



TD Business Travel Visa*

Welcome Guide

**The smart way to do
business and travel.**





Discover your TD Business Travel Visa* Card

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Getting Started

Your new TD Business Travel Visa* Card

Quick steps for getting started and making the most of your Card:

- **Learn more about the features and benefits of your TD Business Travel Visa* Card** by calling **1-800-983-8472** to speak with a Business Credit Card specialist.
- **Visit My TD Rewards in the TD app or EasyWeb® Online banking** to manage your TD Rewards Points and discover loyalty perks.
- **Update your business Card as the Primary Card on your favourite mobile apps**, like auto-reloads and transportation, to make everyday business purchases more convenient¹.
- **Learn how to set up your Card on your phone** at td.com/waystopay to pay for purchases at participating retailers through Apple Pay², Google Pay² and Samsung Pay².
- **Set up regularly recurring bill payments on your TD Business Travel Visa* Account** with participating merchants so bills are paid automatically on their due dates. You'll save time and avoid late fees.
- **Register for online statements** on EasyWeb to save time and stay organized.
- **Learn more about the TD app at td.com/app and how to access your business credit card Account almost anywhere.** Plus, you can bank at home or on the go.



Help and assistance

- **If your TD Credit Card is damaged or not working**, you can request a replacement Card online through EasyWeb, through the TD app using your mobile device or by phone at **1-800-983-8472**.
- **If your TD Credit Card has been lost or stolen**, you must immediately report this to us by phone at **1-800-983-8472**.
- **Fast, reliable access to cash.** You can ask for an emergency Cash Advance of up to \$5,000 in emergency funds (subject to your available credit limit) at over one million ATMs worldwide, at all TD branches and at select financial institutions around the world.
- **Getting information when you need it.** The TD Credit Card Contact Centre can help you with important information, such as the location of the nearest Visa member office for Cash Advances or contact numbers for embassies and consulates.
- **Stay connected to important people.** In the event of an emergency, messages can be forwarded to family members at home.

Cover business expenses with TD Visa* Cheques

If you need to pay for a business expense that can't be charged to a credit card, use TD Visa Cheques³ anywhere cheques are accepted, and the amount of your business expense will be processed directly to your TD Business Travel Visa* Card Account as a Cash Advance.

To learn more, call **1-800-983-8472**.

Manage your Account, your way



TD Green Machine® ATMs

Access and manage your Card Account at any of our ATMs.

Find an ATM at
td.com/branchlocator



EasyWeb® Online banking

Manage your Card Account easily online.

Log in to EasyWeb at
easyweb.td.com

Tap to pay with Visa

Contactless payments are a secure way to pay for small-dollar purchases at participating retailers. It's faster and more convenient than cash – and your Card never leaves your hand.

Save time with Apple Pay², Google Pay² and Samsung Pay²

These Digital Wallets are accepted in a growing number of shops, restaurants, and other retailers, making it convenient and easy to use for your everyday purchases for your business.

To learn more: td.com/waystopay

Pay online easily and securely

Online buying is evolving so you can pay with fewer clicks. Paying online with your TD Visa Card is easy, smart, and secure. Just click to pay with your TD Visa when you see the Click to Pay Visa Secure Remote Commerce icon where Visa is accepted.

Set up your Card at visa.ca



Business Credit Card specialist

Give us a call to access or manage your Card Account.

Call 1-800-983-8472.



TD app

Get secure access to TD's mobile banking service anywhere you are.

Learn more at td.com/app



Manage Expenses

Stay on top of your business credit card spending with the TD Card Management Tool

As a business owner, you have a lot on your plate. That's why when you get a TD Business credit card, you also get exclusive access to the TD Card Management Tool – designed to save you time and make your day-to-day easier.

You can access and organize the information you need to help you make informed decisions about what matters most.

By separating your business and personal expenses, you can get a clear, real-time view of your spending behaviour and balances, all in one easy-to-use online tool. Plus, you can create custom reports, track your employees' spending, reallocate your credit limits and apply spend controls with the click of a button.

It's just business, not personal

When you get a business credit card with TD, you get access to the TD Card Management Tool.

This easy-to-use tool lets you:

- Redistribute your business's available credit between Cardholders any time.
- Easily set restrictions on spend type, geography and thresholds of your Card.
- Have the ability to temporarily turn a Card on and off.
- View a dashboard of your key business expenses.
- Track your and your employees' spending.
- Create numerous customizable reports with up to 18 months of business transaction data.
- Search your spending by date, amount or vendor.
- Access your balances and payment history, and more.

Find out more at td.com/cmt

Separate business from personal spending

Don't mix business with pleasure is a common saying, but not everyone follows that advice when it comes to their credit cards. By keeping your business expenses and personal spending separate, you can take advantage of the TD Card Management Tool.

- 🕒 **Track Employees' Usage:** Ever wonder who's spending what and where? Now you can organize spending reports by Cardholder or supplier category, so you always know how your funds are being spent.
- 🕒 **Watch Your Spending:** The TD Card Management Tool's dashboard makes it easy to view your expenses at a glance or take an in-depth look through category and individual Cardholder spend views.
- 🕒 **Get the Added Confidence of Spend Control:** As a business owner, the TD Card Management Tool makes it easy to stay in control while employees are spending on behalf of your business. With Spend Controls, you can temporarily block Cards as well as set limits on employee transactions, from the dollar amount to the geographic location to the type of transaction that's permitted.
- 🕒 **Redistribute Credit Limits:** It's never been so easy to reallocate your credit limits. Redistribute your available credit between Cardholders to meet your specific business needs with the simple click of a button.
- 🕒 **Customize Reporting Periods:** You can gain new insights about your business by setting reporting periods between any dates you choose – not just your billing cycle.
- 🕒 **View Balance & Payment History:** Delve into an archive of your balances, payments and reports to monitor changes in spending behaviour over time.

Take control

Flexibility Move credit limits between your Cards any time.	Self-serve Easy-to-use features put your finances in your hands — anytime, anywhere.
Faster and easier Simplified expense management means more time to focus on growing your business.	Paperless All your reports are conveniently organized in one place online.



Get Started

Try it today in your EasyWeb Business Account.

[Go to td.com/cmt](https://td.com/cmt)

Call Us

Get in touch to find out more about the TD Card Management Tool.

1-866-222-3456



Earn TD Rewards Points

Your TD Rewards Points

With your TD Business Travel Visa* Card, you earn⁴ TD Rewards Points with every business Purchase and redeem them how and when you want.

- Earn 9 TD Rewards Points for every \$1 when you book travel online through ExpediaForTD.com using your Card⁵.
- Earn 6 TD Rewards Points for every \$1 in foreign currency purchases⁶, restaurant purchases⁷ and regularly recurring bill payments⁸.
- Earn 2 TD Rewards Points for every \$1 you spend on all other purchases⁹.
- Enjoy ExpediaForTD.com, your exclusive travel booking site with special offers designed just for you. With ExpediaForTD.com, you can be confident that you'll earn the most rewards points and get the best point redemption value.
- No travel blackouts¹⁰, no seat restrictions¹⁰ and no expiry for your TD Rewards Points¹¹.
- Turn your everyday business purchases into TD Rewards Points that you can also redeem for retail business merchandise, gift cards and more.
- Your TD Rewards Points never expire as long as you are a Cardholder.
- 50% more TD Rewards Points at Starbucks when you link your Card with your Starbucks® Rewards account. Conditions apply. Visit td.com/starbucksoffer to learn more.

Earn more with regularly recurring bill payments

Set up Pre-Authorized Payments on your Account for business expenses, like utilities or phone bills. You'll earn TD Rewards Points, and your bills will be paid automatically on their due dates.

Redeem TD Rewards Points

Your redemption options

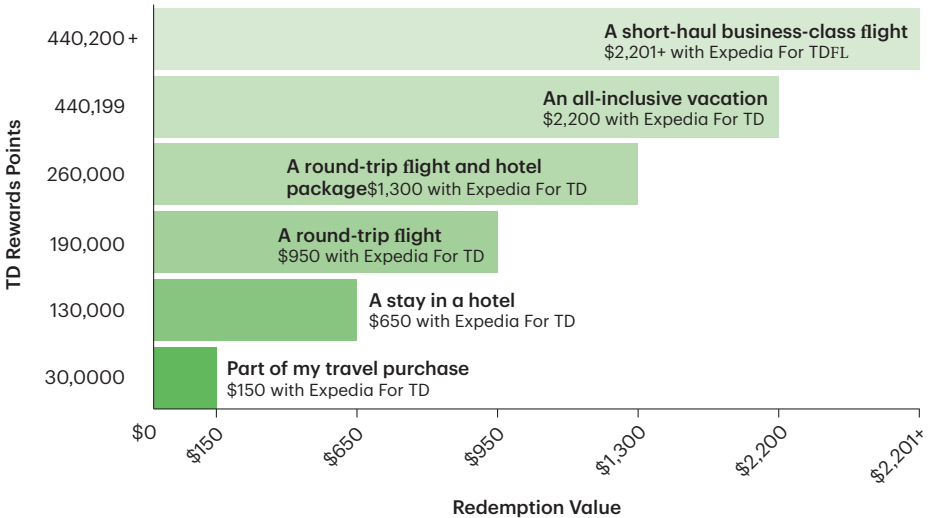
The TD Rewards Program provides you with the flexibility to redeem your TD Rewards Points for what you want – business travel purchases, retail merchandise, gift cards and so much more. Discover the possibilities at [TDRewards.com](https://www.td.com/rewards).

Travel where you want

Expedia For TD¹¹

Redeem¹² your TD Rewards Points through [ExpediaForTD.com](https://www.expediafortd.com), available exclusively to TD Credit Cardholders who earn travel rewards. Book business travel while earning TD Rewards Points fast or redeem your TD Rewards Points for any Expedia For TD purchase you make with the Card, **including taxes & fees**. You can search over a million flights, hotels, packages and more!

Expedia For TD Redemption Value ^{††}



^{††} This chart is for illustrative purposes only. TD Rewards Points must be redeemed in minimum 200-point increments for travel purchases charged to your Card that are booked online or by phone through Expedia For TD.

🕒 **Book Any Way Travel Purchases**¹²

You can also book your business trip through other travel agencies or websites to take advantage of any discounts and last-minute deals they offer. Whether you want to take clients for a round of golf or park at the airport, you have the flexibility to use your TD Rewards Points towards all kinds of travel expenses – including taxes – within 90 days of this type of travel purchases! Visit tdrewards.com/book_any_way.

Shop for your business using your rewards

Merchandise and Gift cards

Redeem your TD Rewards Points for great deals on a wide selection of merchandise and gift cards.

Amazon.ca Shop with Points

Redeem your TD Rewards Points towards making business purchases at Amazon.ca to get what you want, when you want, quickly and easily. Conditions apply¹³. [Learn more](#) about how you can redeem your points for all or just part of your purchase.

[Go to amazon.ca/tdrewards](https://amazon.ca/tdrewards)

Financial Rewards

● Pay with Rewards

Redeem your TD Rewards Points for a cash credit to help pay down your TD Business Travel Visa* Card Account.

● Redeem for Education

TD Rewards Points can be redeemed for education credits from HigherEdPoints to help cover tuition and other higher education costs at over **100 participating institutions** for yourself, an employee, a relative or a friend.

Register at TDRewards.com to:

- See how many TD Rewards Points you've earned on each purchase.
- Stay on top of great deals by signing up for special offer emails.
- View and redeem TD Rewards Points through EasyWeb or the TD app.





Travel Benefits

Travel Medical Insurance¹⁴

You have coverage for eligible medical emergencies without even having to charge the trip to your business Card. To help you with the consequences of eligible unforeseen events, your TD Business Travel Visa* Card includes Travel Medical Insurance, which provides:

- Up to \$2 million of comprehensive emergency medical coverage for when you are travelling outside of your province or territory, whether within Canada or internationally.
- No out-of-pocket costs for eligible emergency medical expenses, when possible.
- 24/7 emergency medical assistance.
- Coverage for the first 15 days of your trip. If you or your spouse is aged 65 or older, you have coverage for the first 4 days of your trip. For longer trips, top-up coverage is available for purchase by calling **1-800-293-4941**.

Enjoy a suite of insurance benefits with your Card

● **Flight/Trip Delay Insurance¹⁵**

If your flight/trip is delayed for longer than four hours, each insured person could receive up to \$500 for reasonable and eligible hotel, motel and restaurant expenses when you charge the full cost of your flight on your business Card and/or TD Rewards Points.

● **Trip Cancellation Insurance/Trip Interruption Insurance¹⁶**

Help protect yourself from cancellations and recover eligible trip expenses. With Trip Cancellation, receive up to \$1,500 of coverage for each insured person, up to a maximum of \$5,000 for all insured persons.

Your time is valuable. When facing a trip interruption, you can receive up to \$5,000 of coverage per insured person, with a maximum of \$25,000 for all insured persons on the same covered trip.

● **Common Carrier Travel Accident Insurance¹⁷**

Up to \$500,000 of coverage for covered losses while travelling on a common carrier (for example, a bus, ferry, plane or train).

🟢 **Delayed and Lost Baggage Insurance**¹⁸

If your baggage is delayed for longer than six hours, each insured person is eligible for emergency purchases of essentials, such as clothing and toiletries. Coverage may also be provided if your baggage is lost by a Common Carrier. Charge the full cost of the tickets with your business Card and/or TD Rewards Points, so each insured person may be eligible for coverage up to an overall maximum of \$1,000 per trip.

🟢 **Auto Rental Collision/Loss Damage Insurance**¹⁹

Use your business Card and/or TD Rewards Points to pay for the full cost of an eligible car rental and get the Collision Damage Waiver (CDW) coverage at no additional cost for up to 48 consecutive days. Please note, some rental agencies may require you to buy the CDW coverage from them. It's important to contact the rental agency before reserving a car to verify their policies.

Emergency Travel Assistance Services²⁰

Help is just a call away. Get toll-free access to help, should you have a personal emergency while travelling. Emergency Travel Assistance Services can help you with:

- 🟢 Translation services in the event of an emergency situation.
- 🟢 Lost document and ticket replacement.
- 🟢 Emergency Cash Transfer in the event of a theft, loss or emergency. Our Administrator can assist you with obtaining a Cash Advance which will be charged to your Account.

In Canada and the U.S., call **1-800-871-8334**. In other countries, call collect **416-977-8297**.



Save with Avis Rent a Car and Budget Rent a Car

Save a minimum of 10% on the lowest available base rates^{21,22} in Canada and the U.S., and a minimum of 5% on the lowest available base rates^{21,22} internationally, on qualifying car rentals at participating Avis and Budget locations.

- **Avis:** Reserve at [avis.com/tdcreditcards](https://www.avis.com/tdcreditcards). Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Business Travel Visa* Card.
- **Budget:** Reserve at [budget.com/tdcreditcards](https://www.budget.com/tdcreditcards). Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Business Travel Visa* Card.



Business Card Benefits

Dedicated business solutions

Experience you can trust, customer support you can count on and solutions that adapt as you grow. Our dedicated advisors will take the time to understand your growing business and provide knowledgeable advice and solutions that are right for you.

[Book an appointment at td.com/appointment](https://td.com/appointment)

Enjoy discounts with Visa SavingsEdge*

Enroll your TD Business Travel Visa* Card in the Visa SavingsEdge* Program²³ at no cost and enjoy discounts of up to 25% on qualifying business purchases, including business travel and entertainment, computers and electronics, business services and more. Your savings are automatically applied to your Account and appear as credits on your future statements.

[Learn more at VisaSavingsEdge.ca](https://VisaSavingsEdge.ca)

Add Additional Cards

Need more Cards for your business? Easily apply for and manage Additional Cards²⁴ for your employees.

Find out how at td.com/getstartedbusinesscard

Optional Business TD Auto Club Membership

With optional Business TD Auto Club Membership²⁵, you know that if a road emergency should happen, help is just a phone call away.

Find out more at td.com/businessautoclub

Balance Transfer

Consider consolidating any higher-rate non-TD credit card balances you may have to your TD Business Travel Visa* Card Account through a Balance Transfer²⁶. By transferring your balances you can more easily keep track of your expenses with one monthly payment. Talk to us about the convenience and potential interest savings of consolidating your balances to your TD Business Travel Visa* Account.

For more information, visit us at your nearest TD Canada Trust branch or call **1-800-983-8472**.

Card Security

Explore your TD Business Travel Visa* Card security features and protection

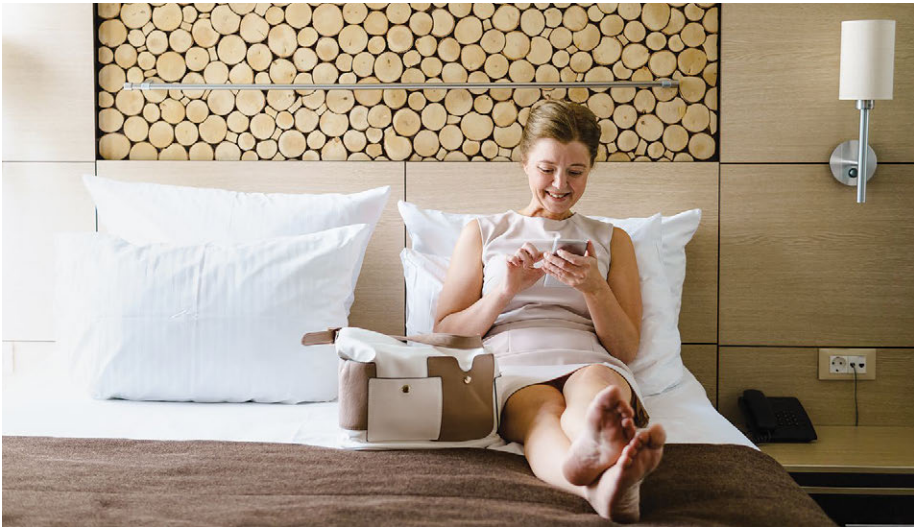
Protecting the security of your Card should always be a priority. That's why your TD Business Travel Visa* Card comes with features that help protect you when you shop online and in person.

Security features

- **Shop online and in person securely with Visa Zero Liability** and be protected in the event that unauthorized transactions are made on your Card. See your Cardholder Agreement for complete information on unauthorized transactions and your responsibilities, including your responsibility to protect your PIN.
- **Shop with confidence with Chip & PIN technology.** Chip and PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- **Purchase Security and Extended Warranty Protection²⁷.** You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your business Card:
 - Repair, replacement, or reimbursement should they be stolen or damaged within 90 days of purchase.
 - Double your warranty up to 12 additional months if the eligible item came with a manufacturer's warranty valid in Canada.

Personal Identification Number (PIN) security tips

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or a birthday.
- Never write down your PIN.
- Protect your PIN and use your hand or body to shield the keypad when you enter your PIN.
- Never let anyone else know or use your PIN or use your Card.



- Make transactions only when and where you feel secure. If in doubt, don't use your Card.

Reset your PIN easily and conveniently at a TD Canada Trust Branch or 24/7 at any TD Green Machine (ATM).

24-hour Fraud protection

Our enhanced protection measures help protect you from Credit Card fraud. Should we detect unusual activity relating to your Account:

- You may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you performed a transaction on your TD Business Travel Visa* Card or Account.
- During a transaction, a merchant may receive an electronic message requesting that they contact the TD Credit Card Contact Centre and allow you to speak with one of our Customer Service Representatives.
- Your Card may be temporarily blocked until we can contact you for verification.
- You can now automatically receive TD Fraud Alerts on your mobile phone any time we suspect unusual activity on your TD Business Travel Visa* Card or on any Additional Card on your Account.

[Learn more at td.com/fraudalerts](https://td.com/fraudalerts)

Annual interest rates, fees and features are current as of October 30, 2022, unless otherwise indicated and subject to change.

- 1 The Toronto-Dominion Bank is not responsible for any third-party retail apps, including their use and any services or products provided through such apps.
- 2 Subject to current \$250 limit for point-of-sale transactions. Certain transactions may not be completed outside of Canada and in-app availability may be limited. Certain merchants may set their limit under \$250. Please check with the merchant about the limit before using Apple Pay, Google Pay or Samsung Pay.

Please visit <http://www.apple.com/ca/apple-pay/> for a complete list of Apple Pay-compatible devices, https://pay.google.com/intl/en_ca/about/ for a complete list of Google Pay compatible devices, and <https://www.samsung.com/ca/apps/samsung-pay/> for a complete list of Samsung Pay compatible devices.

- 3 TD Visa Cheques ("Cheques") are processed as Cash Advances to your TD Credit Card Account ("Account") and interest is charged at the annual interest rate that applies to your Account for Cash Advances from the transaction date until the total amount of the Cheque is paid in full. Your transaction date appears on your monthly statement. A Cheque will not be processed if the total amount exceeds the available credit on your Account or if the Account is not in good standing. Cheques cannot be used for repayment of any TD credit account. Stop payments are not allowed on Cheques. See your TD Business Cardholder Agreement for more details.
- 4 TD Rewards Points are earned for Purchases charged to the Account. Credits for refunds, returned items, rebates and other similar credits will reduce or cancel the TD Rewards Points earned by the full or partial amount originally charged to the Account. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa* Cheques), interest charges, optional services, refunds, rebates or other similar credits do not earn TD Rewards Points.
- 5 Earn 9 TD Rewards Points for every \$1 in Purchases of travel made online through Expedia For TD ("Online Travel Purchases") and charged to your TD Business Travel Visa Card Account ("Account"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Online Travel Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer. Earn 6 TD Rewards Points for every \$1 in Purchases of travel made by phone through Expedia For TD ("Phone Travel Purchases") and charged to your TD Business Travel Visa Card Account ("Account"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Phone Travel Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 6 Earn 6 TD Rewards Points ("Foreign Currency Rebate") for every \$1 in Purchases in a Foreign Currency ("Foreign Currency Purchases") charged to your TD Business Travel Visa Card Account ("Account"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Foreign Currency Purchase, as applicable. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. \$80,000 Cap: The Foreign Currency Rebate is only available to a \$80,000 maximum net annual spend ("80,000 Cap"). Once the \$80,000 Cap has been reached for Foreign Currency Purchases, then any further Foreign Currency Purchases made on the Account will earn TD Rewards Points at the standard rebate rate of 2 TD Rewards Point that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("Standard Rebate"). Applicability of Foreign Currency Rebate: The Foreign Currency Rebate is in place of, and not in addition

to, the Standard Rebate. Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

- 7 Earn 6 TD Rewards Points ("Restaurant Rebate") on each \$1 in Purchases at restaurants ("Restaurant Purchases") charged to your TD Business Travel Visa Card Account ("Account"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Restaurant Purchase, as applicable. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. \$80,000 Cap: The Restaurant Rebate is only available to a \$80,000 maximum net annual spend ("80,000 Cap"). Once the \$80,000 Cap has been reached for Restaurant Purchases, then any further Restaurant Purchases made on the Account will earn TD Rewards Points at the standard rebate rate of 2 TD Rewards Point that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("Standard Rebate"). Applicability of Restaurant Rebate: The Restaurant Rebate is in place of, and not in addition to, the Standard Rebate. Merchant Category Codes: To earn the Restaurant Rebate, the Restaurant Purchases must be made at merchants classified through the Visa network with a Merchant Category Code ("MCC") that identifies them in the "restaurant" category. Some merchants may not be classified with a restaurant MCC and such Purchases will not earn the Restaurant Rebate as applicable. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 8 Earn 6 TD Rewards Points ("PAP Rebate") on each \$1 in payments made on a monthly or other regularly recurring basis for merchant bills, including insurance premiums, magazine/newspaper/online streaming subscriptions, membership fees and telecommunication fees, that are set up by the merchant with your consent to be automatically charged to your TD Business Travel Visa Card Account ("Account") and that are classified through the Visa network as "recurring payments" ("Pre-Authorized Payments"). You must confirm with your merchant if they can accept Pre-Authorized Payments. Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Pre-Authorized Payment. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. \$80,000 Cap: The PAP Rebate is only available to a \$80,000 maximum net annual spend ("80,000 Cap"). Once the \$80,000 Cap has been reached, then any further Pre-Authorized Payments made on the Account will only earn TD Rewards Points at the standard rebate rate of 2 TD Rewards Point that applies to all other Purchases on the Account as set out in your Cardholder Agreement ("Standard Rebate"). Applicability of PAP Rebate: The PAP Rebate is in place of, and not in addition to, the Standard Rebate. Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 9 Earn 2 TD Rewards Points ("Standard Rebate") on every \$1 on all other Purchases ("Other Purchases") charged to your TD Business Travel Visa Card Account ("Account"). Any returned items, refunds, rebates or other similar credits will reduce or cancel the TD Rewards Points earned on the original Purchase. Fees, Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques), interest charges, optional service, refunds, rebates or other similar credits do not earn TD Rewards Points. Other Conditions: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.
- 10 Subject to carrier/space availability.
- 11 Expedia For TD is operated by Expedia, Inc. at ExpediaForTD.com and 1-877-222-6492. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, Inc.
- 12 TD Rewards Points must be redeemed in minimum 200-point increments for travel Purchases charged to your business Card that are booked online or by phone through Expedia For TD. For travel Purchases charged to your business Card that are not booked

through Expedia For TD, TD Rewards Points must be redeemed in minimum increments of 200 or 250 TD Rewards Points as fully explained in the TD Travel Credit Cardholder Agreement for your business Card. The Travel Terms are available on www.td.com/businesscardagreements. We can decrease the required minimum TD Rewards Point redemption increment at any time. To redeem TD Rewards Points for travel Purchases charged to your business Card that are not booked through Expedia For TD, Cardholder must contact the TD Rewards Program after the travel Purchase has been posted to the Account and within 90 days from the transaction date of the travel Purchase. The required TD Rewards Points will be deducted from the Cardholder's TD Rewards Points balance available at the time the TD Rewards Points are redeemed for the travel Purchase, not the transaction date of the travel Purchase. The amount that will be credited towards the travel Purchase will be equal to the value of the TD Rewards Points redeemed. If there are insufficient TD Rewards Points available to cover the entire amount of the travel Purchase, the Account will only be credited by the value of the TD Rewards Points redeemed. Any amount of the travel Purchase not covered by the TD Rewards Points redeemed will remain on the Account for payment. Expedia For TD is operated by Expedia, Inc. at www.TDRewards.com and 1-877-222-6492. The Toronto-Dominion Bank and its affiliates are not responsible for any of the services and products offered/provided by Expedia, Inc.

- 13 These are highlights of the Amazon.ca Shop with Points program for TD Rewards Points ("SWP for TD"). SWP for TD is provided by Amazon.ca. To use your TD Rewards Points to pay for an order at Amazon.ca, your eligible TD credit card must be linked to your Amazon.ca account. For more information, including how to enrol in SWP for TD and terms, conditions and restrictions, visit www.amazon.ca/tdrewards. Amazon.ca is operated by [Amazon.com, Inc.]. The Toronto-Dominion Bank and its affiliates are not liable or responsible for SWP for TD or any of the services and products offered/provided by Amazon.ca. SWP for TD may be amended or cancelled at any time without notice. Amazon, the Amazon.ca logo and the smile logo are trademarks of Amazon Services International, Inc. or its affiliates.
- 14 Underwritten by TD Life Insurance Company. Medical and claims assistance, claims payment and administrative services are provided by our Administrator. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your Benefit Coverages Guide. The day of departure from and the day of return to your province of residence each count as one full day. 15-day coverage if you're under 65 and 4-day coverage if you're 65 or older. Note that this insurance offers different benefits, with different terms and conditions, than the optional Travel Medical Insurance that may be medically underwritten and is available for purchase to all TD customers, which you may be eligible to top-up with.
- 15 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or associated TD Rewards Points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your Benefit Coverages Guide.
- 16 Underwritten by TD Life Insurance Company (for medical covered causes) and TD Home and Auto Insurance Company (for non-medical covered causes). To be eligible for this insurance, your trip must be paid for in full using your TD Credit Card and/or TD Rewards Points. Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion, that are fully described in the Certificate of Insurance included with your Benefit Coverages Guide. Note that this insurance offers different benefits, with different terms and conditions, than the optional Trip Cancellation and Trip Interruption Insurance that is available to all TD customers.
- 17 Underwritten by TD Life Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or associated TD Rewards Points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your Benefit Coverages Guide.

- 18 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, your trip must be paid for in full using your TD Credit Card and/or associated TD Rewards Points. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 19 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated TD Rewards Points, cannot exceed 48 consecutive days and the rental agency's Collision Damage Waiver coverage must be declined by the Cardholder. Please note, in some jurisdictions, rental agencies may require you to purchase the CDW coverage from them – it is important to call before booking your business car rental to confirm their insurance requirements. Refer to Auto Rental Collision/Loss Damage Insurance section of your Benefit Coverages Guide for rental exclusions and further details.
- 20 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
- 21 Provided by Avis Rent A Car System ULC. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate refers to time and kilometre/miles charges only and other charges, including taxes, may apply. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.
- 22 Provided by Budget Rent A Car System, Inc. Minimum discount offer subject to discount code and to terms and conditions which may change without notice. Blackout dates may apply. Base rate is based on time and kilometre/miles charged only. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.
- 23 The Visa SavingsEdge Program is provided by Visa Canada. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of this Program.
- 24 Business and business owners are jointly and severally liable for all charges made to each TD Business Travel Visa Card Account.
- 25 TD Auto Club is provided by Dominion Automobile Association (2004) Limited, an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- 26 Subject to available credit. Balance Transfers are treated as Cash Advances and accrue interest at the Cash Advance rate that applies to your Account from the date the Cash Advance is made. See your business Cardholder Agreement for complete information on Cash Advances including how we apply your payments and interest to Cash Advances.
- 27 Underwritten by TD Home and Auto Insurance Company. To be eligible for this coverage, the item must be paid for in full using your TD Credit Card. Benefits, features and coverages are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement.

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More About Your TD Business Travel Visa* Card

Cardholder Agreement and Benefit Coverages

For complete information about your Card, please refer to your Cardholder Agreement and Benefit Coverages Guide.

Download the PDFs at td.com/businesscardagreements

Contact and Support

Important Numbers

For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to midnight ET, seven days a week):

Within Canada and the U.S., call: **1-800-983-8472**

Outside Canada and the U.S., call collect: **416-307-7722**

TTY (text telephone): **1-866-704-3194**

To report a lost or stolen Card and arrange a replacement Card:

Loss Prevention Centre (24 hours):

Within Canada and the U.S., call: **1-888-347-3261**

Outside Canada and the U.S., call collect: **416-308-3763**

For information on travel protection or to make a claim:

Travel Insurance:

Within Canada and the U.S., call: **1-866-374-1129**

Outside Canada and the U.S., call collect: **416-977-4425**

