



Cash Back Visa Infinite* Card

MR JEREMY SMELLIE 4520 34XX XXXX 7649

STATEMENT DATE: October 14, 2025

1 OF 4

PREVIOUS STATEMENT: September 12, 2025

STATEMENT PERIOD: September 13, 2025 to October 14, 2025

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$511.83
SEP 11	SEP 15	ESSO CORNWALL	\$59.56
SEP 11	SEP 15	CRUST & BITES CORNWALL	\$47.57
SEP 12	SEP 15	IRON FORGE PIZZA EMBRUN	\$63.97
SEP 13	SEP 15	PAYMENT - THANK YOU	-\$476.93
SEP 13	SEP 15	REWARDS REDEMPTION TORONTO ON	-\$206.00
SEP 14	SEP 15	RAMEN ISSHIN OTTAWA OTTAWA	\$69.91
SEP 18	SEP 18	DOMINOS PIZZA #39047 613-443-9699	\$31.73
SEP 19	SEP 22	INSIGHT PEST SOLUTIONS NEPEAN	\$213.57
SEP 19	SEP 22	DAIRY QUEEN #12066 OLO EMBRUN	\$7.90
SEP 20	SEP 22	IRON FORGE PIZZA EMBRUN	\$46.87
SEP 20	SEP 22	PAPER TIGER OTTAWA	\$133.85
SEP 21	SEP 22	LS Euphie dici cafe Ottawa	\$20.76
SEP 22	SEP 23	LS Euphie dici cafe Ottawa	\$30.39
SEP 22	SEP 23	ULTRAMAR #42454 EMBRUN	\$50.80
SEP 22	SEP 23	YIG EMBRUMS 827 EMBRUN	\$30.20
SEP 23	SEP 24	PetSmart Halifax	\$120.21

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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

TD Cash Back Dollars Summary

Previous Balance	+	206.67
Earned this statement period	+	25.24
Redeemed this statement period	-	206.00
Bonus, Accelerators & Adjustments	+	12.42

Total Cash Back Dollars = 38.33 Balance

PAYMENT INFORMATION

Minimum Payment	\$10.00
Payment Due Date	Nov. 04, 2025
Credit Limit	\$12,000
Available Credit	\$11,338
Annual Interest Rate: Purchases	21.99%
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: 5 year(s) and 7 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$511.83
Payments & Credits	\$2,371.93
Purchases & Other Charges	\$2,522.02
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Sub-total	\$2,522.02
NEW BALANCE	\$661.92



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

NEW BALANCE

\$661.92

MINIMUM PAYMENT

\$10.00

PAYMENT DUE DATE

Nov. 04, 2025

AMOUNT PAID

\$

TDSTM21000_8539431_001 E D 10711
MR JEREMY SMELLIE
140 LABELLE ST
EMBRUN ON K0A 1W1

Cash Back Visa Infinite* Card

Account Number: 4520 34XX XXXX 7649

1. Payments can be made via:

- EasyLineTM 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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MR JEREMY SMELLIE 4520 34XX XXXX 7649

STATEMENT DATE: October 14, 2025

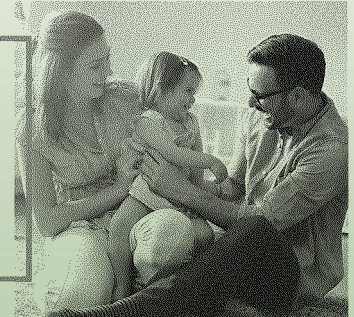
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PREVIOUS STATEMENT: September 12, 2025

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
SEP 23	SEP 24	SONNET INSURANCE COMPANY WATERLOO	\$160.30
SEP 24	SEP 25	BARBURRITO EMBRUN	\$35.57
SEP 26	SEP 29	Subway 15634 Embrun	\$24.84
SEP 26	SEP 29	POLICYME INSURANCE TORONTO	\$22.98
SEP 26	SEP 29	POLICYME INSURANCE TORONTO	\$32.21
SEP 26	SEP 29	YIG EMBRUMS 827 EMBRUN	\$32.15
SEP 27	SEP 29	THE PERRY LANE - CASSE CASSELMAN	\$56.56
SEP 27	SEP 29	BARBURRITO EMBRUN	\$31.85
SEP 29	OCT 1	DAIRY QUEEN #12066 OLO EMBRUN	\$10.44
SEP 30	OCT 1	GOOGLE *F1 TV g.co/helppay	\$14.68
OCT 1	OCT 2	GRILLED SHAWARMA EMBRUN	\$31.02
OCT 2	OCT 2	ANNUAL FEE REBATE	-\$189.00
OCT 3	OCT 3	STEAMGAMES.COM 4259522985 912-1844160	\$6.09
OCT 4	OCT 6	DOMINOS PIZZA #39047 613-443-9699	\$31.73
OCT 4	OCT 6	VARS ULTRAMAR VARS	\$27.63
OCT 5	OCT 7	DAIRY QUEEN #12066 OLO EMBRUN	\$17.21
OCT 6	OCT 8	DAIRY QUEEN #12066 OLO EMBRUN	\$35.09
OCT 7	OCT 9	MCDONALD'S #40718 EMBRUN	\$36.21
OCT 8	OCT 9	ULTRAMAR #42454 EMBRUN	\$54.33
OCT 8	OCT 9	DOLLARAMA # 537 EMBRUN	\$6.05
OCT 8	OCT 9	PET VALU GREELY EMBRUN	\$20.00
OCT 9	OCT 10	STARBUCKS NAPANEE	\$7.51
OCT 9	OCT 10	ONROUTE NAPANEE	\$48.22
OCT 9	OCT 14	SOBEYS #934 TORONTO	\$25.86
OCT 10	OCT 14	PETRO-CANADA 33542 SCARBOROUGH	\$53.05
OCT 10	OCT 14	MR. GREEK #106 TORONTO	\$149.15
OCT 10	OCT 14	RA-ZOOCARIBOU-20611 SCARBOROUGH	\$43.12
OCT 11	OCT 14	TORONTO ZOOADMISSION O 416-392-5900	\$153.27

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Visit www.tdinsurance.com/term-life for more details.

¹The 10% premium savings is available to eligible applicants who apply for a new TD 10-Year or 20-Year Term Life Insurance policy. This offer cannot be combined with any other offer and is subject to change or may be withdrawn at any time. TD Term Life Insurance is an individual life insurance plan underwritten by TD Life Insurance Company. Some restrictions may apply. Application subject to approval. See Insurance Policy for coverage details, including limitations and exclusions.



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STATEMENT DATE: October 14, 2025

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PREVIOUS STATEMENT: September 12, 2025

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
OCT 11	OCT 14	TORONTO ZOOADMISSION O 416-392-5900	\$20.00
OCT 11	OCT 14	SHOPPERS DRUG MART #60 TORONTO	\$29.27
OCT 11	OCT 14	STONEMILL BAKEHOUSE TORONTO	\$6.65
OCT 11	OCT 14	SQ *THE COFFEE Toronto	\$18.48
OCT 12	OCT 14	TST-BHC - Toronto Toronto	\$50.68
OCT 12	OCT 14	RIPLEY'S AQUARIUM OF C TORONTO	\$48.57
OCT 12	OCT 14	SP ONTARIO SCIENCE CEN TORONTO	\$76.18
OCT 12	OCT 14	RAMEN ISSHIN QUEEN ST TORONTO	\$43.39
OCT 12	OCT 14	SIMIT & CHAI CO. TORONTO	\$54.69
OCT 13	OCT 14	ULTRAMAR #42454 EMBRUN	\$51.51
OCT 13	OCT 14	ONROUTE PORT HOPE	\$28.19
OCT 13	OCT 14	PAYMENT - THANK YOU	-\$1,500.00
TOTAL NEW BALANCE			\$661.92

TD MESSAGE CENTRE:



SPECIAL OFFERS AND INFORMATION

MR JEREMY SMELLIE



Got the travel bug this fall? Check out our travel insurance options for your trip.

Travelling outside of your province or territory of residence? Include TD Travel Insurance to your packing list:

- **TD Single Trip Plan:** For occasional travellers, get coverage of up to \$10 million for eligible medical emergencies for one trip.
- **TD Annual Plan:** Frequent traveller? Get coverage of up to \$10 million, per trip, for eligible medical emergencies, for trips of 9, 17, 30, or 60 days during the year.
- **TD Trip Cancellation and Trip Interruption Insurance** can help with eligible expenses - flight change fees, meals, and temporary accommodations - if your trip is cancelled or interrupted due to a covered cause.

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

TD Travel Medical Insurance Single Trip Plan and Annual Plan are underwritten by TD Life Insurance Company. TD Trip Cancellation and Trip Interruption Insurance is underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). TD Travel Insurance is designed exclusively for the clients of TD Bank Group and is not sold by the Travel Insurance Broker.

Coverages and benefits are subject to eligibility conditions, limitations, and exclusions, including pre-existing medical condition exclusions. Please refer to the applicable Sample Certificate of Insurance for full details.

Help prepare for the unexpected.

Difficult times can happen. With the TD Credit Card Payment Protection Plan, you can help protect yourself financially in case of a covered event. This optional insurance plan can make up to \$25,000 of benefit payments towards your outstanding credit card balance in the event of a covered Job Loss, Total Disability or loss of Life. Conditions apply.

Visit td.com/bpi to learn about the optional TD Credit Card Payment Protection Plan, including benefits, features, limitations and exclusions.



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*Terms apply.

Save with Budget.

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*Terms apply.