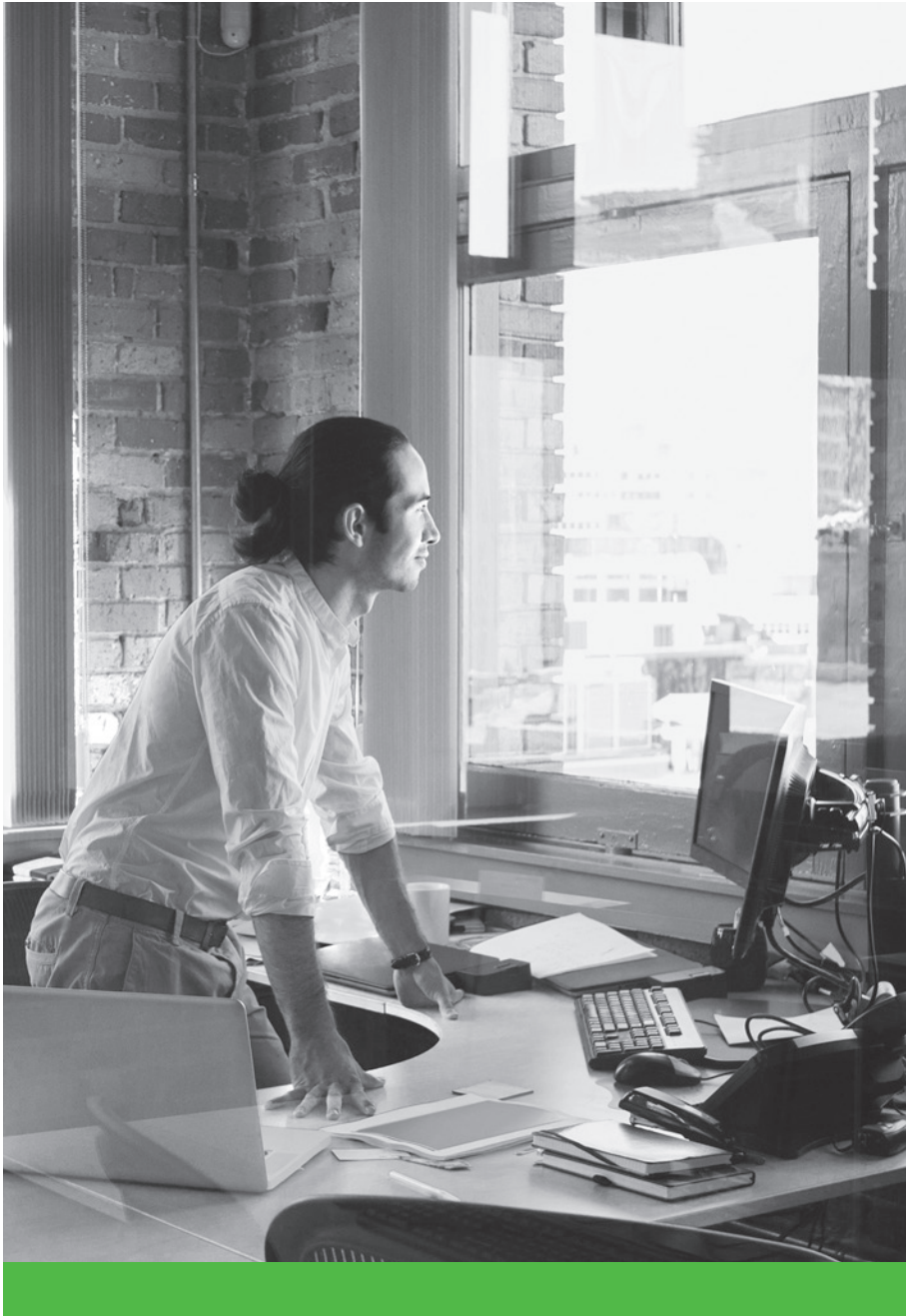




TD Business Visa\* Card

# Welcome Guide

Easily manage your business expenses and more.



Discover your TD Business Visa\* Card

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## Getting Started

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### Your new TD Business *Visa*\* Card

#### Quick steps to getting started and making the most of your Card

- **Learn more about the features and benefits of your TD Business *Visa*\* Card** by calling 1-800-983-8472 to speak with a Business Credit Card Specialist. Don't forget to sign your Card!
- **Update your Card as the primary card on your favourite mobile apps** like auto-reloads and transportation to enjoy convenience of your everyday business purchases.
- **Learn how to add your Card to [Apple Pay](#)** at [tdcanadatrust.com/applepay](http://tdcanadatrust.com/applepay) if you have an iPhone, to make convenient, everyday business payments with just a tap of your phone.
- **[Set up regularly recurring bill payments on your TD Business \*Visa\* Account with participating merchants](#)** to save time and avoid late fees with business bills paid automatically on their due dates.
- **[Register for online statements](#)** on EasyWeb to save time and stay organized.
- **[Download the TD app](#)** at [td.com/app](http://td.com/app) to view your TD Credit Card Account almost anywhere. Plus, you can bank at home, or on the go.

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## Business Card Benefits

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### Enjoy these business advantages and more:

- Conveniently access your TD Business *Visa*\* Account online.
- Separate your business and personal spending.
- Establish a credit history in your business's name.
- Access to a range of dedicated business solutions offered at TD.
- Discounts through the *Visa SavingsEdge*\* Program.
- Security and protection for your Card when you shop and travel.

### 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 the knowledgeable advice and solutions that are right for you.

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

### Enjoy discounts with *Visa SavingsEdge*\*

Get discounts of up to 25% on business purchases made through the *Visa SavingsEdge*\* Program<sup>1</sup>.

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

### Additional Cards

Easily apply for and manage additional Cards<sup>2</sup> for your employees.

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## Convenient services

- **Fast replacement Cards.** Report your lost or stolen Card immediately and the TD Credit Card Contact Centre will do its best to get a replacement Card to you wherever you are.
- **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 Canada Trust 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.
- **Staying connected to important people.** In the event of an emergency, messages can be forwarded to family members at home.

## Optional Business TD Auto Club Membership

With optional Business TD Auto Club Membership<sup>3</sup>, you will know that in the event of a road emergency, help is just a phone call away.

▷ [Find out more at tdcanadatrust.com/autoclub](https://tdcanadatrust.com/autoclub)



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## Insurance

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### Explore the insurance coverage included with your TD Business Visa\* Card

Your TD Business Visa\* Card comes with a number of great benefits that add convenience and security, wherever you go. See all the insurance types and other features you have access to below. Plus, you can purchase optional benefits and services to your TD Business Visa\* Card that are suitable for you.

#### Delayed and Lost Baggage Insurance<sup>4</sup>

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. Coverage is also provided if your baggage is lost by a Common Carrier. The total benefits payable in respect of both delayed and lost baggage are subject to a maximum of \$1,000 per covered person per trip.

#### Common Carrier Travel Accident Insurance<sup>5</sup>

**Travel protected in planes, trains and more.** You 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 to cover the full cost of your transportation.

#### Auto Rental Collision/Loss Damage Insurance<sup>6</sup>

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

## Purchase Security and Extended Warranty Protection<sup>7</sup>

You automatically have access to Purchase Security and Extended Warranty Protection, which includes coverage for most eligible new items you've purchased with your Card:

- Repair, replacement, or reimbursement should eligible items 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

## Enhance your TD Business Visa\* Card with optional benefits

### Optional TD Travel Insurance Coverages available to you

#### Apply for optional Travel Medical Insurance

When you're travelling, the last thing you want to worry about is your emergency medical coverage. As a TD Business Visa\* Cardholder, you have the option to purchase TD Travel Medical Insurance.<sup>8</sup> You'll enjoy:

- comprehensive emergency medical coverage for when you are travelling outside of your province or territory, whether internationally or within Canada;
- no out-of-pocket costs for eligible emergency medical expenses;
- 24/7 emergency medical assistance.

#### Apply for optional Trip Cancellation and Trip Interruption Insurance

Having Trip Cancellation and Trip Interruption Insurance<sup>9</sup> means that, if due to a covered cause such as an illness, injury and more, you need to:

- cancel your trip, we'll help you recover your trip expense;
- return home early, we'll cover the cost of your eligible return transportation.

For information about Travel Medical Insurance, or Trip Cancellation and Trip Interruption Insurance, and how to enroll, visit [tdcanadatrust.com/travelmedical](http://tdcanadatrust.com/travelmedical) or call **1-800-293-4941**.



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## Convenience

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### Enjoy the convenience of your TD Business Visa\* Card

Discover all the features that help make using your Card more convenient every day, from making everyday business purchases easier to providing assistance if you lose your Card.

### Emergency Travel Assistance Services<sup>10</sup>

Help is just a call away. With toll-free access to help in the event of 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 to obtain 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% off the lowest available base rates<sup>11,12</sup> in Canada and the U.S., and a minimum of 5% off the lowest available base rates<sup>11,12</sup> internationally, on qualifying car rentals at participating Avis and Budget locations.

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**Avis** You can reserve your Avis car rental by visiting [avis.com/tdcreditcards](https://avis.com/tdcreditcards). Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Business Visa\* Card

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**Budget** You can reserve your Budget car rental by visiting [budget.com/tdcreditcards](https://budget.com/tdcreditcards). Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Business Visa\* Card

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### 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 Cheques<sup>13</sup> anywhere cheques are accepted and the amount of your TD Visa Cheque will be processed directly to your TD Business Visa\* Card Account as a Cash Advance.

▷ **To learn more call 1-800-983-8472**

### Save time on regularly recurring bill payments

Set up regularly recurring bill payments on your Account with participating merchants for things like business software subscriptions and phone bills. You'll save time and avoid late fees when your bills are paid automatically on their due dates.

### Ways to pay

#### Save time with Apple Pay

Apple Pay is accepted in a growing number of shops, restaurants and other retailers. Many apps have also added Apple Pay to their accepted methods of payment. Just look for the Apple Pay or contactless payment symbols at the check-out.

▷ **[Learn how](https://tdcanadatrust.com/applepay) to add your Card at [tdcanadatrust.com/applepay](https://tdcanadatrust.com/applepay)**

#### Pay faster with Visa payWave\*

Visa payWave technology is the secure, convenient, contactless 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.

#### Shop online simply with Visa Checkout

Visa Checkout<sup>14</sup> makes it easy to pay online with your TD Credit Card. Sign up for Visa Checkout, a service available from Visa that simplifies the online checkout process. It's available anywhere you see the Visa Checkout logo.

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

## Manage your Account, your way

### TD Green Machine® ATMs

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

▷ [Find an ATM: Visit tdcnadatrust.com](#)

### EasyWeb® Online banking

Manage your Card Account easily online.

▷ [Login to EasyWeb at easyweb.td.com](#)

### 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.

▷ [Download the app at td.com/app](#)

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## Card Security

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### Explore your TD Business Visa\* Card fraud security features

Protecting the security of your Card should always be a priority. That's why your TD Business 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 & PIN technology provides an added level of security through the use of a Personal Identification Number (PIN).
- **Verified by Visa\*** provides you with increased security and convenience when you shop online.

### Personal Identification Number (PIN) security tips

- Choose a PIN you can remember that's difficult to guess. Don't use a phone number or 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 Canada Trust Green Machine ATM.

## Fraud protection (24-hour)

Our protection measures help protect you from credit card fraud. In the event that 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, or an Authorized User, performed a transaction on your TD Business *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.



- 1 The *Visa SavingsEdge* Program is provided by Visa Canada. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of this Program.
- 2 Business and business owners are jointly and severally liable for all charges made to each TD Business Card Account.
- 3 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.
- 4 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. 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.
- 5 Underwritten by Allianz Global Risks U.S. Insurance Company (Canadian Branch). Details of insurance benefits, including terms, conditions, limitations and exclusions are outlined in the Certificate of Insurance included with your TD Credit Cardholder Agreement.
- 6 Underwritten by TD Home and Auto Insurance Company. Car rentals must be charged in full to the Card, 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 car rental to confirm their insurance requirements. Refer to the Auto Rental Collision/Loss Damage Insurance section of your TD Credit Cardholder Agreement for rental exclusions and further details.
- 7 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.
- 8 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Travel Medical Insurance underwritten by TD Life Insurance Company. Some applications are subject to underwriting approval. 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 which is issued if accepted for enrollment. Travel Medical Insurance can be purchased by calling 1-800-293-4941, or visiting [tdcanadatrust.com](http://tdcanadatrust.com). Note that this optional insurance offers different benefits, on different terms and conditions, than the Travel Medical Insurance that is automatically included with other TD Credit Cards.
- 9 All TD Canada Trust customers including TD Credit Cardholders are eligible to apply for optional Trip Cancellation and Trip Interruption Insurance, underwritten by TD Life Insurance Company (medical covered causes) and TD Home and Auto Insurance Company (non-medical covered causes). 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. Trip Cancellation and Trip Interruption Insurance can be purchased by calling 1-800-293-4941 or by visiting [tdcanadatrust.com](http://tdcanadatrust.com). Note that this optional insurance offers different benefits, on different terms and conditions, than the Trip Cancellation/Trip Interruption Insurance that is automatically included with other TD Credit Cards.
- 10 Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only.
- 11 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/mile charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Avis Rent A Car System ULC.
- 12 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 refers to time and kilometre/mile

charges only. Taxes, fees and surcharges are extra. The Toronto-Dominion Bank is not responsible for any vehicles, services, discounts or other offers made available by Budget Rent A Car System, Inc.

<sup>13</sup> TD Visa Cheques ("Cheques") are processed as Cash Advances to your TD Canada Trust 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 Canada Trust credit account. Stop payments are not allowed on Cheques. See your TD Credit Cardholder Agreement for more details.

<sup>14</sup> The Visa Checkout service is made available through Visa. The Toronto-Dominion Bank and its affiliates are not responsible for the service including any offers made available to you through the service.

## More about your TD Business Visa\* Card

### Cardholder Agreement

For complete information about your Card, please refer to your Cardholder Agreement.

▶ [Download the PDF at www.td.com/businesscardagreements](http://www.td.com/businesscardagreements)

## Contact and Support

### Important Numbers

#### For more information about your Card:

TD Credit Card Contact Centre (7 a.m. to 12 midnight ET, seven days a week):

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

Outside Canada and 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):

Canada and U.S.: **1-888-347-3261**

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

#### For information on travel protection or to make a claim:

Travel Insurance:

Canada and U.S.: **1-866-374-1129**

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

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