



## TD REWARDS CARD

MR MAHMOUD ZOUBO 4520 84XX XXXX 8431

STATEMENT DATE: June 16, 2025

1 OF 2

PREVIOUS STATEMENT: May 14, 2025

STATEMENT PERIOD: May 15, 2025 to June 16, 2025

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$1,496.18
JUN 2	JUN 3	APPLE.COM/BILL 866-712-7753	\$14.11
JUN 2	JUN 3	PAYMENT - THANK YOU	-\$15.00
JUN 6	JUN 9	PAYMENT - THANK YOU	-\$100.00
JUN 10	JUN 13	CIBC TORONTO	-\$175.00
JUN 14	JUN 16	SULTAN NUTS OTTAWA	\$10.00
JUN 16	JUN 16	RETAIL INTEREST	\$29.41
TOTAL NEW BALANCE			\$1,259.70

### TD MESSAGE CENTRE:

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**IMPORTANT NOTICE: Upcoming changes to your TD Cardholder Agreement are included at the end of your statement.**

### 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 Rewards Points Information	1-800-983-1043
To Book Travel:	www.tdrewards.com

### TD REWARDS POINTS

Previous TD Rewards Points Balance	+	1,826.00
Earned this statement period	+	24.00
Bonus, Accelerators & Adjustments	+	34.00

**Total TD Rewards Points Balance = 1,884.00**

### PAYMENT INFORMATION

<b>Minimum Payment</b>	<b>\$39.41</b>
Payment Due Date	<b>Jul. 11, 2025</b>
Credit Limit	\$1,500
Available Credit	<b>\$240</b>
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: 10 year(s) and 4 month(s).

### CALCULATING YOUR BALANCE

Previous Balance	\$1,496.18
<b>Payments &amp; Credits</b>	<b>\$290.00</b>
Purchases & Other Charges	\$24.11
Cash Advances	\$0.00
Interest	\$29.41
Fees	\$0.00
<b>Sub-total</b>	<b>\$53.52</b>
<b>NEW BALANCE</b>	<b>\$1,259.70</b>



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

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$1,259.70	\$39.41	Jul. 11, 2025	\$

### TD REWARDS CARD

Account Number: 4520 84XX XXXX 8431

#### 1. Payments can be made via:

- EasyLink<sup>TM</sup> Telephone Banking
- EasyWeb<sup>TM</sup> Internet banking
- The Green Machine<sup>®</sup>
- TD Canada Trust Branch
- Mail

#### 2. Make cheques payable to TD Canada Trust.

#### 3. Detach and return with payment

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MR MAHMOUD ZOUBO  
403 B CHAPMAN MILLS DR  
NEPEAN ON K2J 0M7

4520840073898431 0003941 0125970 2

**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](http://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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# SPECIAL OFFERS AND INFORMATION

MR MAHMOUD ZOUBO



## Switch to TD Insurance for exclusive home and car insurance savings.

TD customers like you are making the switch to TD Insurance and **unlocking exclusive savings**. Ready to see how much you could save?

**Make the switch:**  
[tdinsurance.com/tdcustomerdiscount](https://tdinsurance.com/tdcustomerdiscount)

<sup>1</sup> Nationally, the 348 new TD Insurance customers who were surveyed between March 4, 2024 and March 18, 2024 and July 5, 2024 to July 17, 2024, and who reported annual premium savings upon switching both their residential (home or condominium or tenant) and car insurance policies to TD Insurance, and who had a pre-existing relationship with TD\* prior to switching those insurance policies to TD Insurance, reported an average annual premium savings of approximately \$991.27. The survey sample consisted of new customers who switched both their residential and car insurance policies to TD Insurance between August 1, 2023, and June 25, 2024. It was conducted with a 95% confidence interval and produced a 7% margin of error. These survey results do not include customers in British Columbia, Manitoba, or Saskatchewan. Savings amounts are not guaranteed; actual annual premium savings obtained nationally from switching both residential and car insurance policies to TD Insurance vary based on each customer's individual insurance profile and province of residence. Certain conditions, limitations and exclusions apply to all offers.

\*A pre-existing relationship with TD denotes the new TD Insurance customer having identified themselves as an existing TD customer during the survey conducted between March 4, 2024, and March 18, 2024. This pre-existing relationship existed at the moment they switched both their residential and car insurance policies to TD Insurance.

## 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](https://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](https://budget.com/tdcreditcards). Quote **BCD #A331700**.

\*Terms apply.



## Important changes to your TD Cardholder Agreement

Effective August 7, 2025, sections of the TD Cardholder Agreement will be updated due to regulatory changes in the province of Quebec. Review the full details of these changes in the table below.

- **Resident of Quebec?** To reflect changes to the Quebec Consumer Protection Act, we'll apply payments to balances with the highest rate(s) of interest before balances with lower rate(s) of interest.
- **Resident Outside of Quebec?** While the changes only impact Residents of Quebec, we still need to let you know that the wording in certain sections of the TD Cardholder Agreement will change.

### Questions? Let us help!

If you'd like to call us to discuss these updates, or explore different options including other credit cards that may better meet your needs, call us at **1-800-983-8472** (TTY: **1-866-704-3194**), Monday to Sunday, 7 a.m. to midnight (ET).

If you don't agree with the changes, you have the option to close your Account without cost, penalty, or cancellation indemnity. You'll need to pay your outstanding Balance, including any fees, charges and interest owing before July 31, 2025. We must receive your payment so we can post it to the Account on or before this date.

Thank you for your business, and we look forward to continuing to serve you.

**Effective August 7, 2025, "Section 4: Payments, Interest and Fees" of your TD Cardholder Agreement will be amended as shown under the "New" column below:**

What's Changing	Current	New
4.4 How do we apply your payment?	<p>We will apply payments to the Account <b>first to your minimum payment</b> in the following order:</p> <ol style="list-style-type: none"><li>1. To any interest that appears on your statement.</li><li>2. To any fees that appear on your statement.</li><li>3. To other Transactions that appear on your statement, including any amounts that exceed your Credit Limit or to any past due minimum payment amount.</li></ol>	<p><b><i>For Residents Outside of Quebec</i></b></p> <p>We will apply payments to the Account <b>first to your minimum payment</b> in the following order:</p> <ol style="list-style-type: none"><li>1. To any interest that appears on your statement.</li><li>2. To any fees that appear on your statement.</li><li>3. To other Transactions that appear on your statement, including any amounts that exceed your Credit Limit or to any past due minimum payment amount.</li><li>4. To Transactions, including fees, which do not yet appear on your statement.</li></ol> <p>In any of the above categories <b>1 to 4</b>, those</p>

- 4.** To Transactions, including fees, which do not yet appear on your statement.

In any of the above categories **1** to **4**, those amounts with the lowest rate(s) of interest will be paid first before those amounts with the higher rate(s) of interest.

amounts with the lowest rate(s) of interest will be paid first before those amounts with the higher rate(s) of interest.

For any amount you pay above your minimum payment, we will apply such payments as outlined in section **4.5 What happens if you pay more than the minimum payment?**

***For Residents of Quebec***

For payments up to the New Balance shown on your statement, we will apply payments first to Transactions from that statement period with the highest rate(s) of interest before those Transactions with lower rate(s) of interest. Where Transactions have the same rate(s) of interest, payments will be applied first to those Transactions that do not have an interest-free Grace Period prior to Transactions that have an interest-free Grace Period.

If you pay more than the New Balance shown on your statement and you have had additional Transactions posted to your Account after the closing date of that statement, we will apply the excess payment to posted Transactions which do not yet appear on your statement, first to Transactions with the highest rate(s) of interest before those with lower rate(s) of interest.

If you pay more than the outstanding Balance that exists in the Account, the credit Balance will be applied to new Transactions in the order that they post to the Account.

***For Residents Outside of Quebec and Residents of Quebec***

**Credit Balance**

You will have a credit Balance if:

- You pay more than your Account Balance; and
- There are no Transactions since your last statement.

We do not pay interest on credit Balances. We do not insure credit Balances as a deposit under the

		<p>Canada Deposit Insurance Corporation Act (Canada).</p> <p>A credit Balance will not increase your Available Credit or your Credit Limit.</p>
<p>4.5 What happens if you pay more than the minimum payment?</p>	<p><b>4.5 What happens if you pay more than the minimum payment?</b></p> <p>For any amount you pay above your minimum payment (the excess payment), we will apply the excess payment to the New Balance using the following process:</p> <ul style="list-style-type: none"> <li>• <b>Categorize by interest rate:</b> We will place all items that have the same annual interest rate(s) into the same annual interest rate category. For example: <ul style="list-style-type: none"> <li>○ If your remaining New Balance includes Purchases, all Purchases with the same annual interest rate will go into the same category.</li> <li>○ If your remaining New Balance includes Cash Advances, all Cash Advances with the same annual interest rate will go into another category.</li> </ul> </li> <li>• <b>Apply payment by Balance percentage:</b> We will then apply the excess payment to the different interest rate(s) categories in proportion to the amount each category represents of the New Balance that remains after we apply your minimum payment. For example: <ul style="list-style-type: none"> <li>○ If the Purchase category represents <b>70%</b> of your remaining New Balance, then we apply <b>70%</b> of your excess payment to that category.</li> <li>○ Likewise, if your Cash Advance category represents <b>30%</b> of your</li> </ul> </li> </ul>	<p><b>4.5 What happens if you pay more than the minimum payment? (For Residents Outside of Quebec)</b></p> <p>For any amount you pay above your minimum payment (the excess payment), we will apply the excess payment to the New Balance using the following process:</p> <ul style="list-style-type: none"> <li>• <b>Categorize by interest rate:</b> We will place all items that have the same annual interest rate(s) into the same annual interest rate category. For example: <ul style="list-style-type: none"> <li>○ If your remaining New Balance includes Purchases, all Purchases with the same annual interest rate will go into the same category.</li> <li>○ If your remaining New Balance includes Cash Advances, all Cash Advances with the same annual interest rate will go into another category.</li> </ul> </li> <li>• <b>Apply payment by Balance percentage:</b> We will then apply the excess payment to the different interest rate(s) categories in proportion to the amount each category represents of the New Balance that remains after we apply your minimum payment. For example: <ul style="list-style-type: none"> <li>○ If the Purchase category represents <b>70%</b> of your remaining New Balance, then we apply <b>70%</b> of your excess payment to that category.</li> <li>○ Likewise, if your Cash Advance category represents <b>30%</b> of your remaining New Balance, then we apply <b>30%</b> of your excess payment to that category.</li> </ul> </li> </ul> <p><b>Paying more than the Account Balance</b></p> <p>If you pay more than the New Balance shown on your statement, we will apply the excess amount of your payment to Transactions which do not yet appear on your statement.</p>

	<p>remaining New Balance, then we apply <b>30%</b> of your excess payment to that category.</p> <p><b>Paying more than the Account Balance</b></p> <p>If you pay more than the New Balance shown on your statement, we will apply the excess amount of your payment to Transactions which do not yet appear on your statement.</p> <p><b>Credit Balance</b></p> <p>You will have a credit Balance if:</p> <ul style="list-style-type: none"> <li>• You pay more than your Account Balance; and</li> <li>• There are no Transactions since your last statement.</li> </ul> <p>We do not pay interest on credit Balances. We do not insure credit Balances as a deposit under the Canada Deposit Insurance Corporation Act (Canada). A credit Balance will not increase your Available Credit or your Credit Limit.</p>	
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The "**Section 10: How to Contact the Financial Consumer Agency Of Canada (FCAC)**" section of your **TD Cardholder Agreement** will be amended as shown under the "New" column below:

What's changing	Current	New
<b>FCAC Information</b>	<p>Website: fcac-acfc.gc.ca</p> <p>Toll-Free Call <b>English:</b> 1-866-461-3222</p> <p>Toll-Free Call <b>En français:</b> 1-866-461-2232</p> <p>Financial Consumer Agency of Canada 427 Laurier Avenue West 6th Floor Ottawa, Ontario K1R 1B9</p>	<p>Website: fcac-acfc.gc.ca</p> <p>Telephone (English): 1-866-461-3222 Telephone (French): 1-866-461-2232</p> <p>Financial Consumer Agency of Canada 427 Laurier Avenue West 5th Floor Ottawa, Ontario K1R 1B9</p>