

# TD<sup>®</sup> Aeroplan<sup>®</sup> Visa<sup>★</sup> Business Card



Rewards you can  
achieve sooner.

## Three quick ways to get started.



- 1) Sign your Card immediately to ensure the security of your new Card.
- 2) Register for online or phone banking. Visit [tdcanadatrust.com/ewregister](http://tdcanadatrust.com/ewregister) or call 1-866-222-3456 to access and manage your account online and sign up for online statements.
- 3) Complete your online profile at [aeroplan.com](http://aeroplan.com) to access relevant offers, check your miles balance, review transactions, plus manage your rewards... all in one convenient place! Aeroplan eligible members only.





## Important Information Associated with your TD Aeroplan Visa Business Card

	Within Canada	Within the U.S.	Outside of Canada and U.S. Call Collect
For general information about your Card:			
TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):	1-800-983-8472	416-307-7722	
	TTY (text telephone): 1-866-704-3194		
For information on your Aeroplan account:			
Aeroplan Contact Centre:	1-800-361-5373 or visit aeroplan.com		
To report a lost or stolen Card and arrange a replacement Card:			
TD Loss Prevention Centre (24 hours):	1-888-347-3261	416-308-3763	
For information on travel protection or to make a claim:			
Travel Insurance:	1-866-374-1129	416-977-4425	
Emergency Card Replacement and Emergency Cash when travelling:			
Visa International Service Center (24 hours):	1-800-847-2911	303-967-1096	
Additional emergency services when travelling:			
Emergency Travel Assistance Services:	1-800-871-8334	416-977-8297	

### Fraud Protection (24-hour)

Our enhanced protection measures are part of an industry-wide effort to protect you from the inconvenience of credit card fraud. In the event that our advanced fraud prevention system detects unusual activity relating to your Account:

1. You may receive a phone call from a TD Credit Card Customer Service Representative asking you to confirm that you, or an Authorized User, performed a transaction on your TD Credit Card Account.
2. 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.
3. Your Card may be temporarily blocked until we can contact you for verification.

If you have any questions about fraud protection, please do not hesitate to call our Loss Prevention Centre immediately and speak to one of our Customer Service Representatives, 24 hours a day, seven days a week.

In Canada and the United States, call toll-free:.....1-888-347-3261

Outside Canada and the United States, call collect:.....416-308-3763



TD Aeroplan Visa Business Card

Important Information .....	3
Earning your Aeroplan Miles .....	5
Redeeming your Aeroplan Miles.....	7
Air Canada Benefits .....	11
Travel Protection and Insurance.....	13
Card Security and Convenience.....	15

# Earning your Aeroplan Miles



## Earn Aeroplan Miles on every business Purchase you make on your Card.



### Four ways to earn Aeroplan Miles faster with your TD® Aeroplan® Visa\* Business Card:

1. Earn 1.5 miles<sup>1</sup> for every \$1 you spend on travel and gas Purchases, using your Card.
2. Earn 1 mile<sup>2</sup> for every \$1 you spend on all other Purchases, using your Card.
3. Earn miles twice<sup>3</sup> when you pay with your Card and present your Aeroplan Membership Card at over 150 Aeroplan partner brands and at 100 online retailers through Aeroplan's eStore.



- ▶ Visit [aeroplan.com/partners](http://aeroplan.com/partners) for a [list of participating Aeroplan partners](#)



### TIP!

Check for Aeroplan partner offers regularly at [aeroplan.com/promotions](http://aeroplan.com/promotions) so you can take advantage of Bonus Aeroplan Miles.

## Earn miles faster and get to your travel plans sooner!

1. Add Additional Cardholders<sup>4</sup> and watch your miles balance rise! Earn miles every time they make business Purchases on their Cards.
  - ▶ Visit a TD Canada Trust branch. Additional fee(s) apply, see your enclosed Card Carrier for more details.
2. Set up Pre-Authorized Payments on your account for things like utilities, TV or phone bills. Plus, you'll save time and avoid late fees when your bills are paid automatically on their due dates.
  - ▶ [Want to know more?](#)  
Visit [tdcanadatrust.com/preauthorizedpayments](http://tdcanadatrust.com/preauthorizedpayments)

## Achieve Aeroplan status.

### Receive unique benefits and privileges as a member with Aeroplan status.

Top-earning Aeroplan members can achieve status in the Aeroplan program and take advantage of special recognition in the form of exclusive flight reward benefits, bonus miles and unique privileges.

**IMPORTANT:** Your last cycle date in December is the cut-off date to use your TD Aeroplan Credit Card to earn miles toward Aeroplan status. Anything earned later will count toward the following year's Aeroplan status.

- ▶ [Want to know more?](#) Visit [aeroplan.com/status](http://aeroplan.com/status)

### THREE LEVELS OF QUALIFICATION

aeroplan silver  
earn 25,000 eligible miles per calendar year

aeroplan black  
earn 50,000 eligible miles per calendar year

aeroplan diamond  
earn 100,000 eligible miles per calendar year

### TIP!

Remember, your Aeroplan Miles will not expire as long as you are a TD Aeroplan Visa Business Cardholder.



# Redeeming your Aeroplan Miles



## Redeem your Aeroplan Miles for more than just flights.



From flights and hotels, to cruises and vacation packages, or gift cards and brand-name merchandise ranging from luggage to electronics, it's never been easier to turn your miles into amazing rewards.

▶ [Want to know more?](http://aeroplan.com/useyourmiles) Visit [aeroplan.com/useyourmiles](http://aeroplan.com/useyourmiles)

## Redeem your miles for a vast selection of travel options.

You can fly to more than 1,300 destinations worldwide with Air Canada® and its global network of partner airlines.

Where can your Aeroplan Miles take you?  
Explore a vast array of flight rewards at [aeroplan.com](http://aeroplan.com)

Where do you want to go?	Aeroplan Miles for a round-trip* Fixed Mileage Flight Reward	
	Economy Class	Business Class
Short-haul flight within Canada and continental U.S.	15,000	30,000
Long-haul flight within Canada and continental U.S.	25,000	50,000
Between Canada/continental U.S. and Europe	60,000/75,000	110,000/160,000

\* The above chart reflects flight rewards as of December 15, 2015, and is subject to change at any time.

**TIP!** Book a flight reward, see your account history and status, and discover up-to-the-minute offers all on your smartphone through the Aeroplan Mobile App. Find out more at [aeroplan.com/mobileapp](http://aeroplan.com/mobileapp)

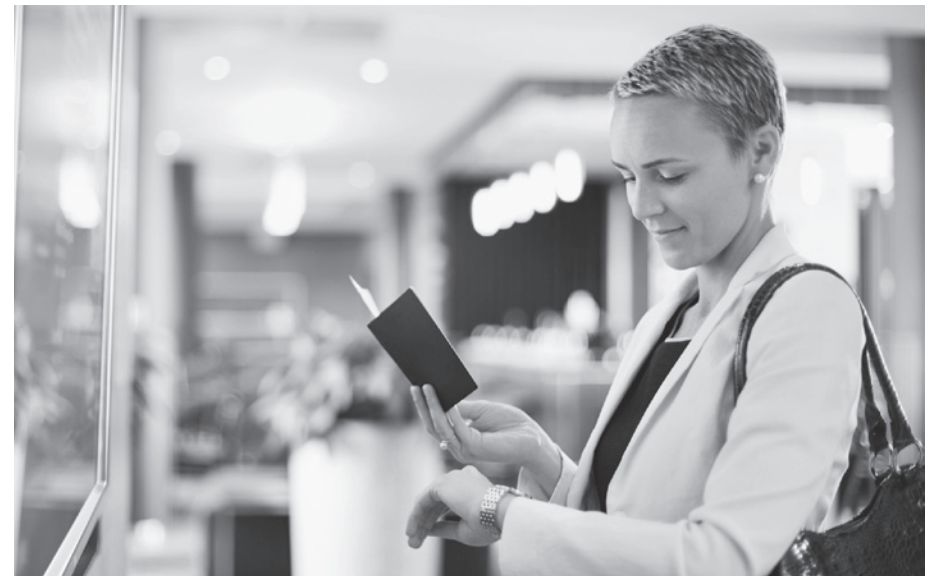
## Get any seat.

Aeroplan's two flight reward options, Fixed Mileage Flight Rewards™ and Market Fare Flight Rewards™, work together so that you have access to any seat, on all flights operated by Air Canada.

- **Fixed Mileage Flight Rewards:** Flights operated by Air Canada and over 25 airline partners, exclusively offered to Aeroplan Members at fixed mileage levels.
- **Market Fare Flight Rewards:** Access to all available seats on all Air Canada operated flights<sup>5</sup>. Mileage levels vary based on market fares at time of booking.

▶ [Want to know more?](http://aeroplan.com/anyseat) Visit [aeroplan.com/anyseat](http://aeroplan.com/anyseat)

**TIP!** Great deals on Market Fare Flight Rewards are offered from time to time on select routes which require fewer miles than Fixed Mileage Flight Rewards.



**TIP!**

When you can't find the availability you are looking for with Fixed Mileage Flight Rewards, check Market Fare Flight Rewards, which give you access to all available seats on all Air Canada operated flights<sup>1</sup>!



For illustration purposes only. Based on the number of miles required for a Toronto-Paris round-trip flight in Economy Class for 1 adult with a June 2015 departure.

### Pay for taxes with miles or your Card.

When you redeem your Aeroplan Miles for a flight reward, you have the flexibility to use them to cover the taxes, fees and surcharges associated with your flight reward<sup>6</sup>. It's easy: book your flight and you'll be given the option to cover the entire amount using either your miles or a charge to your TD Aeroplan Visa Business Card. **The choice is yours!**

▶ [Want to know more? Visit aeroplan.com/flexibility](http://aeroplan.com/flexibility)

**TIP!**

You can also redeem for a one-way Fixed Mileage Flight Reward for 50% of the miles required for a round trip to all routes, including international destinations.



## Air Canada Benefits

### AIR CANADA

As the Primary Business Cardholder<sup>7</sup>, when you travel using an **Aeroplan flight reward redeemed using miles from your Aeroplan account** on flights operated by Air Canada<sup>®</sup>, Air Canada Rouge<sup>®</sup> or under the Air Canada Express<sup>®</sup> banner, you'll receive:

- **One complimentary first checked bag<sup>7</sup>.** As the Primary Business Cardholder, you'll receive a complimentary first checked bag, up to 23 kg (50 lb).
- **Priority check-in and priority boarding<sup>7</sup>.** You and your companions travelling on the same reservation and checking in at the same time can enjoy the convenience of priority check-in and priority boarding. Your boarding pass(es) will automatically indicate your upgrade to *Zone 2*.
- **One annual One-Time Guest Access Benefit<sup>7</sup> to an Air Canada Maple Leaf Lounge<sup>™</sup>.** Each year, you automatically receive one (1) annual One-Time Guest Access Benefit to an Air Canada Maple Leaf Lounge. Simply present yourself at the lounge with your valid, same-day Aeroplan flight reward boarding pass and your TD Aeroplan *Visa* Business Card.

**IMPORTANT INFORMATION.** In order to be eligible to use Air Canada benefits, be sure to travel using an Aeroplan flight reward redeemed with miles from your own Aeroplan account.

Please allow two weeks following activation of your Card for these Air Canada benefits to be in effect.

▷ [Want to know more? Visit aircanada.com/TDBenefits](https://aircanada.com/TDBenefits)

**TIP!** Be sure to travel with your TD Aeroplan *Visa* Business Card, as you may be required to show it to an Air Canada agent to receive Air Canada benefits.

### TIP!

**Travelling with more guests?** For a nominal fee, the Primary Cardholder who is using a Maple Leaf Lounge One-Time Guest Access Benefit is permitted up to a maximum of six paid guests in the lounge per visit, pending space availability. The fee per paid guest is \$35 prior to 11 a.m. and \$45 after 11 a.m. Guest must be travelling on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. Access is subject to Air Canada Maple Leaf Lounge terms and conditions and may not be available due to unforeseen circumstances. For clarity, this paid guest product is not part of the suite of Air Canada benefits offered along with a TD Aeroplan *Visa* Business Card. The terms and conditions of access and use may be updated at any time at Air Canada's sole discretion without notice.





# Travel Protection and Insurance



## Travel with confidence.

Leaving home for a day, a week or an extended vacation is a great way to relax. To help you manage the financial burden of certain unforeseen events, your TD Aeroplan Visa Business Card is a convenient way to take travel insurance with you. Insurance specialists are on call, 24/7, to help you manage incidents, process claims and arrange payment abroad.

### \$2 million in Travel Medical Insurance<sup>8,9</sup>

#### **You're covered without even having to charge the trip to your Card!**

As the Primary Cardholder, whenever you leave your province or territory of residence, you, your spouse and dependent children are insured for eligible medical emergency expenses for up to \$2 million for the first 15 days. If you, or your spouse, are aged 65 or older, you are covered for the first four days of your trip.



### Flight/Trip Delay Insurance<sup>9,10,11</sup>

**Take the stress out of travel delays.** If your trip is delayed more than four hours, you are covered for up to \$500 for reasonable and eligible hotel, motel or restaurant expenses whenever you use your Card and/or Aeroplan Miles to cover the full cost of your transportation.

### Delayed and Lost Baggage Insurance<sup>9,11,12</sup>

**Shop for delayed items.** If your baggage is delayed more than six hours, each insured person on your trip is covered for emergency purchases of essentials, such as clothing and toiletries. Should your baggage be lost, each insured person on your trip is covered for lost personal property. Just use your Card and/or Aeroplan Miles to cover the full cost of your trip and each person is covered, up to an overall maximum of \$1,000 per trip.

### Common Carrier Travel Accident Insurance<sup>9,10,11</sup>

**Travel protected in planes, trains and more.** You, your spouse and dependent children are insured for up to \$500,000 while travelling on a common carrier (for example, a bus, ferry, plane or train) whenever you use your Card and/or Aeroplan Miles to cover the full cost of your transportation.

### Auto Rental Collision/Loss Damage Insurance<sup>9,13</sup>

**Drive protected.** Simply use your Card and/or Aeroplan Miles to cover the full cost of a car rental to get the Collision/Loss Damage Insurance coverage at no additional cost for up to 48 consecutive days.

► Want to know more? [Complete coverage details](#) are included in your Cardholder Agreement and Benefit Coverages Guide, or visit [tdcanadatrust.com/agreements](http://tdcanadatrust.com/agreements)

#### **TIP!**

**If before or during your travels you discover that your trip will last longer than the covered period, you may be able to extend your Travel Medical Insurance for an additional premium. Be sure to call before your original coverage ends<sup>†</sup>.**

- Call toll-free, 1-800-359-6704 from Canada and the U.S.
- Call collect, 416-977-5040 from other countries

<sup>†</sup>You cannot extend your coverage if anyone insured under your plan has suffered a medical emergency before applying for an extension.

## Card Security and Convenience



### Shop and travel with confidence.

**Purchase Security and Extended Warranty Protection**<sup>9,12,14</sup> provides coverage for new eligible personal items you purchase with your Card, should they be stolen or damaged within 90 days of purchase. If the item comes with a warranty that is valid in Canada, you may be entitled to extend the warranty period for up to 12 additional months.

**Apple Pay. Shop with comfort. Pay with ease.** Now you can use Apple Pay™ with your Card to pay for in-app purchases on compatible iPhone and iPad devices.

▶ [Learn how to add your Card at td.com/applepay](https://td.com/applepay)

**Advanced chip and PIN technology** further protects the security of your Card transactions through the use of a microchip embedded in the Card. When making a purchase, instead of signing for it, you enter your PIN just as you would with a debit card. With chip and PIN technology, you'll have added protection against unauthorized use if your Card is lost or stolen.

**Visa Zero Liability** is included free with your Card, and protects you in the event that fraudulent, unauthorized transactions are made on your Card on the Internet or in stores. The enclosed Cardholder Agreement contains details regarding unauthorized transactions.

**Pay faster in-store where you see the *Visa payWave*\* symbol.** *Visa payWave* is the secure, convenient, "contactless" way to pay for small-dollar purchases at participating retailers. And, simplify your online checkout process without filling out billing and shipping info with *Visa Checkout*.



▶ [Enroll now. Visit visacheckout.ca](https://visacheckout.ca)

### Additional Benefits.

**Preferred Car Rental Rates** on qualifying car rentals from Avis®<sup>15</sup> and Budget®<sup>16</sup> when the rental is charged to your Card.

▶ [Want to know more? Visit avis.com/tdcreditcards](https://avis.com/tdcreditcards) or [budget.com/tdcreditcards](https://budget.com/tdcreditcards)

**Visa SavingsEdge\* Program**<sup>17</sup>. Enroll your TD Aeroplan *Visa Business Card* for FREE in the *Visa SavingsEdge\** Program 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.

▶ [Want to know more? Visit visasavingsedge.ca](https://visasavingsedge.ca)

**Optional TD Auto Club Membership**<sup>18</sup> provides roadside assistance 24 hours a day, seven days a week, plus more.

▶ [Enroll now. Visit tdcanadatrust.com/autoclub](https://tdcanadatrust.com/autoclub)



**Interest rates, fees and features are effective as of September 3, 2017, unless otherwise indicated, and are subject to change.**

The Aeroplan Program is a coalition loyalty marketing program owned and operated by Aimia Canada Inc. Visit [aeroplan.com](http://aeroplan.com) for complete terms and conditions of the Aeroplan Program. The Toronto-Dominion Bank and its affiliates are not responsible for the Aeroplan Program.

<sup>1</sup> 1.5 Bonus Aeroplan Miles (“Bonus Rate”) are earned for each \$1.00 in Purchases of gas (“Gas”) or travel and related travel products and services (“Travel”) charged to your TD Aeroplan Visa Business Credit Card Account (“Account”). Any returned items, refunds, rebates or other similar credits will reduce or cancel the Aeroplan Miles earned on the original Purchase. To earn this Bonus Rate, Purchases of Gas and Travel must be made at merchants classified through the Visa network with a Merchant Category Code (“MCC”) that identifies that merchant in the “gas” or travel category. Some merchants may sell Gas and Travel, or have separate merchants located on their premises that also sell Gas or Travel, but may not be classified with a Gas or Travel MCC and such Purchases will not earn this Bonus Rate. If you have questions about the MCC that applies to a Purchase, contact TD at 1-800-983-8472. Bonus Rate is only available on the first \$80,000 in net annual Purchases of Gas and Travel made from January 1 to December 31 each year on your Account. Once the maximum net annual amount has been reached, Purchases of Gas and Travel on the Account will not earn the Bonus Rate but will only earn Aeroplan Miles at the standard rate that applies to all other Purchases on the Account. This Bonus Rate offer is in place of and not in addition to the standard rate earned on Purchases made on your Account. Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer. <sup>2</sup> One (1) Aeroplan Mile is earned on each \$1.00 in Purchases charged to your TD Aeroplan Credit Card Account (“Account”). Credit for returned items, refunds, rebates or other similar credits will reduce or cancel the Aeroplan Miles earned by the amount originally charged to your 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 Aeroplan Miles. Please see the Aeroplan Terms for Your TD Credit Card section of the Cardholder Agreement for complete details on Aeroplan Miles earned on Purchases (a copy of your Cardholder Agreement is available at [tdcanadatrust.com/tdvisa/agreements](http://tdcanadatrust.com/tdvisa/agreements)). <sup>3</sup> The Toronto-Dominion Bank is not responsible for any Aeroplan Miles earned under this “earn miles twice” feature of the Aeroplan Program when the Aeroplan Membership Card is presented. See your Aeroplan Program for full details. Feature may be changed, withdrawn or extended at any time and cannot be combined with any other offer. <sup>4</sup> Business and business owner(s) are responsible for all transactions made on all Accounts issued in the name of the business, including those made by Additional Cardholders. <sup>5</sup> Including Air Canada, Air Canada Express and Air Canada Rouge. Does not apply to flights to Cuba or Air Canada Vacations. <sup>6</sup> Use of Aeroplan Miles to cover taxes, fees, charges and carrier surcharges associated with a flight reward booking (“Taxes, Fees, and Surcharges”) is in addition to the Aeroplan Miles required to redeem for an Aeroplan flight reward. Mileage levels required for the redemption of Taxes, Fees, and Surcharges may change without notice. Conditions, limitations and exclusions apply when using Aeroplan Miles to cover applicable Taxes, Fees, and Surcharges. For full details, please visit [aeroplan.com/flightrewardtermsandconditions](http://aeroplan.com/flightrewardtermsandconditions) <sup>7</sup> Conditions apply. All Air Canada benefits are fulfilled in whole or in part by Air Canada, or its designated affiliates or other third parties, and are subject to change at any time without notice. With the TD Aeroplan Visa Business Card, Air Canada benefits apply whenever the holder of the Card with the \$149 Annual Fee (“Primary Business Cardholder”) travels using an Aeroplan flight reward, only, on a flight operated by Air Canada, Air Canada Rouge or under the Air Canada Express banner. Flights operated by other airlines are not eligible. To access these benefits, the Primary Business Cardholder must redeem their Aeroplan flight reward (defined as Fixed Mileage Flight Rewards or Market Fare Flight Rewards) with miles from their Aeroplan account. Please allow two (2) weeks from receiving your Card for these Air Canada benefits to be activated. To access these benefits, the Primary Business Cardholder may be required to show their TD Aeroplan Visa Business Card to the Air Canada agent. Additional conditions apply and are outlined on [aircanada.com/tdbenefits](http://aircanada.com/tdbenefits) <sup>8</sup> Underwritten by TD Life Insurance Company and administered by Allianz Global Assistance. <sup>9</sup> Benefits, features and coverages are subject to conditions, limitations and exclusions, including a pre-existing condition exclusion in some cases, that are fully described in the Certificate of Insurance included with your TD Credit Cardholder Agreement. <sup>10</sup> Underwritten by Allianz Global Risks U.S. Insurance Company (Canadian Branch). <sup>11</sup> To be eligible for this insurance, your trip must be paid for in full using your TD Credit Card and/or Aeroplan Miles. <sup>12</sup> Underwritten by

TD Home and Auto Insurance Company. <sup>13</sup> Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card and/or associated Aeroplan Miles, cannot exceed 48 consecutive days and the rental agency’s Collision Damage Waiver coverage must be declined by the Cardholder. <sup>14</sup> To be eligible for this insurance, the item must be paid for in full using your TD Credit Card. <sup>15</sup> Provided by Avis Rent A Car System LLC. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions. <sup>16</sup> Provided by Budget Rent A Car System, Inc. Program terms are subject to change without notice. Certain blackout dates may apply. Offer subject to other terms and conditions. <sup>17</sup> The *Visa SavingsEdge* Program is provided by Visa Canada. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of this Program. <sup>18</sup> TD Auto Club Membership is provided by AXA Assistance Canada Inc., an independent third party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.

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<sup>®</sup> The Aeroplan logo and Aeroplan are registered trade-marks of Aimia Canada Inc.

<sup>TM</sup> Fixed Mileage Flight Rewards and Market Fare Flight Rewards are trade-marks of Aimia Canada Inc.

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