



TD® Aeroplan® Visa Infinite*

MS MICHELLE ANDERSON 4520 88XX XXXX 1212

STATEMENT DATE: July 10, 2023

1 OF 7

PREVIOUS STATEMENT: June 08, 2023

STATEMENT PERIOD: June 09, 2023 to July 10, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$597.50
JUN 5	JUN 9	NOGGINSON COBURG DARTMOUTH	\$5.99
JUN 8	JUN 9	Amazon.ca Prime Member amazon.ca/pr	\$11.49
JUN 9	JUN 9	AMZN Mktg CA*AS2JW7B93 WWW.AMAZON.C	\$20.68
JUN 9	JUN 9	AMZN Mktg CA*1X3QL87M3 WWW.AMAZON.C	\$12.64
JUN 9	JUN 12	Amazon Channels amazon.ca	\$8.04
JUN 9	JUN 12	PRIMUM INSURANCE COMPANY MONTREAL	\$145.91
JUN 9	JUN 12	NOGGINSON COBURG DARTMOUTH	\$48.24
JUN 10	JUN 12	ACT*YMCAHALIFAX 8665610647	\$97.29
JUN 11	JUN 12	PrimeVideo.c*942HY4QJ3 www.amazon.c	\$3.44
JUN 11	JUN 12	DEE DEE'S ICE CREAM HALIFAX	\$31.90
JUN 11	JUN 13	PRIMUM INSURANCE COMPANY MONTREAL	\$24.63
JUN 12	JUN 13	PRODIGYGAME.COM BURLINGTON	\$11.44
JUN 12	JUN 14	MCDONALD'S #5652 HALIFAX	\$40.39
JUN 13	JUN 14	TRIPLE AAA PIZZA AND GROC HALIFAX	\$15.05

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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	+	6,051.00
Bonus/Adjustments Points Earned	+	363.00

Total Points Earned = **6,414.00**

PAYMENT INFORMATION

Minimum Payment	\$10.00
Payment Due Date	Jul. 31, 2023
Credit Limit	\$5,000
Available Credit	\$1,655
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 11 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$597.50
Payments & Credits	\$3,300.00
Purchases & Other Charges	\$6,047.31
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Sub-total	\$6,047.31
NEW BALANCE	\$3,344.81



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

NEW BALANCE

\$3,344.81

MINIMUM PAYMENT

\$10.00

PAYMENT DUE DATE

Jul. 31, 2023

AMOUNT PAID

\$

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MS MICHELLE ANDERSON
1761 CAMBRIDGE ST
HALIFAX NS B3H 4A8

TD® Aeroplan® Visa Infinite*

Account Number: 4520 88XX XXXX 1212

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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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: July 10, 2023

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PREVIOUS STATEMENT: June 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(S)
JUN 13	JUN 14	TRIPLE AAA PIZZA AND GROC HALIFAX	\$12.54
JUN 15	JUN 16	KODOO TOP UP REAPPROV 186-6995663	\$51.75
JUN 15	JUN 19	CDN TIRE GASBAR #01135 HALIFAX	\$56.50
JUN 16	JUN 19	HALIFAX DANCE HALIFAX	\$15.00
JUN 17	JUN 19	FRONTENDMASTERS.COM HTTPSFRONTEN FOREIGN CURRENCY 39.00 USD @ EXCHANGE RATE 1.35717	\$52.93
JUN 17	JUN 19	GUYS FRENCHYS SHEDIAC	\$82.86
JUN 18	JUN 19	SHELL C81425 PORT ELGIN	\$52.54
JUN 17	JUN 20	SOBEYS #738 SHEDIAC	\$45.55
JUN 18	JUN 20	NEEDS # 4610 PORT ELGIN	\$10.78
JUN 19	JUN 20	SHOPPERS DRUG MART 137 HALIFAX	\$35.97
JUN 20	JUN 21	WINNERS 350 HALIFAX	\$36.77
JUN 20	JUN 21	FREAK LUNCHBOX HALIFAX	\$7.13
JUN 20	JUN 22	STARBUCKS COFFEE #2056 HALIFAX	\$7.61
JUN 22	JUN 22	Amazon.ca*4952B31Y3 AMAZON.CA	\$55.19
JUN 21	JUN 23	GOOGLE Google Storage London FOREIGN CURRENCY 1.59 GBP @ EXCHANGE RATE 1.74213	\$2.77
JUN 22	JUN 23	3251262 NS LTD HALIFAX	\$39.71
JUN 24	JUN 26	Aerie 1514 Dartmouth	\$114.95
JUN 24	JUN 26	DECATHLON DARTMOUTH DARTMOUTH	\$194.35
JUN 24	JUN 26	JUST COZY DARTMOUTH	\$34.50
JUN 24	JUN 26	ACT*YMCAHALIFAX 8665610647	\$97.29
JUN 24	JUN 26	UKIDS #1384 DARTMOUTH	\$54.38
JUN 24	JUN 26	JOURNEYS # 835033 DARTMOUTH	\$52.49
JUN 25	JUN 26	PETE'S DRESDEN ROW HALIFAX	\$21.47
JUN 25	JUN 26	PETE'S DRESDEN ROW HALIFAX	\$12.65
JUN 25	JUN 26	DECATHLON DARTMOUTH DARTMOUTH	\$116.15
JUN 25	JUN 26	MARINE HERITAGE STORE HALIFAX	\$99.54
JUN 22	JUN 27	CIBC TORONTO	-\$800.00

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**TD® Aeroplan® Visa Infinite*****MS MICHELLE ANDERSON** 4520 88XX XXXX 1212

STATEMENT DATE: July 10, 2023

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PREVIOUS STATEMENT: June 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(S)
JUN 25	JUN 27	STARBUCKS 04085 HALIFAX	\$20.72
JUN 25	JUN 27	KANPAI IZAKAYA HALIFAX	\$100.51
JUN 26	JUN 28	CIBC TORONTO	-\$2,500.00
JUN 27	JUN 28	ORGANIC EARTH MARKET HALIFAX	\$63.99
JUN 27	JUN 28	STEELE MITSUBISHI HALIFAX	\$455.39
JUN 27	JUN 29	CDN TIRE GASBAR #01135 HALIFAX	\$61.78
JUN 27	JUN 30	WAL-MART SUPERCENTER#3636 HALIFAX	\$38.71
JUN 30	JUL 4	TIM HORTONS #0632 HALIFAX	\$40.00
JUN 30	JUL 4	SQ *NATURE FOLK WELLNESS Dartmouth	\$227.00
JUN 30	JUL 4	SOBEYS #554 HALIFAX	\$27.54
JUL 1	JUL 4	MCDONALD'S #40082 Q04 HALIFAX	\$14.67
JUL 2	JUL 4	LULULEMON 00722 HALIFAX	\$50.60
JUL 2	JUL 4	SEPHORA HALIFAX HALIFAX	\$54.06
JUL 2	JUL 4	ATLANTIC SUPERSTORE #3 HALIFAX	\$43.52
JUL 2	JUL 4	SHOPPERS DRUG MART #20 HALIFAX	\$112.16
JUL 2	JUL 4	ORGANIC EARTH MARKET HALIFAX	\$12.79
JUL 2	JUL 4	PRETZELMAKER & MRS. FIELD HALIFAX	\$12.83
JUL 2	JUL 4	WINNERS 350 HALIFAX	\$37.93
JUL 2	JUL 4	CHATIME HALIFAX	\$7.58
JUL 6	JUL 7	Amazon Channels amazon.ca	\$11.49
JUL 6	JUL 7	HALIFAX DANCE ASSOC HALIFAX	\$630.00
JUL 7	JUL 10	BELL MOBILITY (BMA) VERDUN	\$126.30
JUL 8	JUL 10	AMZN Mktip CA*9981N2VJ3 WWW.AMAZON.C	\$26.44
JUL 8	JUL 10	Amazon.ca Prime Member amazon.ca/pr	\$11.49
JUL 8	JUL 10	ACT*YMCAHALIFAX 8665610647	\$97.29
JUL 8	JUL 10	NEEDS # 4610 PORT ELGIN	\$44.36
JUL 9	JUL 10	Amazon Channels amazon.ca	\$8.04

**NET AMOUNT OF MONTHLY
ACTIVITY****\$877.69**

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**TD® Aeroplan® Visa Infinite*****MS MICHELLE ANDERSON** 4520 88XX XXXX 1212

STATEMENT DATE: July 10, 2023

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PREVIOUS STATEMENT: June 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DOMINIC FARR 4520 88XX XXXX 4312			
JUN 8	JUN 9	STARTBOOTSTRAP.COM STARTBOOTSTR FOREIGN CURRENCY 5.00 USD @ EXCHANGE RATE 1.37799	\$6.89
JUN 8	JUN 9	3251262 NS LTD HALIFAX	\$31.36
JUN 8	JUN 12	ATLANTIC SUPERSTORE #3 HALIFAX	\$10.97
JUN 9	JUN 12	TRIPLE AAA PIZZA AND GROC HALIFAX	\$9.68
JUN 9	JUN 12	TRIPLE AAA PIZZA AND GROC HALIFAX	\$4.25
JUN 10	JUN 12	APPLE.COM/BILL 866-712-7753	\$4.59
JUN 10	JUN 12	HABANEROS MODERN TACO BAR DARTMOUTH	\$23.94
JUN 10	JUN 12	VALUE VILLAGE # 2054 DARTMOUTH	\$87.29
JUN 11	JUN 12	ATLANTIC SUPERSTORE #3 HALIFAX	\$25.00
JUN 11	JUN 12	3251262 NS LTD HALIFAX	\$80.48
JUN 11	JUN 12	SQ *DILLY DALLY EATS INC. Halifax	\$3.62
JUN 13	JUN 14	ORGANIC EARTH MARKET HALIFAX	\$9.99
JUN 14	JUN 15	HOTSPOT* FUNDS FREDERICTON	\$10.00
JUN 14	JUN 15	ATLANTIC SUPERSTORE BA HALIFAX	\$23.25
JUN 15	JUN 16	IMPARK00170020A HALIFAX	\$7.20
JUN 15	JUN 16	LAWEN DENTISTRY HALIFAX	\$92.89
JUN 15	JUN 16	LAWEN DENTISTRY HALIFAX	\$112.73
JUN 14	JUN 19	WAL-MART SUPERCENTER#3138 HALIFAX	\$26.06
JUN 15	JUN 19	MCDONALD'S #5652 HALIFAX	\$16.28
JUN 16	JUN 19	SKIPTHE DISHES WINNIPEG	\$62.18
JUN 18	JUN 19	APPLE.COM/BILL 866-712-7753	\$28.74
JUN 21	JUN 22	ATLANTIC SUPERSTORE BA HALIFAX	\$30.94
JUN 22	JUN 26	STARBUCKS COFFEE #2056 HALIFAX	\$5.58
JUN 23	JUN 26	MCDONALD'S #5652 HALIFAX	\$15.36
JUN 25	JUN 26	APPLE.COM/BILL 866-712-7753	\$34.49
JUN 27	JUN 28	BEECH STREET HEALTH CENTR HALIFAX	\$103.50

Continued

**TD® Aeroplan® Visa Infinite*****MS MICHELLE ANDERSON** 4520 88XX XXXX 1212

STATEMENT DATE: July 10, 2023

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PREVIOUS STATEMENT: June 08, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DOMINIC FARR 4520 88XX XXXX 4312			
JUN 28	JUN 29	TIM HORTONS #0667 HALIFAX	\$6.75
JUN 29	JUN 30	THE HALIFAX WATCH CO. HALIFAX	\$8.00
JUN 29	JUN 30	SPOTIFY STOCKHOLM	\$14.94
JUN 29	JUN 30	ATLANTIC SUPERSTORE #3 HALIFAX	\$70.96
JUN 29	JUN 30	CHAPTERS 793 HALIFAX	\$52.99
JUN 29	JUN 30	DOLLARAMA #1392 HALIFAX	\$4.03
JUN 29	JUN 30	DOLLARAMA #1392 HALIFAX	\$33.06
JUN 28	JUL 4	WAL-MART SUPERCENTER#3021 DARTMOUTH	\$144.77
JUN 29	JUL 4	CDN TIRE STORE #00044 HALIFAX	\$26.44
JUL 2	JUL 4	Amazon Web Services www.amazon.c	\$10.48
JUL 3	JUL 6	WAL-MART SUPERCENTER#3636 HALIFAX	\$167.01
JUL 5	JUL 7	MCDONALD'S #5652 HALIFAX	\$13.75
JUL 5	JUL 7	CDN TIRE STORE #00044 HALIFAX	\$1.71
JUL 6	JUL 10	ATLANTIC SUPERSTORE #3 HALIFAX	\$18.97
JUL 7	JUL 10	APPLE.COM/BILL TORONTO	\$10.34
JUL 7	JUL 10	LinkedIn Pre 9214998814 LINKEDIN.COM	\$54.75
JUL 7	JUL 10	STEELE MITSUBISHI HALIFAX	\$170.54
JUL 7	JUL 10	STEELE MITSUBISHI HALIFAX	\$170.54
JUL 8	JUL 10	STARTBOOTSTRAP.COM STARTBOOTSTR FOREIGN CURRENCY 5.00 USD @ EXCHANGE RATE 1.37199	\$6.86
JUL 9	JUL 10	APPLE.COM/BILL TORONTO	\$4.59
JUL 9	JUL 10	TIM HORTONS #0488 HALIFAX	\$10.88
NET AMOUNT OF MONTHLY ACTIVITY			\$1,869.62
TOTAL NEW BALANCE			\$3,344.81



TD® Aeroplan® Visa Infinite*

MS MICHELLE ANDERSON 4520 88XX XXXX 1212

STATEMENT DATE: July 10, 2023

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PREVIOUS STATEMENT: June 08, 2023

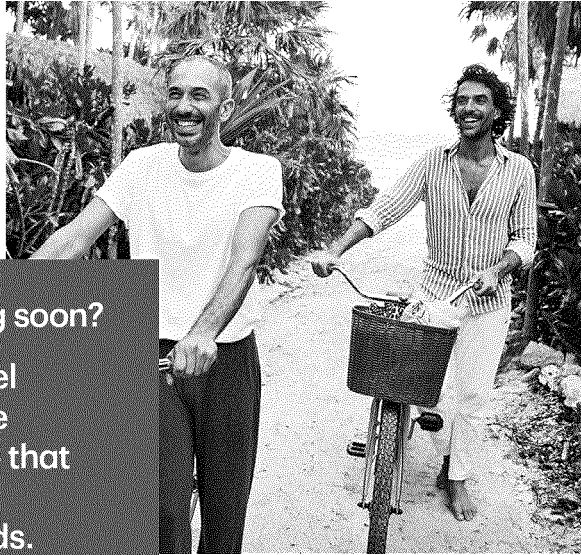
TD MESSAGE CENTRE:

-FUNDS RECEIVED FROM IGAMING OPERATORS ONTO YOUR TD CREDIT CARD ACCOUNT WILL BE APPLIED TO THE OUTSTANDING ACCOUNT BALANCE ACCORDING TO THE CARDHOLDER AGREEMENT (SEE SECTION 4.4 HOW DO WE APPLY YOUR PAYMENT?).



SPECIAL OFFERS AND INFORMATION

MS MICHELLE ANDERSON



Travelling soon?

Find travel insurance coverage that could fit your needs.

When planning a trip outside your province of residence or internationally, it can be a good idea to consider travel insurance. With TD Travel Medical Insurance, you can apply to get up to \$5 million emergency medical coverage and have access to 24/7 emergency assistance by phone for travellers. You could also consider Trip Cancellation and Trip Interruption Insurance to help cover you for eligible expenses like flight change fees, meals, and temporary accommodations if your trip was to get cancelled or interrupted due to a covered cause. Consider adding TD Travel Insurance to your packing list. It could make for a better trip.

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

Conditions and limitations apply.

Travel with included insurance benefits¹

Interest rate of

0%

for 12 months on non-TD credit card balances transferred to your TD Credit Card Account by August 31, 2023. Conditions apply.

A Promotional Balance Transfer Fee of 3% will be charged on the amount of each Balance Transfer made.

► To learn more, call 1-855-228-7699.

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.