



TD CASH BACK CARD

MRS LIUDMILA SEMENOVA 4520 34XX XXXX 0942

STATEMENT DATE: January 17, 2022

1 OF 4

PREVIOUS STATEMENT: December 17, 2021

STATEMENT PERIOD: December 18, 2021 to January 17, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$1,743.23
DEC 17	DEC 20	UBER CANADA/UBERTRIP TORONTO	\$25.52
DEC 17	DEC 20	ORTHOPAEDIC REHABILITATIO NORTH YORK	\$85.00
DEC 17	DEC 20	LYFT *2 RIDES 12-17 VANCOUVER	\$41.00
DEC 19	DEC 20	AMZN Mktip CA*TS8M671X3 WWW.AMAZON.C	\$12.42
DEC 20	DEC 21	AMZN Mktip CA*SM35G7Q63 WWW.AMAZON.C	\$19.00
DEC 23	DEC 24	ORTHOPAEDIC REHABILITATIO NORTH YORK	\$85.00
DEC 23	DEC 29	LYFT *2 RIDES 12-23 VANCOUVER	\$50.00
DEC 24	DEC 29	PL_CHARITY MOSKVA FOREIGN CURRENCY 10,000.00 RUB @ EXCHANGE RATE 0.01802	\$180.25
DEC 25	DEC 29	GRAMMARLY COUMQOSN9 GRAMMARLY.CO FOREIGN CURRENCY 139.95 USD @ EXCHANGE RATE 1.31596	\$184.17
DEC 25	DEC 29	Amazon.ca Prime Member amazon.ca/pr	\$9.03
DEC 27	DEC 29	DOBRO MAILRU. MOSCOW FOREIGN CURRENCY 500.00 RUB @ EXCHANGE RATE 0.01802	\$9.01

Continued

CONTACT INFORMATION

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

TD Cash Back Dollars

Summary

Previous Balance	+	73.63
Earned this statement period	+	12.96
Bonus, Accelerators & Adjustments	+	1.73

Total Cash Back Dollars = 88.32 Balance

PAYMENT INFORMATION

Minimum Payment \$10.00

Payment Due Date	Feb. 07, 2022
Credit Limit	\$20,000
Available Credit	\$17,414
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: 20 year(s) and 7 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$1,743.23
Payments & Credits	\$1,743.23
Purchases & Other Charges	\$2,585.55
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Sub-total	\$2,585.55
NEW BALANCE	\$2,585.55



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

NEW BALANCE

\$2,585.55

MINIMUM PAYMENT

\$10.00

PAYMENT DUE DATE

Feb. 07, 2022

AMOUNT PAID

\$

TDSTM21000_2068182_005 E D 22113
MRS LIUDMILA SEMENOVA
513-2800 KEELE ST
NORTH YORK ON M3M 0B8

4520340049720942 0001000 0258555 7

TD CASH BACK CARD

Account Number: 4520 34XX XXXX 0942

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

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 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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STATEMENT DATE: January 17, 2022

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PREVIOUS STATEMENT: December 17, 2021

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DEC 29	DEC 30	CHANGE.ORG CHANGE.ORG FOREIGN CURRENCY 1,000.00 RUB @ EXCHANGE RATE 0.01799	\$17.99
DEC 29	DEC 31	LYFT *2 RIDES 12-29 VANCOUVER	\$50.00
DEC 29	DEC 31	SHOPPERS DRUG MART #08 TORONTO	\$48.05
DEC 30	DEC 31	DR. TAPPUNI DENTISTRY THORNHILL	\$517.60
DEC 30	JAN 4	LYFT *2 RIDES 12-30 VANCOUVER	\$41.00
DEC 30	JAN 4	HMART - STEELES THORNHILL	\$40.69
DEC 31	JAN 4	METRO 493 NORTH YORK	\$19.55
DEC 31	JAN 4	METRO 493 NORTH YORK	\$8.46
JAN 1	JAN 4	Patreon* Membership INTERNET	\$10.52
JAN 1	JAN 4	Patreon* Membership INTERNET FOREIGN CURRENCY 1.13 USD @ EXCHANGE RATE 1.30973	\$1.48
JAN 1	JAN 4	PAYMENT - THANK YOU	-\$1,743.23
JAN 2	JAN 4	AMZN Mktip CA*PG2259AO3 WWW.AMAZON.C	\$158.18
JAN 2	JAN 4	AMZN Mktip CA*TF97J5X03 WWW.AMAZON.C	\$36.65
JAN 2	JAN 4	AMZN Mktip CA*IA9QA8AX3 WWW.AMAZON.C	\$11.29
JAN 3	JAN 4	FREEDOM MOBILE 877-946-3184	\$49.72
JAN 3	JAN 4	AMZN Mktip CA*SN9GY80L3 WWW.AMAZON.C	\$384.19
JAN 4	JAN 5	AMZN Mktip CA*SZ8OX1MC3 WWW.AMAZON.C	\$33.75
JAN 4	JAN 5	GOOGLE*YOUTUBE MEMBER INTERNET	\$14.68
JAN 5	JAN 6	FUTURE PRODUCTIONS HTTPSEN.WIKI FOREIGN CURRENCY 1.00 USD @ EXCHANGE RATE 1.30999	\$1.31
JAN 5	JAN 6	PL_CHARITY MOSKVA FOREIGN CURRENCY 1,000.00 RUB @ EXCHANGE RATE 0.01744	\$17.45
JAN 9	JAN 10	APPLE.COM/BILL TORONTO	\$18.07
JAN 9	JAN 10	FANTASTICA* TRIAL OVER HTTPSFLEXIBI	\$6.20

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STATEMENT DATE: January 17, 2022

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PREVIOUS STATEMENT: December 17, 2021

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(S)
JAN 11	JAN 12	SP * VITACORE INDUSTRI BURNABY	\$288.90
JAN 13	JAN 14	A MEDIUM CORPORATION 4155085008 FOREIGN CURRENCY 5.00 USD @ EXCHANGE RATE 1.28400	\$6.42
JAN 13	JAN 17	LYFT *4 RIDES 01-13 VANCOUVER	\$103.00
NET AMOUNT OF MONTHLY ACTIVITY			\$842.32
TOTAL NEW BALANCE			\$2,585.55

TD MESSAGE CENTRE:

- "YOUR CARDHOLDER AGREEMENT AND YOUR DISCLOSURE STATEMENT STATE THAT TD CHARGES INTEREST ON INTEREST. THIS IS TO CLARIFY THAT TD DOES NOT CHARGE INTEREST ON INTEREST FOR YOUR ACCOUNT. WE WILL BE UPDATING THE CARDHOLDER AGREEMENT AND THE DISCLOSURE STATEMENT TO REMOVE THE REFERENCE OF CHARGING INTEREST ON INTEREST IN THE FUTURE."



SPECIAL OFFERS AND INFORMATION

MRS LIUDMILA SEMENOVA

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.