



TD® Aeroplan® Visa Infinite*

MS MICHELLE ANDERSON 4520 88XX XXXX 1212

STATEMENT DATE: December 08, 2023

1 OF 7

PREVIOUS STATEMENT: November 08, 2023

STATEMENT PERIOD: November 09, 2023 to December 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$3,403.81
NOV 8	NOV 9	Amazon.ca Prime Member amazon.ca/pr	\$11.49
NOV 8	NOV 9	CIRCLE K / IRVING #2057 HALIFAX	\$67.20
NOV 8	NOV 10	QUINPOOL SUPERSTORE383 HALIFAX	\$27.97
NOV 9	NOV 10	AIRALO SINGAPORE FOREIGN CURRENCY 6.00 USD @ EXCHANGE RATE 1.41666	\$8.50
NOV 9	NOV 10	BOUTIQUE ART DE VIVRE MAGOG	\$33.34
NOV 9	NOV 10	BOUTIQUE ART DE VIVRE MAGOG	\$24.14
NOV 9	NOV 10	BOUTIQUE ART DE VIVRE MAGOG	\$28.74
NOV 9	NOV 10	SQ *POST-SECURITY CONNECT Goffs	\$20.54
NOV 9	NOV 14	PRIMUM INSURANCE COMPANY MONTREAL	\$159.82
NOV 9	NOV 14	#468 SPORTS EXPERTS MAGOG	\$252.92
NOV 9	NOV 14	HUDSON ST1961 GOFFS	\$12.61
NOV 11	NOV 14	AMZN Mktg CA*QF50J0H03 WWW.AMAZON.C	\$150.51
NOV 11	NOV 14	ACT*YMCAHALIFAX 8665610647	\$97.29
NOV 11	NOV 14	PRIMUM INSURANCE COMPANY MONTREAL	\$24.63

Continued

CONTACT INFORMATION

Customer Service/Lost & Stolen	1-800-983-8472
TTY Inquiries (with hearing loss)	1-866-704-3194
Chat with us on EasyWeb	EasyWeb.td.com
Aeroplan Program	1-800-361-5373
Aeroplan Website	aircanada.com/aeroplan

Aeroplan Points

Aeroplan® Number	#	744 908 625
Points Earned on Purchases	+	11,790.00
Bonus/Adjustments Points Earned	+	20,671.00

Total Points Earned = **32,461.00**

PAYMENT INFORMATION

Minimum Payment	\$10.00
Payment Due Date	Dec. 29, 2023
Credit Limit	\$10,000
Available Credit	\$6,665
Annual Interest Rate: Purchases	20.99%
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: 27 year(s) and 10 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$3,403.81
Payments & Credits	\$12,134.77
Purchases & Other Charges	\$11,851.45
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$214.00
Sub-total	\$12,065.45
NEW BALANCE	\$3,334.49



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

NEW BALANCE

\$3,334.49

MINIMUM PAYMENT

\$10.00

PAYMENT DUE DATE

Dec. 29, 2023

AMOUNT PAID

\$

TDSTM21000_1967814_002 E D **20577**
MS MICHELLE ANDERSON
1761 CAMBRIDGE ST
HALIFAX NS B3H 4A8

4520883065061212 0001000 0333449 3

TD® Aeroplan® Visa Infinite*

Account Number: 4520 88XX XXXX 1212

1. Payments can be made via:

- EasyLink™ 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 will be 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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**TD® Aeroplan® Visa Infinite*****MS MICHELLE ANDERSON** 4520 88XX XXXX 1212

STATEMENT DATE: December 08, 2023

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PREVIOUS STATEMENT: November 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
NOV 12	NOV 14	KODOO TOP UP REAPPROV 186-6995663	\$51.75
NOV 13	NOV 14	BOUTIQUE ART DE VIVRE MAGOG	\$36.79
NOV 13	NOV 14	STATIONNEMENT CENTRE-VILL MAGOG	\$2.25
NOV 14	NOV 15	STARBUCKS MAIN 5121 DORVAL	\$14.49
NOV 14	NOV 16	ESSO COUCHE-TARD DORVAL	\$35.00
NOV 14	NOV 16	SPA EASTMAN EASTMAN	\$1,212.74
NOV 15	NOV 16	Amazon Channels amazon.ca	\$8.04
NOV 16	NOV 17	3251262 NS LTD HALIFAX	\$48.04
NOV 19	NOV 20	REDBUBBLE.COM VANCOUVER	\$66.06
NOV 19	NOV 20	IKEA HALIFAX DARTMOUTH	\$36.17
NOV 19	NOV 20	IKEA HALIFAX DARTMOUTH	\$123.01
NOV 19	NOV 20	ASHLEY FURNITURE DARTMOUT DARTMOUTH	\$2,182.80
NOV 20	NOV 21	PAYMENT - THANK YOU	-\$7,000.00
NOV 18	NOV 23	NOGGINS ON COBURG DARTMOUTH	\$22.39
NOV 21	NOV 23	GOOGLE Google Play Apps London FOREIGN CURRENCY 1.59 GBP @ EXCHANGE RATE 1.76100	\$2.80
NOV 22	NOV 23	AMZN Mktip CA*WF01B0LS3 WWW.AMAZON.C	\$64.39
NOV 22	NOV 23	AMZN Mktip CA*JX2IW5G83 WWW.AMAZON.C	\$80.48
NOV 23	NOV 23	AMZN Mktip CA*P833Z4TZ3 WWW.AMAZON.C	\$687.69
NOV 23	NOV 24	HOTSPOT* FUNDS FREDERICTON	\$30.00
NOV 23	NOV 24	AMZN Mktip CA*LJ7G96YJ3 WWW.AMAZON.C	\$29.89
NOV 24	NOV 27	LAWEN DENTISTRY HALIFAX	\$324.00
NOV 24	NOV 27	KING OF DONAIR QUINPOOL HALIFAX	\$68.22
NOV 24	NOV 27	PAYMENT - THANK YOU	-\$5,000.00
NOV 25	NOV 27	PETRO CANADA14236 HALIFAX	\$29.82
NOV 25	NOV 27	DOLLARAMA # 267 HALIFAX	\$18.31
NOV 25	NOV 27	TIM HORTONS #0968 HALIFAX	\$16.00

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STATEMENT DATE: December 08, 2023

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PREVIOUS STATEMENT: November 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(S)
NOV 25	NOV 27	ACT*YMCAHALIFAX 8665610647	\$97.29
NOV 25	NOV 27	KENT HALIFAX HALIFAX	\$213.90
NOV 25	NOV 27	KENT HALIFAX HALIFAX	\$29.99
NOV 26	NOV 27	INDOCHINE BANH MI HALIFAX	\$12.59
NOV 26	NOV 27	3251262 NS LTD HALIFAX	\$93.12
NOV 25	NOV 28	NOGGINSON COBURG DARTMOUTH	\$12.35
NOV 27	NOV 28	CHA BAA THAI - QUEEN ST HALIFAX	\$46.98
DEC 1	DEC 4	AMZN Mktp CA*PM91T41W3 WWW.AMAZON.C	\$18.39
DEC 2	DEC 4	CANADIAN TIRE GAS BAR #11 HALIFAX	\$49.63
DEC 2	DEC 4	CABIN COFFEE HALIFAX	\$44.19
DEC 3	DEC 4	GUYS FRENCHYS SHEDIAC	\$79.29
DEC 5	DEC 6	SHELL C81425 PORT ELGIN	\$61.44
DEC 2	DEC 7	NOGGINSON COBURG DARTMOUTH	\$9.64
DEC 7	DEC 8	AMZN Mktp CA*FN7XH69M3 WWW.AMAZON.C	\$49.66
DEC 7	DEC 8	DOLLARAMA #1110 HALIFAX	\$20.30
DEC 7	DEC 8	UNIVERSAL PROPERTY MANAGE HALIFAX	\$2.00
DEC 7	DEC 8	ORGANIC EARTH MARKET HALIFAX	\$33.58
DEC 8	DEC 8	ANNUAL FEE REBATE	-\$75.00
DEC 8	DEC 8	ANNUAL FEE	\$214.00
NET AMOUNT OF MONTHLY ACTIVITY			-\$4,875.83

DOMINIC FARR 4520 88XX XXXX 4312

NOV 8	NOV 9	STARTBOOTSTRAP.COM STARTBOOTSTR FOREIGN CURRENCY 5.00 USD @ EXCHANGE RATE 1.41200	\$7.06
NOV 9	NOV 10	IKEA HALIFAX DARTMOUTH	\$209.61
NOV 10	NOV 14	SIXT9500189556 LANGLEY S FOREIGN CURRENCY 105.00 GBP @ EXCHANGE RATE 1.73942	\$182.64
NOV 12	NOV 14	HOTSPOT* FUNDS FREDERICTON	\$10.00

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STATEMENT DATE: December 08, 2023

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PREVIOUS STATEMENT: November 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DOMINIC FARR 4520 88XX XXXX 4312			
NOV 12	NOV 14	IKEA HALIFAX DARTMOUTH	-\$36.77
NOV 12	NOV 14	IKEA HALIFAX DARTMOUTH	-\$23.00
NOV 12	NOV 14	IKEA HALIFAX DARTMOUTH	\$3.45
NOV 12	NOV 14	IKEA HALIFAX DARTMOUTH	\$38.47
NOV 12	NOV 14	IKEA HALIFAX DARTMOUTH	\$3.45
NOV 12	NOV 14	LUSH HALIFAX HALIFAX	\$40.25
NOV 13	NOV 14	QUINPOOL SUPERSTORE383 HALIFAX	\$261.79
NOV 13	NOV 14	SIXT9500189556 LANGLEY S FOREIGN CURRENCY 105.00 GBP @ EXCHANGE RATE 1.73209	\$181.87
NOV 16	NOV 17	HOTSPOT* FUNDS FREDERICTON	\$10.00
NOV 16	NOV 17	QUINPOOL SUPERSTORE383 HALIFAX	\$12.98
NOV 17	NOV 20	CHATGPT SUBSCRIPTION HTTPSOPENAI FOREIGN CURRENCY 23.00 USD @ EXCHANGE RATE 1.41173	\$32.47
NOV 17	NOV 20	QUINPOOL SUPERSTORE383 HALIFAX	\$231.17
NOV 17	NOV 20	STARBUCKS 04085 HALIFAX	\$29.84
NOV 18	NOV 20	NSLC #2165 HALIFAX	\$23.59
NOV 19	NOV 20	IKEA HALIFAX DARTMOUTH	\$2.30
NOV 19	NOV 20	IKEA HALIFAX DARTMOUTH	\$1.73
NOV 18	NOV 21	CDN TIRE STORE #00044 HALIFAX	\$12.06
NOV 21	NOV 22	HOTSPOT* FUNDS FREDERICTON	\$10.00
NOV 21	NOV 22	QUINPOOL SUPERSTORE383 HALIFAX	\$22.06
NOV 22	NOV 23	QUINPOOL SUPERSTORE383 HALIFAX	\$150.00
NOV 22	NOV 23	QUINPOOL SUPERSTORE383 HALIFAX	\$118.10
NOV 23	NOV 24	Subway 20720 Dartmouth	\$6.31
NOV 23	NOV 24	ATLANTIC PHOTO SUPPLY HALIFAX	\$50.58
NOV 23	NOV 24	HEATING ENGINEERS PINNER FOREIGN CURRENCY 108.00 GBP @ EXCHANGE RATE 1.76407	\$190.52
NOV 23	NOV 24	HEATING ENGINEERS PINNER FOREIGN CURRENCY 6.78 GBP @ EXCHANGE RATE 1.76401	\$11.96

Continued

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STATEMENT DATE: December 08, 2023

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PREVIOUS STATEMENT: November 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DOMINIC FARR 4520 88XX XXXX 4312			
NOV 23	NOV 24	HEATING ENGINEERS PINNER FOREIGN CURRENCY 572.40 GBP @ EXCHANGE RATE 1.76404	\$1,009.74
NOV 23	NOV 24	THE DECK BOX HALIFAX	\$46.00
NOV 23	NOV 24	VILLA MADINA DARTMOUTH	\$14.82
NOV 23	NOV 24	JUGO JUICE DARTMOUTH	\$6.27
NOV 23	NOV 27	NSLC #2110 HALIFAX	\$88.48
NOV 23	NOV 27	CINNABON DARTMOUTH	\$13.78
NOV 24	NOV 27	HEATING ENGINEERS PINNER FOREIGN CURRENCY 560.40 GBP @ EXCHANGE RATE 1.76250	\$987.71
NOV 25	NOV 27	APPLE.COM/BILL 866-712-7753	\$2.29
NOV 25	NOV 27	CABIN COFFEE HALIFAX	\$8.60
NOV 26	NOV 27	IKEA HALIFAX DARTMOUTH	\$10.34
NOV 26	NOV 27	IKEA HALIFAX DARTMOUTH	\$13.79
NOV 27	NOV 28	HOTSPOT* FUNDS FREDERICTON	\$10.00
NOV 29	NOV 30	ATLANTIC SUPERSTORE BA HALIFAX	\$110.35
DEC 2	DEC 4	Garrison Brewing Halifax	\$18.38
DEC 2	DEC 4	TIM HORTONS #0485 HALIFAX	\$8.04
DEC 2	DEC 4	TELZE HALIFAX	\$135.00
DEC 3	DEC 4	Amazon Web Services www.amazon.c	\$15.86
DEC 3	DEC 4	APPLE.COM/BILL 866-712-7753	\$9.19
DEC 4	DEC 5	APPLE.COM/BILL 866-712-7753	\$5.74
DEC 4	DEC 5	VIACOMCBS STREAMING TORONTO	\$11.49
DEC 6	DEC 7	APPLE.COM/BILL 866-712-7753	\$4.59
DEC 7	DEC 8	ATLANTIC SUPERSTORE BA HALIFAX	\$32.45
DEC 7	DEC 8	STEELE MITSUBISHI HALIFAX	\$200.00
DEC 7	DEC 8	STEELE MITSUBISHI HALIFAX	\$249.11
NET AMOUNT OF MONTHLY ACTIVITY			\$4,806.51
TOTAL NEW BALANCE			\$3,334.49



TD® Aeroplan® Visa Infinite*

MS MICHELLE ANDERSON 4520 88XX XXXX 1212

STATEMENT DATE: December 08, 2023

7 OF 7

PREVIOUS STATEMENT: November 08, 2023

TD MESSAGE CENTRE:

-AS A REMINDER, CHANGES TO THE CERTIFICATE(S) OF INSURANCE WILL COME INTO EFFECT ON JANUARY 8, 2024. FOR MORE DETAILS, PLEASE REFER TO THE NOTIFICATION, WHICH WAS EITHER SENT TO YOU BY MAIL, INCLUDED WITH YOUR PREVIOUS MONTH'S STATEMENT OR INCLUDED IN THE WELCOME EMAIL SENT WITH YOUR NEW CREDIT CARD ACCOUNT.

WE ARE PLEASED TO PROVIDE YOUR ANNUAL FEE REBATE FOR THE FIRST YEAR FOR YOUR CARD. WE VALUE YOUR BUSINESS AND WE HOPE YOU CONTINUE TO ENJOY USING YOUR TD CREDIT CARD.

THANK YOU FOR USING YOUR NEW TD AEROPLAN VISA INFINITE CARD. YOUR BONUS HAS BEEN AWARDED TO YOUR AEROPLAN POINTS ACCOUNT.



SPECIAL OFFERS AND INFORMATION

MS MICHELLE ANDERSON

Discover travel insurance benefits on your TD VISA credit card.



Did you know that your TD Visa credit card may already include travel insurance coverage? Visit our website to see how much travel insurance coverage you have on your TD Visa credit card.

You could top up your existing travel medical insurance coverage period on your TD Visa credit card with up to \$5 million emergency medical coverage. While travelling, you could also have access to 24/7 emergency assistance by phone. It may also be a good idea to consider Trip Cancellation and Trip Interruption Insurance that could help cover eligible expenses like flight change fees, meals, and temporary accommodations if your trip was to get cancelled or interrupted due to a covered cause.

Visit td.com/travelinsurance to learn more and get a quote.

Conditions and limitations apply.

Travel with included insurance benefits¹

Interest rate of

1.99%

for 10 months on non-TD credit card balances transferred to your TD Credit Card Account by December 31, 2023. Conditions apply.

A Promotional Balance Transfer Fee of 2% will be charged on the amount of each Balance Transfer made.

► To learn more, call 1-855-636-8749.

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.

¹Insurance coverages underwritten by TD Life Insurance Company and TD Home and Auto Insurance Company. For the full details on Insurance coverages/benefits, as well as limitations and exclusions, please refer to the Certificate of Insurance included with your TD Credit Cardholder Agreement.