



Here is a list of all the services that are available at TD with your personal deposit account or other personal banking product ("Account"). You pay a service fee, in addition to any transaction fees and monthly fees that apply unless the services are included with your Account. Some of these services may be available only on a deposit account. Some of these services may also be available on your High Interest TFSA Savings Account and, if so, you pay the service fee. Fees and limits are in the currency of the Account unless noted below.

Making purchases with your TD Access Card	Fees
Purchases in Canadian dollars Purchases at merchants in Canada and with online stores that accept Canadian dollar payments.	No service fees
Purchases in a foreign currency if your TD Access Card has a <i>Visa</i> Debit logo If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your Account. The amount posted to your Account will include a fee equal to 3.5% of the purchase amount after conversion to Canadian dollars. For example: For a US \$10 purchase, where the rate set by Visa International is 1.3 (US \$1.00 costs CA \$1.30) Amount after conversion = US \$10 x 1.3 = CA \$13.00 Fee = CA \$13.00 x 3.5% = CA \$0.46 (rounded up from \$0.455) Total withdrawal amount = CA \$13.00 + CA \$0.46 = CA \$13.46	3.5% of the Canadian dollar amount after conversion of the foreign currency amount at the rate set by Visa International
Purchases in a foreign currency if your TD Access Card does not have a <i>Visa</i> Debit logo (NYCE) If you make a purchase in a foreign currency with your TD Access Card, the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.035 to the rate set by Interac Corp. in effect on the date the transaction is posted to your Account. For example: For a US \$10 purchase, where the rate set by Interac Corp. is 1.3 (US \$1.00 costs CA \$1.30) Exchange rate = 1.3 + 0.035 = 1.335 Total withdrawal amount = US \$10 x 1.335 = CA \$13.35 (includes the fee in the amount of CA \$0.35)	0.035 is added to the exchange rate set by Interac Corp.
Pre-authorized payments If you have a pre-authorized payment (PAP) with a merchant and your Card number or Card expiry date changes, you agree that we may, but we are not required to, provide that merchant with your new Card number or Card expiry date including by using the updating service provided to us through your Card's payment card network. We are not responsible if any PAPs cannot be posted to the Account. You must settle any dispute or liability you may have for the transactions relating to those PAPs directly with the merchant involved. If you do not want your new Card number or Card expiry date to be included in the updating service provided by your Card's payment card network, and wish to opt-out of this service, you may do so by contacting us at 1-866-222-3456.	No service fees
<i>Interac e-Transfer</i>[®]	Fees
Send Money Up to and including \$100: Over \$100: If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Account:	\$0.50 \$1.00 No service fees
Request Money Up to and including \$100: Over \$100: If the request is accepted, the fee will be charged to the Account the money is deposited into. If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Every Day Chequing Account, TD Student Chequing Account or TD Wealth Private Banking Account:	\$0.50 \$1.00 No service fees
Cancel a Send Money payment:	\$5.00

TD Global Transfer (via EasyWeb Internet Banking and the TD app)	Fees
When you use a TD service in TD Global Transfer to send funds we charge you a transfer fee. The exact amount of the transfer fee is displayed to you prior to fulfilling each transaction so you can review it and consent or decline the transaction. If you are sending funds in a different currency from the currency of your account, you will be purchasing this other currency from us at the exchange rate we set. Fees are in the currency of the account from which the money is sent. Other banks involved in transferring the money may charge additional fees to the recipient of the funds.	TD transfer fees Up to \$25 per transfer. The transfer fee amount is dynamic and will vary depending on several factors including the TD service that is selected, the amount being sent, the recipient country and the currency of the account funding the transaction.
When you use a third-party service in TD Global Transfer to send funds, the exact amount of the third-party transfer fee is displayed to you prior to fulfilling each transaction so you can review it and consent or decline the transaction.	No TD transfer fees Third party fees apply and depend on vendor's prevailing charges.
Wire payment by visiting a branch	Fees
Send a wire payment to another TD Canada Trust Account: Fee is in the currency of the Account from which funds are sent.	\$16.00
Send a wire payment to a non-TD Canada Trust account within Canada or internationally: If you are sending money in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the payment is made. Other banks involved in transferring the payment may charge additional fees. Fees are in Canadian dollars or the Canadian dollar equivalent in a foreign currency. Limits are in Canadian dollars or the Canadian dollar equivalent in a foreign currency.	\$50.00
Receive a wire payment: Fee is in Canadian dollars if funds received are Canadian dollars or a foreign currency other than U.S. dollars. Fee is in U.S. dollars if funds received are U.S. dollars. If the funds received are in a different currency from the currency of your Account, we will be purchasing the other currency from you at the exchange rate we set when the funds are received.	\$17.50

Making a cash withdrawal at a non-TD ATM

In addition to our fees below, most ATM providers charge a fee to use their ATM - the fee is added to the amount you withdraw each time you take money out of your Account.

At non-TD ATMs within Canada:

If you have a TD Unlimited Chequing Account, TD All-Inclusive Banking Plan, TD Wealth Private Banking Account, or if you have \$25,000 or more in your TD High Interest Savings Account at the end of each day in the month:

At non-TD ATMs in USA or Mexico:

At non-TD ATMs in any other foreign country:

If you have a TD All-Inclusive Banking Plan, or TD Wealth Private Banking Account:

In addition to the fees above, if you make a foreign currency withdrawal at an ATM outside Canada with your TD Access Card, the amount of

- the foreign currency funds received at the ATM, and
- any fee charged by the ATM provider

is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your Account. The amount withdrawn from your account will include a fee equal to 3.5% of the amount of the foreign currency funds received at the ATM plus any fee charged by the ATM provider after conversion to Canadian dollars.

For example:

For a US \$10 cash withdrawal at an ATM in the United States, where the rate set by Visa International is 1.3 (US \$1.00 costs CA \$1.30):

Amount received at ATM = US \$10

US ATM provider fee = US \$2

Amount after conversion = US \$12 x 1.3 = CA \$15.60

Fee = CA \$15.60 x 3.5% = CA \$0.55

Total withdrawal amount = CA \$15.60 + CA \$0.55 = CA \$16.15

If this withdrawal example occurred at a non-TD ATM in the United States, the \$3 non-TD ATM fee described above would also be withdrawn from your Account.

Fees

\$2.00

No service fees

\$3.00

\$5.00

No service fees

3.5%
of the Canadian dollar
amount after conversion
of the foreign currency
amount at the rate set by
Visa International

Overdraft protection service (only on deposit accounts)

Fees

If you have Monthly Plan Overdraft Protection on a:

TD Every Day Chequing Account, TD Unlimited Chequing Account or
TD All-Inclusive Banking Plan

\$5.00 a month
plus interest at 21% a year on the amount you're in overdraft

Plan 60 or Preferred Chequing Account

\$4.00 a month
plus interest at 21% a year on the amount you're in overdraft

TD Student Chequing Account, U.S. Daily Interest Chequing Account or
Borderless Plan

\$0.00 a month
plus interest at 21% a year on the amount you're in overdraft

TD Minimum Chequing Account

\$5.00 a month
plus interest at 21% a year on the amount you're in overdraft

\$0.00 a month
plus interest of 21% a year on the amount you're in overdraft, as
long as the monthly chequing account fee on the TD Minimum
Chequing Account is \$0 because the account has a Seniors or
Registered Disability Savings Plan chequing account fee rebate

If you have Pay As You Go Overdraft Protection on your deposit account
Not available on Quebec accounts

\$5.00 for each eligible overdraft transaction
(maximum of \$5.00 a day regardless of number of overdraft
transactions)
plus interest at 21% a year on the amount you're in overdraft

Non-sufficient funds	Fees
If you have overdraft protection service on your deposit account but you issue a cheque or make a payment over the amount of funds in your account plus your Overdraft Limit.	\$48.00 if TD does not approve the cheque or payment \$5.00 plus interest at 21% a year on the amount you're in overdraft if the cheque or payment is paid. For Quebec accounts, you pay interest at 21% a year on the amount you're in overdraft but not the \$5.00 fee if the cheque or payment is paid
If you do not have overdraft protection service on your deposit account and you issue a cheque or make a payment without sufficient funds in your account.	\$48.00 if TD does not approve the cheque or payment \$5.00 plus interest at 21% a year on the amount you're in overdraft if TD chooses to approve the cheque or payment

Paying bills	Fees
Paying a Canadian bill in a TD branch, through EasyWeb Internet banking, through TD EasyLine Telephone Banking or the TD app, with a transfer from your account.	No service fees
Paying a Canadian bill in a TD branch with a cheque or cash	\$1.00

Safety deposit boxes	Annual rental fee	Safety deposit box services	Fees
Small	\$60.00	Replacement key	\$50.00
Medium	\$100.00	Drilling and replacement lock	\$200.00
Large	\$150.00	Billing fee notice, if account is not paid automatically	\$5.00
Oversize	\$5.00 per sq. inch	Late payment	\$5.00

Visit your branch to see what sizes are available. Fees subject to applicable taxes.

Other service options	Fees
Paper account statements mailed to you:	\$2.00 per month
If you have a TD Minimum Chequing Account, TD All-Inclusive Banking Plan, TD Student Chequing Account, or TD Wealth Private Banking Account:	No service fees
If you have \$25,000 or more in your TD High Interest Savings Account at the end of each day in the month:	No service fees
If you have overdraft protection service:	No service fees
See images of cheques cashed with your deposit account paper or online statement (Cheque Image Return):	\$2.00 per month
If you have a TD All-Inclusive Banking Plan or applicable TD Wealth Private Banking Plan:	No service fees
Option is available for Canadian dollar Chequing deposit accounts with online deposit account statements and paper deposit account statement record keeping options only.	
You can also view your cashed cheques for free using view cheque service through EasyWeb	

Other service options (continued)	Fees
Ask a TD branch to certify (guarantee) a cheque: When requested by the holder of the Account from which the funds will be withdrawn: \$10.00 When requested by the person other than the holder of the Account from which the funds will be withdrawn: \$15.00	
Obtain a bank draft from a TD branch: If you have a TD All-Inclusive Banking Plan or TD Wealth Private Banking Account: No service fee If you have a Borderless Plan: No service fee on US dollar drafts If the draft is in a different currency from the currency of your account, you will be purchasing the other currency from us at the exchange rate we set when the draft is purchased. Fee is in Canadian dollars.	
Request a refund or replacement for a lost or stolen Canadian or U.S. dollar bank draft:	\$10.00
Request a refund or replacement for a lost or stolen bank draft in any other currency: You may be required to buy a surety bond or pledge assets as security for the refund or replacement draft. Other bank fees may also apply.	\$22.00
Stop your payment on a cheque or pre-authorized debit payment: At a branch or with an EasyLine Telephone Banking representative \$25.00 Through EasyWeb Internet Banking or the TD App \$12.50	
Cheque Not Written in Currency of Account: Fee is in the currency of the account from which funds are drawn.	\$20.00
Request a copy of a statement or transaction that is more than 90 days old:	\$15.00/item
Ask TD to investigate a wire payment: Other bank fees may apply	\$25.00
Close your deposit account and transfer the balance to another financial institution:	\$15.00
Returned foreign deposits: If the cheque you deposited is in a different currency from the currency of your Account, we will be purchasing the other currency from you at the exchange rate we set when the deposit is returned.	\$15.00
Registered plan fees	Fees
TD Canada Trust Retirement Savings Plan (RSP): Withdrawal Fee: - For plans open 180 days or less: \$100.00 per withdrawal - For plans open more than 180 days: \$50.00 per withdrawal Fee subject to applicable taxes. Withdrawal Fee does not apply to a withdrawal under the RSP Home Buyers' Plan or the Lifelong Learning Plan. Transfer Fee: - For a transfer of the Plan to another financial institution: \$75.00 per transfer Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the RSP or to another TD registered plan.	
TD Canada Trust Tax-Free Savings Account (TFSA): Transfer Fee: For a transfer of the TFSA to another financial institution: \$75.00 per transfer Fee subject to applicable taxes. Transfer Fee does not apply to transfers between investment options within the TFSA or to another TD TFSA.	

Banking services (for people without a TD Account)

Service	Fees
Cash a cheque from the Federal Government	\$0
Use a TD ATM to withdraw Canadian dollars	\$3.50
Use a TD ATM to withdraw U.S. dollars	\$2.50 USD
Have TD to certify (guarantee) a cheque	\$15.00

Cheque hold periods

Type of deposit	Here's how long it may take for you to get access to your funds after you deposit a cheque (maximum hold period):	
Cheques deposited at any TD branch	Accounts opened for less than 90 days:	5 business days
	Accounts opened for more than 90 days: - Cheques up to and equal to \$1,500: - Cheques greater than \$1,500:	4 business days 5 business days
Cheques deposited in any other way (ATM, Mobile)	Accounts opened for less than 90 days:	6 business days
	Accounts opened for more than 90 days: - Cheques up to and equal to \$1,500: - Cheques greater than \$1,500:	5 business days 6 business days
Cheques in foreign currency or drawn on a foreign financial institution	Cheques issued in U.S. dollars drawn on a Canadian financial institution deposited at any TD branch:	5 business days
	Cheques issued in U.S. dollars drawn on a Canadian financial institution deposited any other way (ATM, Mobile):	6 business days
	Cheques drawn on a U.S financial institution:	15 days
	Cheques drawn on a financial institution located outside Canada or the U.S.:	30 days

A business day means Monday to Friday unless one of those days is a statutory holiday.

We may make the maximum hold period longer if: (a) we have reasonable grounds to believe there may be illegal or fraudulent activity in relation to the Account; (b) if the date on the cheque is more than 6 months prior to the day you deposit it to your Account; or (c) if a cheque was drawn on a foreign financial institution and payment for the cheque has not been received by us from the foreign financial institution within the initial maximum hold period.

When we give you access to your funds after the hold period, it does not mean that the cheque cannot be returned for another reason. If it is returned, we may collect the amount of the cheque from your Account.

The above information is only part of our Hold Funds policy for withdrawing deposits to your Account. For full details, please see our Hold Funds Policy at www.tdcanadatrust.com.

Accounts no longer offered

This information is for customers who currently have the deposit accounts listed below. They are not available for new account openings.

Account name	Monthly fee	Number of transactions included per month and transaction fees	Recordkeeping fees
Plan 60	\$0	Unlimited transactions No transaction fees	\$0.....Paper Statements \$0.....Online Statements \$0.....Paperless \$0.....Cheque Image Return
Preferred Chequing Account	\$0	\$1.95 for each transaction No transaction fees if you have \$5,000 or more in your deposit account at the end of each day in the month.	\$2.00/month..... Paper Statements \$0.....Online Statements \$0.....Paperless \$2.00/month..... Cheque Image Return
Tier Savings Account Companion Savings Account TD Premium Bonus Account TD Premium Savings Account	\$0	2 transactions \$1.75 for each additional transaction No transaction fees if you have \$25,000 or more in your deposit account at the end of each day in the month Bill payments & transfers set up on a bill payment profile.....\$1.25 each (transaction fee will also apply if you've already made 2 transactions in the month) Debit payment purchase..... \$1.25 each (transaction fee will also apply if you've already made 2 transactions in the month)	\$2.00/month..... Paper Statements \$0.....Online Statements \$0.....Paperless
			Cheque Image Return is only available for the Chequing Accounts listed above with online and paper statements.

TD offers a number of additional services you can choose to use with your deposit account. Please see the list of services above.

For more information, visit **tdcanadatrust.com** or
Visit your nearest **TD Canada Trust branch** or
Call us at **1-866-222-3456**



Account Issuers: Chequing, TD Wealth Private Banking, and U.S. Dollar Accounts offered by The Toronto-Dominion Bank. Savings Accounts offered by TD Mortgage Corporation, except in British Columbia or Yukon, which are offered by TD Pacific Mortgage Corporation. All Savings Accounts are guaranteed by The Toronto-Dominion Bank. Any deposit accounts opened at Canada Trust prior to conversion to TD Canada Trust are issued by The Canada Trust Company. TD Mortgage Corporation and TD Pacific Mortgage Corporation are loan companies governed by the *Trust and Loan Companies Act of Canada*, and member institutions of the Canada Deposit Insurance Corporation. The Canada Trust Company is a trust company governed by the *Trust and Loan Companies Act of Canada*, and a member institution of the Canada Deposit Insurance Corporation.

To compare bank account options, access the FCAC Account Selector Tool at www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx.

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