



Effective March 1, 2016

PERSONAL ACCOUNTS AND RELATED SERVICE FEES	Current	New
Non-TD ATM Fee	\$1.50	\$2.00
Fee to cancel <i>Interac</i> ® e-Transfer	\$0.00	\$5.00
Fee for holding a post-dated cheque to be deposited in-branch ¹	\$0.00	\$5.00
Transfer fee - for the transfer of a TD Canada Trust Tax-Free Savings Account to another financial institution	\$0.00	\$75.00 + tax
NSF fee - where there are insufficient funds in your account for a payment on a TD credit product	Not applicable ²	Applicable

¹ Fee applies to any post-dated cheque given to the branch on or after March 1, 2016.

² NSF fee of \$48.00 if item is returned and \$5.00 if item is paid is currently not applicable to items drawn to pay TD Credit as a result of footnote K in the About Our Accounts and Related Services document that says: "Not applicable to TD credit. Please see TD credit agreement for NSF information." Footnote K will be deleted.



TD Canada Trust

About Our Accounts and Related Services

Effective July 25, 2015

Chequing Account	Monthly Fee	Transactions Included ¹	Additional Transaction and Handling Fees ²	Minimum Monthly Balance (MMB) ³ to waive Monthly Fee	Record Keeping Fees
TD Minimum Chequing Account	\$3.95 ⁴	12 transactions (including up to 2 Full Serve ⁵ Transactions)	Additional Transactions or Full Serve ⁵ Transactions..... \$1.25 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$2,000	Paperless..... Free Online Statements..... Free Statement..... Free Passbook ⁶ \$2.25/mth Cheque Image Return ⁷ \$2/mth
TD Every Day Chequing Account	\$10.95 (free for students) ⁸ (senior's rebate) ⁹	25 transactions	Additional Transactions..... \$1.25 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$3,000	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth Passbook ⁶ \$2.25/mth Cheque Image Return ⁷ \$2/mth
TD Unlimited Chequing Account	\$14.95 (senior's rebate) ⁹	Unlimited transactions	Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$4,000	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth Passbook ⁶ \$2.25/mth Cheque Image Return ⁷ \$2/mth
TD All-Inclusive Banking Plan	\$29.95 (senior's rebate) ⁹	Unlimited transactions	No additional fees	\$5,000	Paperless..... Free Online Statements..... Free Statement..... Free Passbook ⁶ Free Cheque Image Return ⁷ Free
Value Account ¹⁰	\$3.95	10 transactions	Additional Transactions..... \$1.25 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$2,000	Paperless..... Free Online Statements..... Free Statement..... Free Passbook ⁶ \$2.25/mth Cheque Image Return ⁷ \$2/mth
Plan 60 ¹⁰	Free	Unlimited transactions	Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	N/A	Paperless..... Free Online Statements..... Free Statement..... Free Passbook ⁶ Free Cheque Image Return ⁷ Free
Preferred Chequing Account ¹⁰	N/A	N/A	Transactions..... \$1.25 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$2,000 ⁺ ⁺ This MMB waives transaction fees only	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth Passbook ⁶ \$2.25/mth Cheque Image Return ⁷ \$2/mth

Savings Account	Debit Transaction ¹ and Handling Fees ²	Minimum Monthly Balance (MMB) ³ to waive fees	Record Keeping Fees
TD Every Day Savings Account	1 Free debit transaction per month Transfers ¹¹ Free All additional debit transactions..... \$2.00 each Handling Fees: Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	N/A	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth ⁺ Passbook ⁶ \$2.25/mth ⁺ (⁺ waived with MMB ³ of \$1,000)
TD High Interest Savings Account	All debit transactions..... \$5.00 each Handling Fees: Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$25,000	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth ⁺ Passbook ⁶ \$2.25/mth ⁺ (⁺ waived with MMB ³ of \$25,000)
TD ePremium Savings Account	Online Transfers ¹⁷ Free All additional debit transactions..... \$5.00 each Handling Fees: Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	N/A	Paperless..... Free Online Statements..... Free
Tier Savings Account ¹⁰ Companion Savings Account ¹⁰ TD Premium Bonus Account ¹⁰ TD Premium Savings Account ¹⁰	2 Free debit transactions per month Additional debit transactions..... \$1.25 each Handling Fees: Bill Payments & Transfers set up on a bill payment profile..... \$1.25 each Debit Payment Purchase..... \$1.25 each Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	\$25,000	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth ⁺ Passbook ⁶ \$2.25/mth ⁺ (⁺ waived with MMB ³ of \$500)
Youth Account ¹²	Unlimited debit transactions per month Handling Fees: Non-TD ATM..... \$1.50 each Foreign ATM (Inside U.S., Mexico)..... \$3.00 each Foreign ATM (Outside U.S., Mexico)..... \$5.00 each	N/A	Paperless..... Free Online Statements..... Free Statement..... Free Passbook ⁶ Free Cheque Image Return ⁷ \$2/mth



TD Canada Trust

About Our Accounts and Related Services

Effective July 25, 2015

Savings Account <i>Continued from previous page</i>	Debit Transaction¹ and Handling Fees²		Minimum Monthly Balance (MMB)³ to waive fees	Record Keeping Fees
High Interest TFSA Savings Account	No fees for debit transactions		N/A	Paperless..... Free Online Statements..... Free Statement..... Free
TD Wealth Private Banking Account¹³	TD Wealth Private Banking Monthly Fee	Transactions Included	Additional Transaction and Handling Fees	Record Keeping Fees
Chequing Account Savings Account U.S. Dollar Account ¹⁴	\$100.00 (includes up to 3 Private Banking Accounts)	Unlimited transactions	No additional fees	Paperless..... Free Online Statements..... Free Statement..... Free Passbook ⁶ Free Cheque Image Return ⁷ Free
U.S. Dollar Account¹⁴ <i>All fees charged in U.S. funds</i>	Debit Transaction¹⁵ Fees		Minimum Monthly Balance (MMB)³ to waive fees	Record Keeping Fees
U.S. Daily Interest Chequing Account	\$1.25 U.S. each		\$1,500 ⁺ + This MMB waives transaction fees only	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth Passbook ⁶ \$2.25/mth
Borderless Plan	\$4.95 U.S. per month Unlimited debit transactions per month (TD All-Inclusive Banking Plan rebate) ¹⁶		\$3,000	Paperless..... Free Online Statements..... Free Statement..... \$2.00/mth Passbook ⁶ \$2.25/mth

- ¹ Transactions/Debit Transactions include: withdrawals, transfers, cheques, pre-authorized payments, bill payments and Debit Payment purchases. For Debit Payment purchases at merchants outside of Canada who accept Visa Debit, the transaction amount will be converted to Canadian dollars based on the foreign exchange rate charged to TD Canada Trust and will include an additional fee equal to 2.5% of the converted amount. For NYCE[®] Debit Payment purchases, included in the currency exchange cost will be a conversion fee which is calculated by adding an additional 250 basis points to the interbank U.S. dollar exchange rate. For example, on a purchase of \$10 U.S. with an exchange rate of 1.3 the transaction amount will be \$13.25 CDN (\$10 x 1.325). Deposit transactions are free.
- ² Handling Fees are in addition to the applicable Transaction Fee. For foreign currency withdrawals performed at ATMs outside of Canada, the exchange rate includes an amount equal to 2.5% of the converted amount.
- ³ The applicable balance must be maintained each day of the applicable month to entitle you to the waiver of (i) the Monthly Fee for Chequing Accounts, (ii) the Debit Transaction Fee and the Non-TD ATM Handling Fee for TD High Interest Savings Account (the Foreign ATM Handling Fees and all Administration Fees are not subject to the waiver), and (iii) the Record Keeping Fees, where indicated.
- ⁴ Monthly Fee waived for seniors collecting the Guaranteed Income Supplement, beneficiaries of Registered Disability Savings Plans, Students enrolled in a full-time, post-secondary program and Youth under the age of majority in their Province of residence. EasyWeb[®] View Cheque Service is free for all TD Minimum Chequing Accounts.
- ⁵ Full-Serve transactions include in-branch transactions (e.g. withdrawals, transfers, or bill payments) performed by a bank employee at a branch (including by way of phone call to branch or mail/fax) or transactions performed via EasyLine by speaking with a banking specialist over the telephone.
- ⁶ Passbook recordkeeping no longer for sale.
- ⁷ Cheque Image Return is available for Canadian Dollar Chequing and Youth Accounts with Online Statements and Statement record keeping options only.
- ⁸ TD Every Day Chequing Account with Student Discount offered to customers enrolled in a full-time, post-secondary program. Proof of enrollment required. Student benefits last until the specified graduation date, after which customers may re-apply for benefits. If the customer does not re-apply, the benefits will automatically be removed.
- ⁹ Senior's rebate of 25% off the Monthly Fee (rounded up to the nearest \$0.05) for clients 60 and over.
- ¹⁰ Account no longer for sale.
- ¹¹ Transfers from the TD Every Day Savings Account to another TD Canada Trust personal Canadian dollar chequing or savings account registered in the same customer name are free except for transfers between accounts done by way of cheque or Interac[®] e-Transfer which are treated as Debit Transactions.
- ¹² The Youth Account is only available to persons under the age of 19. Youth Account will be converted to a TD Minimum Chequing Account, TD Every Day Chequing Account or TD Unlimited Chequing Account at the age of 19.
- ¹³ TD Wealth Private Banking products and services are offered by The Toronto-Dominion Bank.
- ¹⁴ Only deposits held in Canadian currency, having a term of five years or less and payable in Canada are insurable under the Canada Deposit Insurance Corporation Act - See deposit register for clarification.
- ¹⁵ U.S. Debit Transactions include withdrawals, transfers, cheques and bill payments. For U.S. Dollar Accounts, deposit transactions are free. Banking via ATM machines and Debit Payment Purchase is not available.
- ¹⁶ Rebate of \$3.00 U.S. on Borderless Plan monthly fee for customers that have maintained a TD All-Inclusive Banking Plan throughout the entire month.
- ¹⁷ Transfers from the TD ePremium Savings Account to another TD Canada Trust personal Canadian dollar chequing or savings account registered in the same customer name using EasyWeb[®] Internet Banking or the TD app are free. All other transfers between accounts are treated as Debit Transactions.

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Notes

- i. To compare bank account options, access the FCAC Account Selector Tool at www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx
- ii. Other Financial Institutions may charge fees for use of their ATMs.



Our Hold Funds Policy

Our "hold funds policy" applies to your personal deposit account with us. "Holding funds" means that when you deposit a cheque or other Instrument¹ at a branch, when you deposit a digital image or electronic representation of a cheque or other Instrument, or when you make *any* deposit through THE GREEN MACHINE[®], you may not be able to access the full amount of the funds from that deposit immediately.

The reason we have a hold funds policy is that a cheque is not the same as cash - it is a "promise to pay" by the party who wrote the cheque to you. If the party who wrote the cheque doesn't have sufficient funds in their account at their other financial institution, or if the cheque is fraudulent, that other financial institution can refuse to pay the cheque and return it unpaid to us. A hold period allows sufficient time for us to verify that the "promise to pay" can be carried out, i.e. that funds will be available from the other financial institution to pay the cheque.

Cheque cashing is essentially a credit decision - If we credit your account right away with the full amount of the cheque or other Instrument, we are granting you credit for that amount until we can verify that the promise to pay can be carried out. If the promise to pay is broken, we will need to recover the funds from you, as we would for any other loan given to you. This may happen even after the hold has been released.

As it is a credit decision, **our hold funds policy is applied differently for each customer**. The first time you receive your TD Access Card, your initial "deposit hold limits" will be determined by us - deposit hold limits determine **how much** of any deposit will be subject to a hold. We will assess your creditworthiness in setting your deposit hold limits, by considering several factors including your credit history with us and with other financial institutions, the length of time you have banked with us, and the current status of your existing accounts with us. We will review and may adjust your deposit hold limits from time to time.

If your deposit is subject to a hold, the full amount of the deposit will be reflected in your account balance right away. However, your ability to access all of those funds ("full hold"), or a portion of them ("partial hold"), will be restricted. You will be unable to withdraw money from the funds being held, and we will not pay any of your cheques or pre-authorized debits from those funds, until the funds are released at the end of the hold period. If we determine that the promise to pay is broken, we will promptly proceed to debit the amount of the cheque or other Instrument from your account. Until you have established a satisfactory long-term relationship with us, it is likely that your deposits may be subject to a full or partial hold.

We may at any time advise you that we are placing a full or partial hold on a particular cheque or other Instrument presented by you, whether or not you have been given deposit hold limits. That decision will depend on the amount and the issuer of the cheque or other Instrument, the institution on which the cheque or other Instrument has been drawn, the characteristics of the cheque or other Instrument being presented, your deposit hold limits (if any), as well as the amount of funds already in your account.

We may also accept cheques or other Instruments from you on a "collection" basis only - this means that the funds will be credited to your account **only** if and when payment for the items has been received by us from the other financial institution.

We would encourage you to enrol in direct deposit programs, where available, for funds being deposited to your account, as no hold is placed on the money deposited.

The maximum duration of the hold period will be for the following number of business days² after the day of the deposit:

	Maximum if deposited in branch	Maximum if deposited in any other manner (e.g., ATM, digital cheque image deposits)
Cheques or other Instruments issued in Canadian dollars that are encoded with magnetic ink character recognition, are not damaged or mutilated, are drawn on a Canadian financial institution including TD Canada Trust and deposited to:		
• Accounts opened less than 90 days	5	6
• Accounts that have been open for 90 days or more:		
- Cheques up to and including \$1500.00	4	5
- Cheques greater than \$1500.00	5	6
Cheques or other Instruments issued in U.S. dollars drawn on a Canadian ³ financial institution	5	6

We may extend the maximum hold period if we have reasonable grounds to believe there may be illegal or fraudulent activity in relation to the account or if the cheque or other Instrument is dated at least 6 months prior to the date of the deposit.

After the expiry of the hold period, you may access the funds. However, our release of the funds to you does not mean that the cheque or other Instrument cannot be returned for another reason. If it is returned after the hold period, we may charge the amount of the cheque or other Instrument to your account.

¹ Instrument means a cheque, bank draft, money order or other bill of exchange, order for payment, promissory note, security, electronic debit or credit or other payment instrument (whether negotiable or non-negotiable), including pre-authorized deposits or debit payments, presented or made in any of our banking channels.

² Business day means Monday to Friday, excluding any days that are statutory holidays in the Province of Ontario.

³ The estimated hold period for cheques or other Instruments is 15 days if they are drawn on a U.S. financial institution, and 30 days if they are drawn on a financial institution located outside Canada or the U.S. However, these U.S. and international hold periods are estimates and apply where we have credited the funds to your account. We may extend such hold periods if payment for the cheques or other Instruments has not been received by us from the U.S. or foreign financial institution within that initial maximum hold period.

Deposit Account Issuers

Chequing/Youth Accounts* - Offered by TD Bank.

Savings Accounts (except Youth Account)* - Offered by TD Mortgage Corporation except for customers in British Columbia or Yukon, to whom it is offered by TD Pacific Mortgage Corporation. All guaranteed by TD Bank.

U.S. Dollar Accounts* - Offered by TD Bank.

*Accounts open at Canada Trust prior to conversion to TD Canada Trust are issued by The Canada Trust Company.

Your Concerns Matter To Us

At TD Canada Trust, we're committed to providing you with superior service and to answering any questions you have about our products. If we don't meet your expectations, please let us know. We'll do our best to satisfy you.

If you have a concern, please talk to the TD Canada Trust representative with whom you usually deal. The representative is there to help, is prepared to look into your concern promptly and will try to resolve it to your satisfaction.

If you require additional information about our complaint process, please refer to our customer complaints brochure.



Account Related Information and Administration Fees

The following fees are in addition to any applicable Transaction Fees. A number of these fees are waived with some accounts. Full details available at www.tdcanadatrust.com/accounts.

Cheque / Payment Services

Cheque Certification ^A :	
Account Holder.....	\$10.00
Non-Account Holder.....	\$15.00
NSF items due to insufficient funds in an account ^{A, K} :	
If returned.....	\$48.00
If paid.....	\$5.00
	plus overdraft interest charges
Stop Payment ^A (cheque or pre-authorized payment).....	\$12.50
Writing a cheque on a non-chequing account.....	Free
Cheque Not Written in Currency of Account ^A	\$20.00
Using a non-MICR encoded cheque.....	Free
EasyWeb [®] View Cheque Service ^B	Free
Cashing Cheques (drawn on TD Canada Trust accounts) for non-customers.....	\$5.00
(Does not apply to Federal Government cheques and other payment instruments)	

Account Maintenance

Interim Statements (Branch and ATM).....	Free
Passbook update.....	Free
Account enquiry.....	Free
Transfer of funds (via phone call to branch or mail/fax) ^C	Free
Certificate of Balance/Customer Account Confirmation.....	Free
Account Balance transferred to another Financial Institution.....	\$15.00

Bill Payments

Pay a Canadian Bill in branch (paid by cheque or cash).....	\$1.00
Pay a U.S. Bill (EasyWeb, TD app) ^{A, G, H}	\$2.50

Searches / Notices^A

Investigations, copies of items less than 90 days old (e.g. copy of account history, cheque copies ^B , transaction receipts).....	Free
Investigations, copies of items more than 90 days old (e.g. copy of account history, cheque copies ^B , transaction receipts).....	\$15.00 per request
Dormant, inactive and unclaimed account fees:	
2 year dormant fee.....	Free
5 year dormant fee.....	Free
9 year dormant fee.....	Free

Overdraft Protection^A

Overdraft protection is available on Chequing and U.S. Dollar Accounts^D, subject to credit approval and covers cheques, pre-authorized payments, transfers between accounts, Debit Payment Purchases, ATM / Telephone / Web withdrawals, transfers, bill payments, up to your approved overdraft limit:

- Overdraft Protection: We will charge you a monthly \$4 fee for the use of overdraft protection for all or part of a month, per account, plus applicable interest charges.
- Pay As You Go Overdraft Protection: We will charge you a \$5 fee for each overdraft transaction to a maximum of \$5 per day, plus applicable interest charges.

Note: Our standard rate of interest for overdrafts not covered by Overdraft Protection is 21% per annum, plus a \$5.00 Presentment Fee for each overdraft transaction.

TD Coin Counter

TD Personal Banking Customer.....	Free
Non-TD Customer.....	8% of Coin Total

Safety Deposit Boxes

Size ^E	Price ^F
Small (1.0 - 9.0 sq. inches).....	\$60.00
Medium (9.1 - 17.5 sq. inches).....	\$85.00
Large (17.6 - 27.0 sq. inches).....	\$125.00
X-Large/Super Large (27.1 sq. inches and greater).....	\$5.00/sq. inch
Annual Billing Fee notice.....	\$5.00
Late payment fee.....	\$5.00
Drilling Fee.....	\$200.00
Replacement Key.....	\$50.00

Interac[®] e-Transfer

Send an Interac e-Transfer.....	\$1.50 per transfer ^G
Receive an Interac e-Transfer.....	Free

Visa Direct^{A, G, H}

In Canada.....	\$1.50
International (up to \$1,000).....	\$8.95
International (over \$1,000).....	\$12.95

Collection Items

Canadian dollar or U.S. dollar cheque sent for re-presentment within Canada.....	\$30.00
(other Bank charges may apply)	
Outgoing Cheque Collection ^A - Canadian dollar, U.S. dollar or Foreign currency cheque payable outside of Canada.....	0.20% of cheque amount
Min \$30.00/Max \$150.00	
(other Bank charges and out-of-pocket expenses may apply)	

Foreign / International Wire Transfers and Services^H

Outgoing Money Wire Transfers	
Canadian, U.S. (fee in same currency)	
Foreign (fee in Canadian equivalent):	
\$10,000 CDN or less.....	\$30.00
\$10,000.01 to \$50,000.....	\$50.00
Greater than \$50,000 CDN.....	\$80.00
(Foreign Bank charges may apply)	
To TD Canada Trust branches.....	\$16.00
Incoming Money Wire Transfers (Network Fee) ^I :	
Canadian/Foreign.....	\$17.50
U.S.....	\$17.50 (U.S.)
Wire Investigation fee for non-Bank error.....	\$40.00/hour
(\$25.00 minimum charge)	
Returned Foreign Deposit.....	\$15.00

Drafts^{H, J}

Any Canadian, U.S., Foreign/International Draft.....	\$7.50
Request for refund or replacement of lost or stolen draft.....	\$10.00

Retirement Savings Plans (RSP)

Price^F

There are no set up fees or annual fees for TD Canada Trust RSPs.

Withdrawal Fee:

For Plans open 180 days or less.....	\$100.00 per withdrawal
For Plans open more than 180 days.....	\$50.00 per withdrawal
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
Transfer Fee does not apply to transfers between investment options within the Plan or to another TD Bank Group Registered Plan.



Account Related Information and Administration Fees (continued)

Travellers Cheques

Purchase Travellers Cheques:	
Regular.....	1% commission
Dual signature.....	1.75% commission
Cashing Travellers Cheques for non-customers:	
American Express® travellers cheques.....	Free
Any other travellers cheques.....	\$3.00

A Charged in the currency of account.
B Applies to all Canadian Chequing, Savings and Line of Credit accounts with cheque writing option. For Private Banking accounts with Rapid Recognition Chequing, U.S. account cheque images may not be available. Paperless Record Keeping is not available for Line of Credit accounts.
C Charge may apply to Full Serve transactions via phone, mail, or fax to branch for a TD Minimum Chequing Account.
D Pay As You Go Overdraft Protection is not available on US Dollar Accounts.
E Some sizes not available at some branches.
F Plus GST, HST, QST as required by Federal and Provincial legislation.
G Regular account transaction fees may apply.
H Foreign exchange conversion may apply, in which case we may earn revenue on the conversion.
I Excludes a faxed or mailed copy of transfer details - see Searches / Notices.
J Foreign Bank and communication charges may apply. Fee may be charged in the currency of the payment source.
K Not applicable to TD credit. Please see TD credit agreement for NSF information.
All trade-marks are the property of their respective owners.
® The TD logo and other TD trade-marks are the property of The Toronto-Dominion Bank.