



TD® Aeroplan® Visa Infinite*

MR RICHARD ANDREW ROSEBOOM 4520 02XX XXXX 9363

STATEMENT DATE: February 22, 2023

1 OF 5

PREVIOUS STATEMENT: January 23, 2023

STATEMENT PERIOD: January 24, 2023 to February 22, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$6,068.10
JAN 25	JAN 26	PAYMENT - THANK YOU	-\$35.00
JAN 26	JAN 27	PAYMENT - THANK YOU	-\$200.00
JAN 27	JAN 30	MIRO.COM HTTPSMIRO.CO FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.36800	\$20.52
JAN 27	JAN 30	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.36800	\$20.52
JAN 28	JAN 30	PORKBUN.COM PORKBUN.COM FOREIGN CURRENCY 3.00 USD @ EXCHANGE RATE 1.36666	\$4.10
JAN 28	JAN 30	REY CORONADO 1063 (V/M/C) PANAM OESTE FOREIGN CURRENCY 22.54 USD @ EXCHANGE RATE 1.36823	\$30.84
JAN 28	JAN 30	SUPER 99 CORONADO PANAM OESTE FOREIGN CURRENCY 11.99 USD @ EXCHANGE RATE 1.36864	\$16.41
JAN 30	JAN 31	GOOGLE*YOUTUBE PREMIUM Halifax	\$24.14
JAN 30	JAN 31	PAYMENT - THANK YOU	-\$200.00
JAN 30	FEB 1	SUPER 99 CORONADO PANAM OESTE FOREIGN CURRENCY 50.89 USD @ EXCHANGE RATE 1.36824	\$69.63

CONTACT INFORMATION

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

Aeroplan Points

Aeroplan® Number	#	524 805 835
Points Earned on Purchases	+	2,750.00
Bonus/Adjustments Points Earned	+	68.00

Total Points Earned = 2,818.00

PAYMENT INFORMATION

Minimum Payment	\$156.94
Payment Due Date	Mar. 20, 2023
Credit Limit	\$6,000
Available Credit	\$0
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: 49 year(s) and 1 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$6,068.10
Payments & Credits	\$2,925.00
Purchases & Other Charges	\$2,746.38
Cash Advances	\$0.00
Interest	\$117.94
Fees	\$29.00
Sub-total	\$2,893.32
NEW BALANCE	\$6,036.42

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

NEW BALANCE

\$6,036.42

MINIMUM PAYMENT

\$156.94

PAYMENT DUE DATE

Mar. 20, 2023

AMOUNT PAID

\$

TDSTM21000_2816196_003 E D 07894
MR RICHARD ANDREW ROSEBOOM
30 ROCKCLIFF HTS NW
CALGARY AB T3G 0C7

TD® Aeroplan® Visa Infinite*

Account Number: 4520 02XX XXXX 9363

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

4520023034569363 0015694 0603642 0

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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STATEMENT DATE: February 22, 2023

3 OF 5

PREVIOUS STATEMENT: January 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JAN 30	FEB 1	REY CORONADO 1063 (V/M/C) PANAM OESTE FOREIGN CURRENCY 14.27 USD @ EXCHANGE RATE 1.36860	\$19.53
JAN 31	FEB 1	LOCAL 2.0 PANAMA FOREIGN CURRENCY 25.74 USD @ EXCHANGE RATE 1.37257	\$35.33
JAN 31	FEB 1	FITNESS FOOD SAN FRANCISC FOREIGN CURRENCY 17.98 USD @ EXCHANGE RATE 1.37263	\$24.68
JAN 31	FEB 1	PAYMENT - THANK YOU	-\$340.00
JAN 31	FEB 2	PAUL BAKERY MULTIPLAZA SAN FRANCISC FOREIGN CURRENCY 22.23 USD @ EXCHANGE RATE 1.37246	\$30.51
FEB 1	FEB 2	GOOGLE *GSUITE_neota.n 855-222-8603	\$24.57
FEB 1	FEB 3	EUROPCAR PANAMA PANAM FOREIGN CURRENCY 250.00 USD @ EXCHANGE RATE 1.36835	\$342.09
FEB 2	FEB 3	Amazon Web Services www.amazon.c	\$1.97
FEB 4	FEB 6	DUET HTTPSWWW.DUE FOREIGN CURRENCY 29.99 USD @ EXCHANGE RATE 1.37645	\$41.28
FEB 7	FEB 9	EUROPCAR PANAMA PANAM FOREIGN CURRENCY 400.00 USD @ EXCHANGE RATE 1.37902	\$551.61
FEB 15	FEB 16	PAYMENT - THANK YOU	-\$1,000.00
FEB 16	FEB 16	ZOOM.US 888-799-9666 WWW.ZOOM.US	\$21.00
FEB 16	FEB 16	Spotify P2124DD4B2 Stockholm	\$10.49
FEB 16	FEB 17	ROGERS *****9732 888-764-3771	\$360.00
FEB 16	FEB 17	GOOGLE *Google Storage g.co/helppay	\$2.93
FEB 16	FEB 17	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 28.00 USD @ EXCHANGE RATE 1.38178	\$38.69
FEB 16	FEB 17	FIGMA MONTHLY RENEWAL HTTPSWWW.FIG FOREIGN CURRENCY 30.00 USD @ EXCHANGE RATE 1.38200	\$41.46
FEB 16	FEB 17	HARBOR CHIROPRACTIC BRADENTON FOREIGN CURRENCY 191.00 USD @ EXCHANGE RATE 1.37780	\$263.16

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STATEMENT DATE: February 22, 2023

4 OF 5

PREVIOUS STATEMENT: January 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
FEB 16	FEB 17	HARBOR CHIROPRACTIC BRADENTON FOREIGN CURRENCY 191.00 USD @ EXCHANGE RATE 1.37780	\$263.16
FEB 16	FEB 17	PAYMENT - THANK YOU	-\$300.00
FEB 16	FEB 17	PAYMENT - THANK YOU	-\$250.00
FEB 16	FEB 17	PAYMENT - THANK YOU	-\$100.00
FEB 16	FEB 21	TST* Poppo's Taqueria - N Bradenton FOREIGN CURRENCY 28.83 USD @ EXCHANGE RATE 1.37773	\$39.72
FEB 17	FEB 21	HARBOR CHIROPRACTIC BRADENTON FOREIGN CURRENCY 54.00 USD @ EXCHANGE RATE 1.38185	\$74.62
FEB 17	FEB 21	HARBOR CHIROPRACTIC BRADENTON FOREIGN CURRENCY 54.00 USD @ EXCHANGE RATE 1.38185	\$74.62
FEB 17	FEB 21	WALGREENS 6515 ELLENTON	\$20.95
FEB 17	FEB 21	PAYMENT - THANK YOU	-\$400.00
FEB 18	FEB 21	GOOGLE *Domains g.co/helpay	\$17.85
FEB 18	FEB 21	SAVVYCAL HTTPSSAVVYCA FOREIGN CURRENCY 40.00 USD @ EXCHANGE RATE 1.38774	\$55.51
FEB 18	FEB 21	FS *Pantone Amsterdam FOREIGN CURRENCY 14.99 USD @ EXCHANGE RATE 1.38825	\$20.81
FEB 20	FEB 21	PARKMOBILE 770-818-9036 FOREIGN CURRENCY 7.95 USD @ EXCHANGE RATE 1.38742	\$11.03
FEB 20	FEB 21	SIRATA BEACH RESORT F& ST. PETE BEA FOREIGN CURRENCY 30.00 USD @ EXCHANGE RATE 1.38800	\$41.64
FEB 20	FEB 21	CHECKERS C660 ST PETERSBUR FOREIGN CURRENCY 20.09 USD @ EXCHANGE RATE 1.38775	\$27.88
FEB 20	FEB 21	FTDS PARKING APP 8004530660 FOREIGN CURRENCY 5.35 USD @ EXCHANGE RATE 1.38691	\$7.42
FEB 20	FEB 21	HARBOR CHIROPRACTIC BRADENTON FOREIGN CURRENCY 54.00 USD @ EXCHANGE RATE 1.38796	\$74.95
FEB 21	FEB 21	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.38399	\$20.76

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STATEMENT DATE: February 22, 2023

5 OF 5

PREVIOUS STATEMENT: January 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
FEB 21	FEB 22	PAYMENT - THANK YOU	-\$100.00
FEB 22	FEB 22	OVERLIMIT FEE FEB 09, 2023	\$29.00
FEB 22	FEB 22	RETAIL INTEREST	\$117.19
FEB 22	FEB 22	CASH INTEREST	\$0.75
NET AMOUNT OF MONTHLY ACTIVITY			-\$31.68
TOTAL NEW BALANCE			\$6,036.42

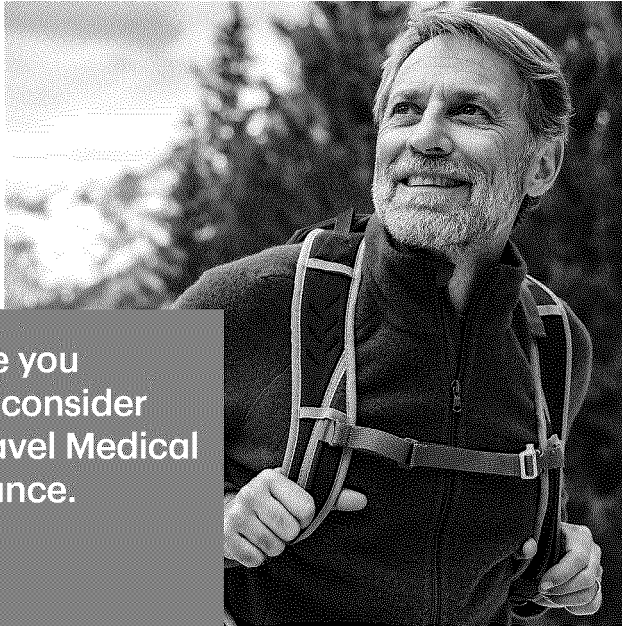
TD MESSAGE CENTRE:

-YOUR ACCOUNT IS OVER THE CREDIT LIMIT. NO FURTHER USE IS
PERMITTED UNTIL THE "MINIMUM PAYMENT" IS RECEIVED.



SPECIAL OFFERS AND INFORMATION

MR RICHARD ANDREW ROSEBOOM



Before you
pack, consider
TD Travel Medical
Insurance.

Travel within Canada with TD Travel Medical Insurance. When visiting another province, outside of your province of residence, TD Travel Medical Insurance includes coverage for emergency prescriptions, medical equipment, ambulance services, and more. You can get up to \$5 million emergency medical coverage, and our advisors are ready 24/7 to provide emergency assistance. When you're ready to travel again, consider adding TD Travel Medical Insurance to your packing list. It could make for a better trip.

Visit td.com/travelinsurance to learn more.

Conditions and Limitations apply.

Travel with included insurance benefits¹

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.