



TD® Aeroplan® Visa Infinite*

MR RICHARD ANDREW ROSEBOOM 4520 02XX XXXX 9363

STATEMENT DATE: January 23, 2023

1 OF 7

PREVIOUS STATEMENT: December 22, 2022

STATEMENT PERIOD: December 23, 2022 to January 23, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$6,202.42
DEC 30	JAN 3	GOOGLE *YouTubePremium g.co/helppay	\$24.14
DEC 30	JAN 3	BEST BUY #705 VANCOUVER	\$538.28
DEC 30	JAN 3	IMPARK00011888U VANCOUVER	\$2.00
DEC 30	JAN 3	SHELL C07524 VANCOUVER	\$84.99
DEC 30	JAN 3	PAYMENT - THANK YOU	-\$800.00
DEC 30	JAN 3	PAYMENT - THANK YOU	-\$100.00
DEC 31	JAN 3	PORKBUN.COM PORKBUN.COM FOREIGN CURRENCY 3.00 USD @ EXCHANGE RATE 1.39333	\$4.18
DEC 31	JAN 3	MIRO.COM HTTPSMIRO.CO FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.39266	\$20.89
DEC 31	JAN 3	IMPARK00012221H 844-309-1028	\$3.00
DEC 31	JAN 3	IMPARK00011646H 844-309-1028	\$6.50
DEC 31	JAN 3	ADOBE *CREATIVE CLOUD 4085366000	\$40.94
DEC 31	JAN 3	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 28.00 USD @ EXCHANGE RATE 1.39249	\$38.99
DEC 31	JAN 3	DOLLARAMA #1225 VANCOUVER	\$20.44

Continued

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	+	3,435.00
Bonus/Adjustments Points Earned	+	335.00

Total Points Earned = 3,770.00

PAYMENT INFORMATION

Minimum Payment \$120.48

Payment Due Date **Feb. 17, 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 8 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$6,202.42
Payments & Credits	\$3,682.00
Purchases & Other Charges	\$3,437.20
Cash Advances	\$0.00
Interest	\$105.48
Fees	\$5.00
Sub-total	\$3,547.68
NEW BALANCE	\$6,068.10



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

NEW BALANCE

\$6,068.10

MINIMUM PAYMENT

\$120.48

PAYMENT DUE DATE

Feb. 17, 2023

AMOUNT PAID

\$

TDSTM21000_2183572_003 E D 08970
MR RICHARD ANDREW ROSEBOOM
31 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: January 23, 2023

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PREVIOUS STATEMENT: December 22, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DEC 31	JAN 3	THE STADIUM MARKET VANCOUVER	\$25.45
JAN 1	JAN 3	GOOGLE *GSUITE_neota.n 855-222-8603	\$24.57
JAN 1	JAN 3	DOMINOS PIZZA 10068 604-731-8200	\$47.71
JAN 1	JAN 3	CHV43075 MAIN & 41ST O VANCOUVER	\$6.20
JAN 2	JAN 3	UBER CANADA/UBEREATS TORONTO	\$29.33
JAN 3	JAN 3	Amazon Web Services www.amazon.c	\$2.00
JAN 3	JAN 4	WINDSOR PLYWOOD VANC. VANCOUVER	\$127.45
JAN 3	JAN 4	BREKA BAKERY & CAFE VANCOUVER	\$16.09
JAN 3	JAN 4	PAYMENT - THANK YOU	-\$100.00
JAN 3	JAN 4	PAYMENT - THANK YOU	-\$50.00
JAN 3	JAN 4	PAYMENT - THANK YOU	-\$100.00
JAN 3	JAN 4	PAYMENT - THANK YOU	-\$250.00
JAN 3	JAN 5	THE HOME DEPOT #7043 RICHMOND	\$29.14
JAN 3	JAN 5	THE HOME DEPOT #7043 RICHMOND	\$9.67
JAN 4	JAN 5	NOODLEBOX KITSILANO VANCOUVER	\$38.56
JAN 4	JAN 5	PAYMENT - THANK YOU	-\$250.00
JAN 4	JAN 5	PAYMENT - THANK YOU	-\$100.00
JAN 3	JAN 6	PETROCAN-5680 OAK STREET VANCOUVER	\$150.72
JAN 5	JAN 6	SHELL C07524 VANCOUVER	\$23.34
JAN 5	JAN 6	SP MONETFLORALART VANCOUVER	\$32.48
JAN 5	JAN 6	SIMPLY CA VANCOUVER	\$85.39
JAN 5	JAN 6	U-HAUL SKYMART EXPRESS VANCOUVER	\$59.44
JAN 5	JAN 6	U-HAUL SKYMART EXPRESS 778-369-1249	\$65.73
JAN 5	JAN 6	PAYMENT - THANK YOU	-\$250.00
JAN 6	JAN 6	TST-Tastes on the Fly- Richmond	\$43.06
JAN 4	JAN 9	TRIPLE O'S BURGERS RESTAU VANCOUVER	\$38.13
JAN 5	JAN 9	UBER* TRIP TORONTO	\$25.87
JAN 5	JAN 9	SHELL C07524 VANCOUVER	\$68.10

Continued

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STATEMENT DATE: January 23, 2023

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PREVIOUS STATEMENT: December 22, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JAN 5	JAN 9	SHOPPERS DRUG MART #22 VANCOUVER	\$5.79
JAN 6	JAN 9	UBER CANADA/UBERTRIP TORONTO	\$5.25
JAN 6	JAN 9	THE SNACK SHACK SAN FELIPE FOREIGN CURRENCY 44.46 USD @ EXCHANGE RATE 1.40103	\$62.29
JAN 6	JAN 9	BUILT BURGER MISSISSAUGA	\$16.37
JAN 6	JAN 9	MINI MERCADO SAN MARTIN SAN FELIPE FOREIGN CURRENCY 4.00 USD @ EXCHANGE RATE 1.40249	\$5.61
JAN 6	JAN 9	A&W #4830 MISSISSAUGA	\$8.80
JAN 6	JAN 9	EUROPCAR PANAMA PANAM FOREIGN CURRENCY 75.00 USD @ EXCHANGE RATE 1.40093	\$105.07
JAN 6	JAN 9	PAYMENT - THANK YOU	-\$3.00
JAN 6	JAN 9	PAYMENT - THANK YOU	-\$680.00
JAN 6	JAN 9	PAYMENT - THANK YOU	-\$250.00
JAN 7	JAN 9	FIGMA MONTHLY RENEWAL HTTPSWWW.FIG FOREIGN CURRENCY 30.00 USD @ EXCHANGE RATE 1.40100	\$42.03
JAN 7	JAN 9	UNIDO COFFEE ROASTERS SUC PANAM FOREIGN CURRENCY 27.82 USD @ EXCHANGE RATE 1.40079	\$38.97
JAN 7	JAN 9	UBER *TRIP HELP.UBER.COM help.uber.co FOREIGN CURRENCY 5.00 USD @ EXCHANGE RATE 1.40000	\$7.00
JAN 7	JAN 9	SISU PANAM FOREIGN CURRENCY 13.00 USD @ EXCHANGE RATE 1.40076	\$18.21
JAN 7	JAN 9	SPOTIFY STOCKHOLM	\$10.49
JAN 7	JAN 9	UBER *TRIP HELP.UBER.CO FOREIGN CURRENCY 7.75 USD @ EXCHANGE RATE 1.40000	\$10.85
JAN 8	JAN 9	SAVVYCAL HTTPSSAVVYCA FOREIGN CURRENCY 40.00 USD @ EXCHANGE RATE 1.40100	\$56.04
JAN 8	JAN 9	ZOOM.US 888-799-9666 WWW.ZOOM.US	\$21.00
JAN 8	JAN 10	CAELO BEACH RESTAURANT PANAMA FOREIGN CURRENCY 81.90 USD @ EXCHANGE RATE 1.40097	\$114.74

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PREVIOUS STATEMENT: December 22, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JAN 9	JAN 10	PAYMENT - THANK YOU	-\$100.00
JAN 9	JAN 10	PAYMENT - THANK YOU	-\$40.00
JAN 11	JAN 12	DESCRIPT HTTPSWWW.DES FOREIGN CURRENCY 60.00 USD @ EXCHANGE RATE 1.37849	\$82.71
JAN 11	JAN 12	AIRBNB * HM3HYBXB8X AIRBNB.COM	\$82.45
JAN 11	JAN 12	PAYMENT - THANK YOU	-\$200.00
JAN 11	JAN 12	PAYMENT - THANK YOU	-\$315.00
JAN 11	JAN 13	REY CORONADO 1063 (V/M/C) PANAM OESTE FOREIGN CURRENCY 89.50 USD @ EXCHANGE RATE 1.37843	\$123.37
JAN 12	JAN 13	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.38066	\$20.71
JAN 12	JAN 13	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 28.00 USD @ EXCHANGE RATE 1.38000	\$38.64
JAN 13	JAN 13	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.38066	\$20.71
JAN 12	JAN 16	CAELO BEACH RESTAURANT PANAMA FOREIGN CURRENCY 19.05 USD @ EXCHANGE RATE 1.38005	\$26.29
JAN 13	JAN 16	SUBWAY CASCO VIEJO 201 SAN FELIPE FOREIGN CURRENCY 13.85 USD @ EXCHANGE RATE 1.38050	\$19.12
JAN 13	JAN 16	HOTEL CASCO VIEJO PANAMA FOREIGN CURRENCY 6.96 USD @ EXCHANGE RATE 1.37787	\$9.59
JAN 13	JAN 16	95424538TERPEL TDC PANAME PANAM OESTE FOREIGN CURRENCY 5.19 USD @ EXCHANGE RATE 1.37764	\$7.15
JAN 14	JAN 16	SCOOTER* FEE BIRD.CO FOREIGN CURRENCY 1.00 USD @ EXCHANGE RATE 1.37000	\$1.37
JAN 14	JAN 16	SCOOTER* RIDE BIRD.CO FOREIGN CURRENCY 3.00 USD @ EXCHANGE RATE 1.37666	\$4.13
JAN 14	JAN 16	MINI SUPER LOS NISPERO LAS LAJAS FOREIGN CURRENCY 9.70 USD @ EXCHANGE RATE 1.37835	\$13.37

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STATEMENT DATE: January 23, 2023

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PREVIOUS STATEMENT: December 22, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JAN 14	JAN 16	PAPA JOHNS PIZZA CORONADO PANAM OESTE FOREIGN CURRENCY 8.99 USD @ EXCHANGE RATE 1.37819	\$12.39
JAN 14	JAN 16	99961430TERPEL SAN CARLOS PANAM OESTE FOREIGN CURRENCY 1.25 USD @ EXCHANGE RATE 1.37600	\$1.72
JAN 14	JAN 16	REY CORONADO 1063 (V/M/C) PANAM OESTE FOREIGN CURRENCY 36.90 USD @ EXCHANGE RATE 1.37777	\$50.84
JAN 14	JAN 16	REY CORONADO 1063 (V/M/C) PANAM OESTE FOREIGN CURRENCY 23.14 USD @ EXCHANGE RATE 1.37813	\$31.89
JAN 15	JAN 16	GOOGLE *Google Storage g.co/helppay	\$2.93
JAN 16	JAN 17	PAYMENT - THANK YOU	-\$94.00
JAN 17	JAN 19	EUROPCAR PANAMA PANAM FOREIGN CURRENCY 175.00 USD @ EXCHANGE RATE 1.38405	\$242.21
JAN 19	JAN 20	AIRBNB * HMEBNTZHFV AIRBNB.COM	\$114.03
JAN 20	JAN 23	EST COMBUST ORIENTE SAN FELIX FOREIGN CURRENCY 35.00 USD @ EXCHANGE RATE 1.38599	\$48.51
JAN 20	JAN 23	PASSLINE PANAMA, S.A. 676-97666 FOREIGN CURRENCY 4.95 USD @ EXCHANGE RATE 1.38585	\$6.86
JAN 20	JAN 23	PADDLE.NET* COOLORS LONDON	\$7.00
JAN 20	JAN 23	SUPER 99 COROTU CHIRIQU FOREIGN CURRENCY 19.58 USD @ EXCHANGE RATE 1.38610	\$27.14
JAN 20	JAN 23	FARMACIA ARROCHA CORONADO PANAM OESTE FOREIGN CURRENCY 28.84 USD @ EXCHANGE RATE 1.38626	\$39.98
JAN 20	JAN 23	MCDONALDS AGUADULCE FS COCL FOREIGN CURRENCY 14.38 USD @ EXCHANGE RATE 1.38664	\$19.94
JAN 20	JAN 23	ISTHMUS WINERY PANAMA FOREIGN CURRENCY 5.00 USD @ EXCHANGE RATE 1.38399	\$6.92
JAN 21	JAN 23	WEBFLOW.COM HTTPSWEBFLOW FOREIGN CURRENCY 15.00 USD @ EXCHANGE RATE 1.38399	\$20.76

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STATEMENT DATE: January 23, 2023

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PREVIOUS STATEMENT: December 22, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
JAN 21	JAN 23	TACOS BOQUETE BAJO BOQUETE FOREIGN CURRENCY 26.75 USD @ EXCHANGE RATE 1.38392	\$37.02
JAN 21	JAN 23	UNIDO COFFEE ROASTERS CHIRIQU FOREIGN CURRENCY 11.00 USD @ EXCHANGE RATE 1.38363	\$15.22
JAN 22	JAN 23	ADOBE *CREATIVE CLOUD 4085366000	\$40.94
JAN 23	JAN 23	CASH ADVANCE FEE	\$5.00
JAN 23	JAN 23	RETAIL INTEREST	\$104.07
JAN 23	JAN 23	CASH INTEREST	\$1.41
NET AMOUNT OF MONTHLY ACTIVITY			-\$134.32
TOTAL NEW BALANCE			\$6,068.10

TD MESSAGE CENTRE:

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

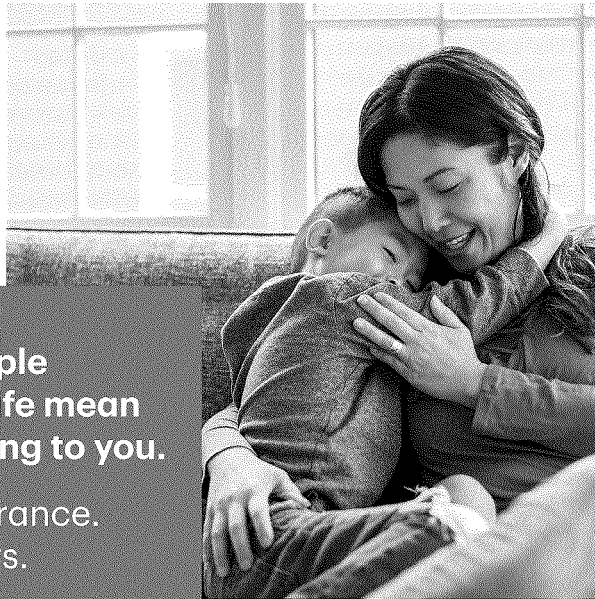


SPECIAL OFFERS AND INFORMATION

MR RICHARD ANDREW ROSEBOOM

The people
in your life mean
everything to you.

Life insurance.
It matters.



**Help protect the financial well-being of
your loved ones with term life insurance.
Life insurance doesn't have to be complicated.**

Learn more and get a quote in just 60 seconds with TD Insurance.
Plus, as a valued TD Customer, you could save 10% on a new
TD 10-Year or 20-Year Term Life insurance policy.¹

Visit tdinsurance.com/term-life for full 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.

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.