



TD® Aeroplan® Visa Infinite*

MR RICHARD ANDREW ROSEBOOM 4520 02XX XXXX 9363

STATEMENT DATE: July 22, 2024

1 OF 5

PREVIOUS STATEMENT: June 24, 2024

STATEMENT PERIOD: June 25, 2024 to July 22, 2024

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$5,936.31
JUN 23	JUN 25	MOBIL 1 LUBE EXPRESS C RICHMOND	\$20.00
JUN 25	JUN 26	BLUEBIRD SELF STORAGE RAI 587-997-6191	-\$450.80
JUN 25	JUN 26	UBER CANADA/UBEREATS TORONTO	\$25.83
JUN 25	JUN 27	UBER CANADA/UBEREATS TORONTO	\$1.00
JUN 26	JUN 27	APPLE.COM/BILL 866-712-7753	\$11.54
JUN 26	JUN 27	JUKE BOX PRINT VANCOUVER	\$200.60
JUN 26	JUN 27	JUKE BOX PRINT VANCOUVER	\$200.60
JUN 26	JUN 27	PAYMENT - THANK YOU	-\$1,500.00
JUN 27	JUN 27	Amazon.ca*RC4SF33D2 AMAZON.CA	\$6.81
JUN 27	JUN 27	SQ *JJ BEAN COFFEE ROASTE Vancouver	\$9.48
JUN 26	JUN 28	MCDONALD'S #29166 VANCOUVER	\$25.01
JUN 26	JUN 28	CHV43016 16TH & MACDON VANCOUVER	\$70.76
JUN 26	JUN 28	CHV43016 16TH & MACDON VANCOUVER	\$8.16
JUN 27	JUN 28	AMZN Mktg CA*RC3QL73N1 WWW.AMAZON.C	\$22.39

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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	#	524 805 835
Points Earned on Purchases	+	3,017.00
Bonus/Adjustments Points Earned	+	564.00

Total Points Earned = 3,581.00

PAYMENT INFORMATION

Minimum Payment \$693.89

Payment Due Date Aug. 16, 2024

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: 50 year(s) and 0 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$5,936.31
Payments & Credits	\$5,101.85
Purchases & Other Charges	\$5,070.64
Cash Advances	\$600.00
Interest	\$133.79
Fees	\$45.00
Sub-total	\$5,849.43
NEW BALANCE	\$6,683.89



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

NEW BALANCE

\$6,683.89

MINIMUM PAYMENT

\$693.89

PAYMENT DUE DATE

Aug. 16, 2024

AMOUNT PAID

\$

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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

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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*****MR RICHARD ANDREW ROSEBOOM** 4520 02XX XXXX 9363

STATEMENT DATE: July 22, 2024

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PREVIOUS STATEMENT: June 24, 2024

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JUN 27	JUN 28	LOONG WELLNESS VANCOUVER	\$136.50
JUN 27	JUN 28	DD/DOORDASHYAMATOSUSHI VANCOUVER	\$26.10
JUN 27	JUN 28	JUKE BOX PRINT VANCOUVER	-\$200.60
JUN 27	JUN 28	FIDELIS ART PRINTS VANCOUVER	\$200.00
JUN 27	JUN 28	FIDELIS ART PRINTS VANCOUVER	\$80.00
JUN 27	JUN 28	Paysend Fast Funds Visa Direct	\$1,371.72
JUN 27	JUN 28	PAYMENT - THANK YOU	-\$1,000.00
JUN 27	JUN 28	PAYMENT - THANK YOU	-\$1,000.00
JUN 28	JUN 28	AMZN Mktip CA*RC7QS57C0 WWW.AMAZON.C	\$19.48
JUN 27	JUL 2	AIR CAN* 0142199386127 AIRCANADA.CO	\$926.02
JUN 27	JUL 2	SLIM'S BBQ VANCOUVER	\$48.47
JUN 27	JUL 2	THE HOME DEPOT #7042 VANCOUVER	\$26.89
JUN 27	JUL 2	H & Z MARKET VANCOUVER	\$13.49
JUN 28	JUL 2	FLUTTERFLOW, INC. HTTPSFLUTTER FOREIGN CURRENCY 70.00 USD @ EXCHANGE RATE 1.40571	\$98.40
JUN 28	JUL 2	BUILDSHIP.COM HTTPSBUILD SH FOREIGN CURRENCY 79.00 USD @ EXCHANGE RATE 1.40582	\$111.06
JUN 28	JUL 2	TST-Tastes on the Fly- Richmond	\$17.28
JUN 28	JUL 2	APPLE.COM/BILL 866-712-7753	\$24.10
JUN 28	JUL 2	0860-VAN COASTAL NEWS VANCOUVER	\$5.93
JUN 28	JUL 2	BC STAMP WORKS LTD VANCOUVER	\$98.65
JUN 28	JUL 2	THE MIGHTY OAK VANCOUVER	\$9.46
JUN 28	JUL 2	MINORU CTR ACTIVE LIVI RICHMOND	\$9.60
JUN 28	JUL 2	MARINE DRIVE TRIPLE O' VANCOUVER	\$11.85
JUN 28	JUL 2	SAVE ON FOODS #2219 VANCOUVER	\$28.48
JUN 28	JUL 2	PANAGO #128 OLM CALGARY	\$39.12
JUN 28	JUL 2	A&W #1396 AIRDRIE	\$11.84
JUN 29	JUL 2	OPENAI *CHATGPT SUBSCR HTTPSOPENAI. FOREIGN CURRENCY 150.00 USD @ EXCHANGE RATE 1.40799	\$211.20

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STATEMENT DATE: July 22, 2024

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PREVIOUS STATEMENT: June 24, 2024

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JUN 29	JUL 2	CACTUS CLUB STEPHEN AV CALGARY	\$49.96
JUN 29	JUL 2	A & W # 0641 VANCOUVER	\$7.02
JUN 30	JUL 2	GOOGLE *YouTubePremium g.co/helppay	\$24.14
JUN 30	JUL 2	PETRO CANADA37972 CALGARY	\$40.00
JUN 30	JUL 2	CANDY HEAVEN CALGARY	\$3.98
JUN 30	JUL 2	BEST BUY #204 CALGARY	\$37.79
JUN 30	JUL 2	TACOTIME CALGARY	\$17.93
JUN 30	JUL 2	STAPLES STORE #110 CALGARY	\$41.99
JUN 30	JUL 2	THE HOME DEPOT #7061 CALGARY	-\$30.45
JUN 30	JUL 2	POPEYES #14344 VANCOUVER	\$12.06
JUN 30	JUL 2	SAVE ON FOODS #937 VANCOUVER	\$37.04
JUL 1	JUL 2	GOOGLE *GSUITE_neota.n 855-222-8603	\$117.94
JUL 1	JUL 2	GOOGLE *GSUITE_motokap 855-222-8603	\$98.28
JUL 1	JUL 2	GOOGLE *Brave Software g.co/helppay	\$14.69
JUL 1	JUL 2	TST-Costa Vida- Royal Calgary	\$20.28
JUL 1	JUL 2	COCA COLA CALGARY AB CALGARY	\$3.25
JUN 30	JUL 3	MCDONALD S #9529 CALGARY	\$15.52
JUL 1	JUL 3	3712-CLGY RELAY D41K02 CALGARY	\$16.76
JUL 1	JUL 3	MCDONALD'S #10430 RICHMOND	\$5.80
JUL 1	JUL 3	MARINE DRIVE TRIPLE O' VANCOUVER	\$23.97
JUL 2	JUL 3	UNITED FLORAL INC BURNABY	\$73.92
JUL 2	JUL 3	PAYMENT - THANK YOU	-\$500.00
JUL 2	JUL 3	PAYMENT - THANK YOU	-\$420.00
JUL 2	JUL 3	CASH ADV./AV. DE FONDS	\$600.00
JUL 3	JUL 3	SnapInspect 0212677797 FOREIGN CURRENCY 199.00 USD @ EXCHANGE RATE 1.40954	\$280.50
JUL 22	JUL 22	OVERLIMIT FEE JUL 22, 2024	\$29.00
JUL 22	JUL 22	CASH ADVANCE FEE	\$10.00
JUL 22	JUL 22	CASH ADVANCE FEE	\$6.00
JUL 22	JUL 22	RETAIL INTEREST	\$103.47

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MR RICHARD ANDREW ROSEBOOM 4520 02XX XXXX 9363

STATEMENT DATE: July 22, 2024

5 OF 5

PREVIOUS STATEMENT: June 24, 2024

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JUL 22	JUL 22	CASH INTEREST	\$30.32
TOTAL NEW BALANCE			\$6,683.89

TD MESSAGE CENTRE:

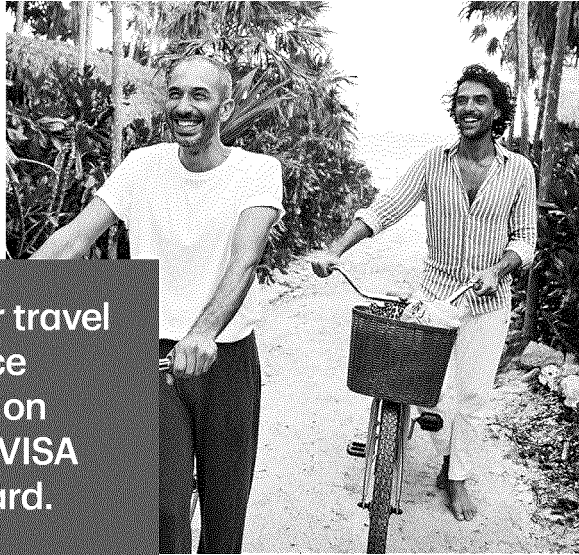
-YOUR ACCOUNT IS OVER THE CREDIT LIMIT. NO FURTHER USE IS
PERMITTED UNTIL THE "MINIMUM PAYMENT" IS RECEIVED.



SPECIAL OFFERS AND INFORMATION

MR RICHARD ANDREW ROSEBOOM

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

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.