



## TD® Aeroplan® Visa Infinite\*

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

STATEMENT DATE: November 22, 2023

1 OF 6

PREVIOUS STATEMENT: October 23, 2023

STATEMENT PERIOD: October 24, 2023 to November 22, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
<b>PREVIOUS STATEMENT BALANCE</b>			<b>\$7,231.63</b>
OCT 22	OCT 24	CHV43075 MAIN & 41ST O VANCOUVER	\$12.43
OCT 23	OCT 24	THE STADIUM MARKET VANCOUVER	\$7.64
OCT 23	OCT 24	PAYMENT - THANK YOU	-\$1,300.00
OCT 25	OCT 25	DOMINO'S PIZZA #39039 VANCOUVER	\$27.06
OCT 25	OCT 25	PUBLICGOODS.COM HTTPSWWW.PUB FOREIGN CURRENCY 76.70 USD @ EXCHANGE RATE 1.41016	\$108.16
OCT 24	OCT 26	LYNX AIR WE 6E4D322458355 CALGARY	\$89.00
OCT 24	OCT 26	HASTY MARKET #27 VANCOUVER	\$29.83
OCT 25	OCT 26	PAYMENT - THANK YOU	-\$250.00
OCT 25	OCT 27	HASTY MARKET #27 VANCOUVER	\$20.48
OCT 26	OCT 27	EAST WEST MARKET VANCOUVER	\$22.18
OCT 27	OCT 30	TIM HORTONS #2855 CHESTERMERE	\$21.39
OCT 27	OCT 30	7-ELEVEN STORE #38965 CALGARY	\$5.04
OCT 27	OCT 30	SBARROS 6691 CALGARY	\$7.86
OCT 27	OCT 30	MCDONALD'S #40682 CHESTERMERE	\$19.29
OCT 27	OCT 30	PAYMENT - THANK YOU	-\$250.00

Continued

### 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	+	7,140.00
Bonus/Adjustments Points Earned	+	15,398.00

**Total Points Earned = 22,538.00**

### PAYMENT INFORMATION

<b>Minimum Payment</b>	<b>\$272.91</b>
Payment Due Date	<b>Dec. 18, 2023</b>
Credit Limit	\$6,000
Available Credit	<b>\$0</b>
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

<b>Previous Balance</b>	<b>\$7,231.63</b>
<b>Payments &amp; Credits</b>	<b>\$8,420.00</b>
Purchases & Other Charges	\$7,137.46
Cash Advances	\$0.00
Interest	\$145.82
Fees	\$168.00
<b>Sub-total</b>	<b>\$7,451.28</b>
<b>NEW BALANCE</b>	<b>\$6,262.91</b>



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

NEW BALANCE

**\$6,262.91**

MINIMUM PAYMENT

**\$272.91**

PAYMENT DUE DATE

**Dec. 18, 2023**

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

4520023034569363 0027291 0626291 1

**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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**TD® Aeroplan® Visa Infinite\*****MR RICHARD ANDREW ROSEBOOM** 4520 02XX XXXX 9363

STATEMENT DATE: November 22, 2023

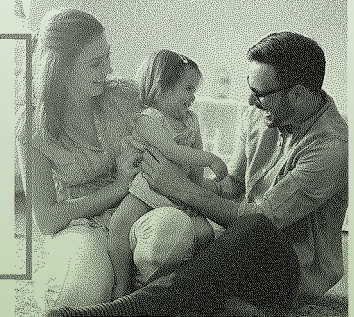
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PREVIOUS STATEMENT: October 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
OCT 28	OCT 30	PETRO CANADA77872 CALGARY	\$26.93
OCT 28	OCT 30	MARRIOTT CALGARY AIRPO CALGARY	\$33.45
OCT 28	OCT 30	BUDGET CAR AND TRUCK RENT CALGARY	\$65.49
OCT 28	OCT 30	ORAOXYGEN SPA CALGARY	\$68.15
OCT 28	OCT 30	A&W #1480 CALGARY	\$15.84
OCT 29	OCT 30	SQ *JOEY CROWFOOT Calgary	\$42.53
OCT 29	OCT 30	SnapInspect 0212677797 FOREIGN CURRENCY 199.00 USD @ EXCHANGE RATE 1.42301	\$283.18
OCT 30	OCT 31	AIR CANADA ON BOARD CA MISSISSAUGA	\$20.28
OCT 30	OCT 31	PAYMENT - THANK YOU	-\$450.00
OCT 31	OCT 31	GOOGLE *YouTubePremium g.co/helppay	\$24.14
OCT 30	NOV 1	MCDONALD'S #9794 CALGARY	\$15.83
OCT 31	NOV 1	TACOTIME AIRDRIE	\$14.57
OCT 31	NOV 1	PAYMENT - THANK YOU	-\$20.00
NOV 1	NOV 1	PORKBUN.COM PORKBUN.COM FOREIGN CURRENCY 22.97 USD @ EXCHANGE RATE 1.42446	\$32.72
OCT 31	NOV 2	MCDONALD'S #40682 CHESTERMERE	\$15.20
OCT 31	NOV 2	THE YMCA OF GREATER VA VANCOUVER	\$29.39
NOV 1	NOV 2	GOOGLE *GSUITE_neota.n 855-222-8603	\$96.68
NOV 1	NOV 2	TIM HORTONS #2895 CALGARY	\$11.08
NOV 1	NOV 2	MUCHO BURRITO CALGARY	\$13.91
NOV 1	NOV 2	SQ *MONOGRAM ALTADORE Calgary	\$56.06
NOV 1	NOV 2	PAYMENT - THANK YOU	-\$100.00
OCT 31	NOV 3	SAFEWAY #8991 CHESTERMERE	\$20.57
OCT 31	NOV 3	SAFEWAY #8991 CHESTERMERE	\$9.95
NOV 1	NOV 3	POPEYES #12596 CALGARY	\$16.15
NOV 1	NOV 3	BOOSTER JUICE #017 CALGARY	\$8.81
NOV 1	NOV 3	SHELL C81391 CALGARY	\$37.24

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**Life doesn't wait. Plan for the future with life insurance.**



**Life can be unpredictable. Help protect your family's financial well-being with TD Term Life Insurance, should you pass away.**

Learn more and get a no-obligation quote online in 60 seconds with TD Insurance.

Plus, as a valued TD Customer, you could save 10% on a new 10-Year or 20-Year Term Life Insurance policy.<sup>1</sup>

**Visit [www.tdinsurance.com/term-life](http://www.tdinsurance.com/term-life) for more details.**

<sup>1</sup>The 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: November 22, 2023

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PREVIOUS STATEMENT: October 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
NOV 2	NOV 3	Amazon Web Services www.amazon.c	\$2.76
NOV 2	NOV 3	HUDSON ST2041 RICHMOND	\$3.03
NOV 2	NOV 3	PAYMENT - THANK YOU	-\$250.00
NOV 2	NOV 3	PAYMENT - THANK YOU	-\$450.00
NOV 1	NOV 6	AIR CAN* 0142183174530 AIRCANADA.CO	\$44.23
NOV 2	NOV 6	ALPHA DENTAL OMEGA SPA CALGARY	\$399.00
NOV 2	NOV 6	YYC CHIL'S CONC C 727115 CALGARY	\$53.75
NOV 2	NOV 6	HELLCRUST PIZZA VANCOUVER	\$8.39
NOV 4	NOV 6	MIRO.COM HTTPSMIRO.CO FOREIGN CURRENCY 20.00 USD @ EXCHANGE RATE 1.41099	\$28.22
NOV 4	NOV 6	WHOLE FOODS MARKET VANCOUVER	\$41.70
NOV 4	NOV 6	BEST BUY #705 VANCOUVER	\$448.63
NOV 4	NOV 6	BEST BUY #705 VANCOUVER	\$224.54
NOV 4	NOV 6	SAVE ON FOODS #937 VANCOUVER	\$38.55
NOV 4	NOV 6	THE HOME DEPOT #7259 VANCOUVER	\$418.88
NOV 5	NOV 6	SQ *SUPERBABA MOUNT PLEAS Vancouver	\$34.91
NOV 5	NOV 6	CHV43075 MAIN & 41ST O VANCOUVER	\$94.44
NOV 5	NOV 6	WELK MART VANCOUVER	\$35.43
NOV 5	NOV 6	IMPARK00011888U VANCOUVER	\$2.00
NOV 6	NOV 7	PAYMENT - THANK YOU	-\$1,000.00
NOV 6	NOV 7	PAYMENT - THANK YOU	-\$300.00
NOV 6	NOV 8	SNACK LAND VANCOUVER	\$3.84
NOV 7	NOV 8	MYODETOX MAIN NORTH VANCOU	\$150.00
NOV 7	NOV 8	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 24.00 USD @ EXCHANGE RATE 1.40458	\$33.71
NOV 7	NOV 8	HASTY MARKET #27 VANCOUVER	\$20.49
NOV 7	NOV 8	SQ *REALCO REAL ESTATE ES 8774174551	\$303.45
NOV 7	NOV 8	PAYMENT - THANK YOU	-\$250.00
NOV 7	NOV 9	PAY PARKING STATION VANCOUVER	\$1.50

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STATEMENT DATE: November 22, 2023

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PREVIOUS STATEMENT: October 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
NOV 8	NOV 9	ZOHO-ONE TORONTO	\$357.00
NOV 8	NOV 9	PAYMENT - THANK YOU	-\$100.00
NOV 9	NOV 14	HASTY MARKET #27 VANCOUVER	\$28.94
NOV 15	NOV 16	ASSURED AUTO BODY CALGARY	\$892.50
NOV 15	NOV 16	TOKAIDO RAMEN & BAR CALGARY	\$32.71
NOV 15	NOV 16	PAYMENT - THANK YOU	-\$1,600.00
NOV 16	NOV 17	TIM HORTONS #2855 CHESTERMERE	\$12.35
NOV 16	NOV 17	SQ *MONOGRAM ALTADORE Calgary	\$32.50
NOV 16	NOV 20	CEILI'S IRISH PUB (ROYAL CALGARY	\$47.63
NOV 17	NOV 20	OWNR.CO TORONTO	\$52.50
NOV 17	NOV 20	CHARITY LAW GROUP TORONTO	\$837.69
NOV 17	NOV 20	AIR CAN* 0142184250930 AIRCANADA.CO	\$209.81
NOV 17	NOV 20	PAYMENT - THANK YOU	-\$600.00
NOV 18	NOV 20	AE PTS BY POINTS.COM 800-361-5373	\$73.50
NOV 18	NOV 20	HAND EYE CERAMICS VANCOUVER	\$170.10
NOV 18	NOV 20	NETFLIX.COM 844-5052993	\$23.51
NOV 19	NOV 20	GOOGLE *Domains g.co/helppay	\$17.85
NOV 19	NOV 20	GOOGLE *YouTube g.co/helppay	\$15.74
NOV 19	NOV 20	DOORDASHNONNASCUCIN DOWNTOWN TOR	\$45.38
NOV 19	NOV 20	FIGMA HTTPSWWW.FIG FOREIGN CURRENCY 12.00 USD @ EXCHANGE RATE 1.41166	\$16.94
NOV 20	NOV 21	PAYMENT - THANK YOU	-\$500.00
NOV 21	NOV 22	BCAA - INSURANCE BURNABY	\$22.69
NOV 21	NOV 22	PAYMENT - THANK YOU	-\$1,000.00
NOV 22	NOV 22	LS CYCLE CITY VANCOUVE VANCOUVER	\$417.93
NOV 22	NOV 22	LS CYCLE CITY VANCOUVE VANCOUVER	\$110.23
NOV 22	NOV 22	OVERLIMIT FEE NOV 20, 2023	\$29.00
NOV 22	NOV 22	RETAIL INTEREST	\$145.82

Continued



## TD® Aeroplan® Visa Infinite\*

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

STATEMENT DATE: November 22, 2023

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PREVIOUS STATEMENT: October 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
NOV 22	NOV 22	ANNUAL FEE	\$139.00
<b>NET AMOUNT OF MONTHLY ACTIVITY</b>			<b>-\$968.72</b>
<b>TOTAL NEW BALANCE</b>			<b>\$6,262.91</b>

### TD MESSAGE CENTRE:

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

THANK YOU FOR USING YOUR NEW TD AEROPLAN VISA INFINITE CARD.  
YOUR BONUS HAS BEEN AWARDED TO YOUR AEROPLAN POINTS ACCOUNT.



# 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](https://td.com/travelinsurance) to learn more and get a quote.

Conditions and limitations apply.

## Travel with included insurance benefits<sup>1</sup>

### 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.

<sup>1</sup>Insurance 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.