

Tone of Voice



Why Voice Matters.

Whether you're writing for social or digital, creating collateral for retail branches or any other communications, you'll find what you need below to help bring our tone of voice to life.

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Defining Our Voice



Let's meet The Conversationalist.

If you think of our Voice as a person, we're the neighbor who knows your name and always says hi. The barber who knows your style and loves to hear how you're doing. TD is outgoing, but not in-your-face, casual but still professional, funny but never forced.

Approachable

(personal, down-to-earth)

"If you want financial advice or just need some banking questions answered, we welcome you in."

Optimistic

(encouraging, imaginative, passionate)

"Even when we face challenges, we know we'll find a solution."



Unexpected

(occasionally bold, selectively witty)

"We like to speak the way everyday people do. And being bold or witty when it makes sense is good, as long as it's not rude or condescending."

See hear what we mean.

Here's a video that will take you through the ins and outs of our Conversationalist Voice.

Grab a snack, enjoy.

Five best practices to keep in mind:

- 1. Stick to the first and second person.** TD sounds less human when TD talks about itself in the third person. And we're not Possessive; don't add 's' to TD
- 2. Use the active voice.** In a sentence written in the active voice, the subject performs the action: Jane paid her bills. In a sentence written in the passive voice, the subject receives the action: The bills were paid by Jane. So, this sentence wouldn't be written by TD because it's in the passive voice.

3. **Be clear.** Use language your neighbour would understand. Avoid extreme slang and any language that might be fleeting or hard for non-native speakers to understand.
4. **Be concise.** We're conversational, not verbose. The more points we put on a page, the less each one stands out.
5. **Be specific.** People understand "later hours" more clearly than "convenience". Product names need to be fully spelled out. Customers need to easily understand the offer; that means not hiding details in the legal/mice type or oversimplifying the conditions of an offer — it needs to be part of the content.

3 Key Tonal Tactics



1. Spark conversation

Speak directly to your audience. Ask an interesting question followed by a quick leading answer or suggestion. Share a fun, fascinating fact (one we can back up). Or simply tell a story. Even if we're not literally conversing, we should leave people with something to talk about.

Check out some **do's** and **don'ts** below

[Read More](#)



2. Write like we talk

We're not wildly informal, but we are conversational and use colloquialisms and contractions when it makes sense. Even incomplete sentences from time to time. By talking in a familiar way, we communicate clearly and feel friendly.

Check out some **do's** and **don'ts** below

[Read More](#)



3. Lean local

Use insights and details to not only show we know the people and community we're talking about, but to connect to our customers.

Check out some **do's** and **don'ts** below

[Read More](#)

Our Voice has Range



**Ready. Set.
Save.**



Casual

Formal

It's not hard to write in a conversational way.

Sometimes all it takes is a little relaxation in your word choice and phrasing. It's okay to make some conversations a little more formal or sophisticated if that's what makes sense for the audience you're speaking to.

Use the slider to see this scale brought to life.

Legally Speaking



This section is intended to provide direction on how to write in the TD Voice. As a bank, our communications are highly regulated, and our products can be especially complex.

The TD Voice allows us to find the balance between making communications conversational, meaningful, and easy to understand while ensuring that we're meeting our regulatory requirements. The TD Voice can help break down complex communications, but that doesn't mean we can oversimplify, overpromise or exaggerate. Even if the tone is Conversational.

To get on the right track, make sure you have a thorough understanding of the offer conditions and legal restrictions before you start getting creative. That way, you can keep your copy simple but not oversimplified.

While the Legal and Compliance review process must be followed as you develop creative, our friends in Legal and Compliance have thoroughly vetted and reviewed our voice guidelines. They have also given us some tips on how to get Conversational copy approved (more easily).



Please note: these tips are written

specifically for Canadian use only. (For US guidelines [click here](#))

Legal Tips

For all copy, including headlines and sub-headlines:

- Don't use language that is broad, sweeping, exaggerated or over promising.
- Don't shorten product names, they must always be described by their full names.
- Don't use language that presents the Bank as an authority in a field or topic that is not banking (e.g. health industry, environmental concerns including climate change, housing industry, etc.). Such fields or topics can be discussed with Legal.
- Don't use language (e.g. joke, situation, etc.) that would only be understood by one group of people.
- Don't use language that is inaccurate even though it is conversational. Accuracy cannot be sacrificed for a conversational tone even if "the general population speaks like that."

For Headlines

- Headlines that are very general may rely on the body copy to provide a full explanation of the product/service involved, but only where the collateral used has sufficient room to allow this to happen. In other words, if a banner ad is the collateral to be used and it has very little room for any copy, then the headline for that banner must be altered accordingly.
- Each piece of the campaign must be able to stand on its own.
- You cannot rely on the existence of a separate piece of collateral to explain the collateral at hand.

For Products & Services

- Product/Service claims must be factually accurate for that product/service and for all geographic locations (e.g. provinces,
- Don't make claims that represent the entire Bank if it doesn't, i.e., only select branches across Canada are open during the week until 8 p.m. Saying "Thankfully we're open until 8

territories, states) where the product/service is in use.

p.m.” in a headline implies all branches are open until 8 p.m.

For statistics

Copy that mentions general statistics (e.g., “17% of Canadians....”) or specific claims (e.g., “We all know that reading is the gateway to financial success...”), must specify the survey, poll, article, etc. from which the statistic/claim was taken, whether or not the survey, poll, article was produced by a third party or commissioned by TD.

The survey/poll must be mentioned directly beneath the copy with the statistic/claim if the footnote would appear too far away at the end of the creative.

For digital copy

For online copy with live links, such as landing pages, banners and social media content, the product descriptions and features must be in that copy or no more than one click away from the copy itself. Better still, in the copy itself.

For footers

"The Toronto-Dominion Bank" and/or "TD Bank Group" is referred to as "TD" instead of "TD Bank" as the latter denotes our U.S. retail bank operations "TD Bank, America's Most Convenient Bank".

There's a few more details related to legal trademarks and attributions in this section of the Logo Chapter.

Examples & Legal Explanations

You always need to create a story or add context, especially when trying to simplify complex products and offers in our Conversational tone. Before anything, ensure that your Marketing contact has included and explained all the intricacies, nuances, and legalities of their brief. Without this information, you may write copy that's overpromising or inaccurate.

Below are copy options for hypothetical ads. The Legal team has reviewed them and provided feedback as to why they would NOT be approved. This exercise provides insights as to why certain words and/or phrases don't always work. It covers some of the common mistakes, but not all.

Example 1

**The security of a TD Branch,
no matter where you go.**

We're ready for you with advice and all the safety and security you need to conveniently bank on the go.

Ask us how.

Legal says

“all the safety and security you need” — The words “all” and “you need” together make the statement overpromising. For guidance on the ability (or not) to use words such as “free,” “partner” and others, please visit the Marketing Legal Connections website or obtain this information from your Marketing contact.

Example 2

**Charging you fees to access
your cash? So not our thing.**

Take out money fee-free at any ATM in Canada with the TD Unlimited Chequing Account.

Apply now.

Legal says

“So not our thing.” — Maybe it is not “our thing” with respect to the Unlimited Chequing Account. But it IS “our thing” when it comes to the MIN and EVD accounts, which makes this phrase factually inaccurate, even if the focus of the ad is on the Unlimited account alone.

Example 3

**Want unlimited transactions
and \$300? It's all yours with
the TD Unlimited Chequing
Account.**

Open an account.

Legal says

\$300 is conditional on meeting certain requirements so we cannot say “it's all yours,” because that gives the impression you will get \$300 without having to meet those requirements.

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Why Voice Matters



How you communicate is a huge part of our identity, so our guidelines and tips will help you write in a manner that's consistent with our North American identity.

Just like you and your friends, we write and speak in a unique Voice. Voice is how we say what we say. It's everything from “Hello, how do you do?” to “Hey, how are you?” It's the tone, rhythm, punctuation, sentence length, and word choices that bring our personality to life across everything we write — banner ads, social media posts, direct mail, even annual reports.

Adopting a consistent Voice not only activates our brand strategy and differentiates us from our competitors, it helps us connect with specific audiences, no matter who is putting fingers to keyboard... or pen to paper.

Brand & CX Pillars

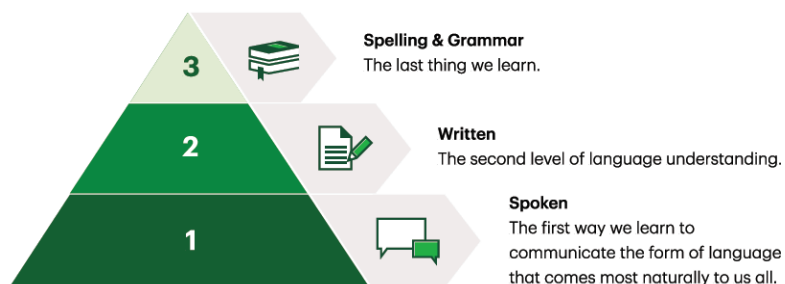


Why Language Matters

Every word in our content is part of an on-going conversation with our customers. These conversations are focused on “Ease”, “Value” and “Advice”, pillars that reflect our commitment to our customers. We can achieve our Customer Value Proposition, help our customers achieve their financial goals and strengthen their confidence in us by embedding the "Ease", "Value" and "Trusted Advice" throughout our content.

Ease	Synonyms	Examples
Working with us is simple and straightforward, and we are there where, when, and how customers choose to bank and interact with us.	Simple, straightforward, easy, easily, effortless, quick, minutes/seconds, comfort, peace of mind, step-by-step.	<p>"Opening an account is effortless with our streamlined online application process."</p> <p>"Stay up to date with the TD app and simplify your financial life."</p> <p>"Want to simplify saving? Get step-by-step instructions for starting automated savings tools."</p>
Value	Synonyms	Examples
We create value for our customers, by saving them time and money, understanding their needs, providing innovative tools and solutions, and delivering exceptional experiences.	Advantage, gain, quality, helpful, reduction, savings, offer, value for money, benefit, personalized, reward, bonus, perks.	<p>"Take advantage of our exclusive banking packages designed to give you more for less."</p> <p>"Get rewarded with cash back and other perks through our exclusive rewards program."</p> <p>"See the benefit of personalized advice by answering a few questions with the TD Financial Health Assessment tool."</p>
Trusted Advice	Synonyms	Examples
We have customers' best interests at heart and provide advice that helps them achieve their financial goals, builds loyalty, and makes them feel appreciated.	Guidance, help, assistance, support, advisory, tips, direction, consultation.	<p>"Benefit from practical tips that can help you save money and grow your wealth."</p> <p>"We offer 24/7 support to ensure you have the assistance you need, whenever you need it."</p> <p>"We offer personalized financial guidance to help you meet your financial goals."</p>

Our digital experiences are for everyone. With this in mind, we write using plain language and in a way that reflects the **ease** of banking with TD. Our content offers **value** by adapting to meet our customers' specific needs, saving them time and money. And we deliver trust through **advice** that is relevant and that puts our customers interests first.



48% of Canadians read below a high school level

54% of Americans read below a sixth-grade level

20% of North Americans speak a first language other than French or English

Reference: <https://www150.statcan.gc.ca/n1/en/catalogue/89-555-X>

Reference: Statistics Canada

Examples



Taking out a loan?

Get unlimited transaction
TD Unlimited Chequing A

Apply now



Claims, repairs and rent

Get unlimited transactions
the TD Unlimited Chequing

View all 20+ locations



Walking down the aisle?

Walk into your near
TD and get started
your financial plan.



Being one of
neighbourhood
best kept
secrets again

Advice for when you
is most essential for

Get started at td.com/



Summary

**Keep the copy Conversational,
Authentic and Engaging to
bring our TD voice to life.**