



## TD® Aeroplan® Visa Infinite\*

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

STATEMENT DATE: August 22, 2023

1 OF 2

PREVIOUS STATEMENT: July 24, 2023

STATEMENT PERIOD: July 25, 2023 to August 22, 2023

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
<b>PREVIOUS STATEMENT BALANCE</b>			<b>\$7,519.30</b>
AUG 22	AUG 22	OVERLIMIT FEE AUG 22, 2023	\$29.00
AUG 22	AUG 22	RETAIL INTEREST	\$195.16
AUG 22	AUG 22	CASH INTEREST	\$0.01
<b>NET AMOUNT OF MONTHLY ACTIVITY</b>			<b>\$224.17</b>
<b>TOTAL NEW BALANCE</b>			<b>\$7,743.47</b>

### TD MESSAGE CENTRE:

-YOUR LAST MINIMUM PAYMENT WAS NOT RECEIVED ON TIME. IF YOU MISS ANOTHER MINIMUM PAYMENT IN THE NEXT 11 STATEMENT PERIODS WE HAVE THE RIGHT TO INCREASE THE ANNUAL INTEREST RATES ON THIS ACCOUNT TO 25.99% ON PURCHASES AND 27.99% ON CASH ADVANCES. IF YOU HAVE ANY ACTIVE PAYMENT PLANS, THE TERM "MINIMUM PAYMENT" ABOVE IS REPLACED BY "REQUIRED PAYMENT".

YOUR ACCOUNT IS OVER THE CREDIT LIMIT. NO FURTHER USE IS PERMITTED UNTIL THE "MINIMUM PAYMENT" IS RECEIVED. YOUR "MINIMUM PAYMENT" REQUIRED FOR LAST MONTH HAS NOT YET BEEN RECEIVED. IF MADE RECENTLY, PLEASE ACCEPT OUR THANKS.

### 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	-	0.00
Bonus/Adjustments Points Earned	-	0.00

<b>Total Points Earned</b>	<b>=</b>	<b>0.00</b>
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### PAYMENT INFORMATION

<b>Past Due</b>	<b>\$1,529.30</b>
<b>Minimum Payment</b>	<b>\$1,763.47</b>
Payment Due Date	<b>Sep. 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: 49 year(s) and 11 month(s).

### CALCULATING YOUR BALANCE

<b>Previous Balance</b>	<b>\$7,519.30</b>
<b>Payments &amp; Credits</b>	<b>\$0.00</b>
Purchases & Other Charges	\$0.00
Cash Advances	\$0.00
Interest	\$195.17
Fees	\$29.00
<b>Sub-total</b>	<b>\$224.17</b>
<b>NEW BALANCE</b>	<b>\$7,743.47</b>



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

NEW BALANCE

**\$7,743.47**

MINIMUM PAYMENT

**\$1,763.47**

PAYMENT DUE DATE

**Sep. 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

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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](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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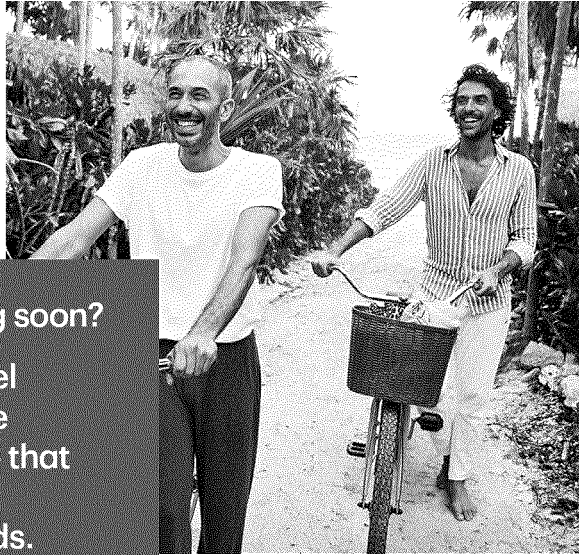
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# SPECIAL OFFERS AND INFORMATION

MR RICHARD ANDREW ROSEBOOM



Travelling soon?

Find travel insurance coverage that could fit your needs.

When planning a trip outside your province of residence or internationally, it can be a good idea to consider travel insurance. With TD Travel Medical Insurance, you can apply to get up to \$5 million emergency medical coverage and have access to 24/7 emergency assistance by phone for travellers. You could also consider Trip Cancellation and Trip Interruption Insurance to help cover you for eligible expenses like flight change fees, meals, and temporary accommodations if your trip was to get cancelled or interrupted due to a covered cause. Consider adding TD Travel Insurance to your packing list. It could make for a better trip.

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.