</b>	<b>\$10.00</b>	<b>Sep. 26, 2018</b>	<b>\$</b>

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MISS LIYAN CAI  
TUF CANDY INC  
169 ENTERPRISE BLVD UNIT 301  
TUF CANDY INC  
MARKHAM ON L6G 0E7

**BUSINESS**

Account Number: 4520 7090 2149 6137

**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**

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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.



**TUF CANDY INC**

## **BUSINESS**

**MISS LIYAN CAI** 4520 7090 2149 6137

**STATEMENT DATE: September 05, 2018**

**3 OF 3**

PREVIOUS STATEMENT: August 07, 2018

THERE MAY BE A CANADA POST STRIKE BEGINNING ON OR BEFORE SEPTEMBER 25, 2018. PLEASE REMEMBER IN THE CASE OF A POSTAL STRIKE, YOU ARE STILL REQUIRED TO MAKE YOUR MINIMUM PAYMENT BY THE PAYMENT DUE DATE TO KEEP YOUR ACCOUNT IN GOOD STANDING. IF YOU ARE AN EASYWEB USER, YOU CAN VIEW YOUR ACCOUNT INFORMATION BY VISITING TDCANADATRUST.COM, OR DOWNLOAD THE TD APP. YOU CAN ALSO SIGN UP TO RECEIVE YOUR MONTHLY ACCOUNT STATEMENTS ONLINE. FOR ASSISTANCE, PLEASE CALL US AT 1-800-983-8472.



# SPECIAL OFFERS AND INFORMATION FOR YOUR BUSINESS

MISS LIYAN CAI

## Another way to cover business expenses:

Enjoy the convenience of the enclosed no-fee TD Visa® Cheques to cover business expenses you can't make with your Card

Use them like any cheque, up to your available credit limit, and the amount will be charged to your Card account.

## Ready to save on insurance?

TD Insurance has more than 30 ways to save.

What's the **TD Insurance Savings Commitment™**? It means that at TD Insurance, whether you need home, auto, life or travel insurance, we'll work with you to find all the ways you could save.

► For more information and a quote,  
go to [tdinsurance.com/30waystosave](https://tdinsurance.com/30waystosave)



Conditions apply. Home and Auto Insurance products are underwritten by Security National Insurance Company (distributed by Meloche Monnex Financial Services Inc.) or Primum Insurance Company and TD General Insurance Company (distributed by TD Insurance Direct Agency Inc.).

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