



TD EMERALD FLEX RATE CARD

MRS DORIS N ROSADO 4520 05XX XXXX 8760

STATEMENT DATE: November 14, 2022 **1 OF 2**

PREVIOUS STATEMENT: October 14, 2022

STATEMENT PERIOD: October 15, 2022 to November 14, 2022

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$9,388.71
OCT 25	OCT 26	APPLE.COM/BILL 866-712-7753	\$1.46
NOV 4	NOV 7	SQUARE ONE INSURANCE SERV VANCOUVER	\$24.72
NOV 4	NOV 7	PAYMENT - THANK YOU	-\$220.00
NOV 14	NOV 14	RETAIL INTEREST	\$139.26
NOV 14	NOV 14	CASH INTEREST	\$0.07
NET AMOUNT OF MONTHLY ACTIVITY			-\$54.49
TOTAL NEW BALANCE			\$9,334.22

TD MESSAGE CENTRE:

CONTACT INFORMATION

Customer Service/Lost & Stolen	1-800-983-8472
TTY Inquiries (with hearing loss)	1-866-704-3194

PAYMENT INFORMATION

Minimum Payment	\$149.33
Payment Due Date	Dec. 09, 2022
Credit Limit	\$15,100
Available Credit	\$5,765
Annual Interest Rate: Purchases	17.20%
Cash Advances	17.20%

Estimated Time to Pay

The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is: 76 year(s) and 8 month(s).

CALCULATING YOUR BALANCE

Previous Balance	\$9,388.71
Payments & Credits	\$220.00
Purchases & Other Charges	\$26.18
Cash Advances	\$0.00
Interest	\$139.33
Fees	\$0.00
Sub-total	\$165.51
NEW BALANCE	\$9,334.22



TD CANADA TRUST
P.O.B /C.P. 611
AGINCOURT, ONTARIO M1S 5J7

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$9,334.22	\$149.33	Dec. 09, 2022	\$

TD EMERALD FLEX RATE CARD

Account Number: 4520 05XX XXXX 8760

1. Payments can be made via:

- EasyLink™ Telephone Banking
- EasyWeb™ Internet banking
- The Green Machine®
- TD Canada Trust Branch
- Mail

2. Make cheques payable to TD Canada Trust.

3. Detach and return with payment

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MRS DORIS N ROSADO
1526-2 EVA RD
TORONTO ON M9C 2A8

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What is the minimum payment and the Payment Due Date? Your minimum payment and the Payment Due Date is set out on the front of the statement under the heading "Payment Information". It is also found on the payment slip. The Primary Cardholder must pay at least the minimum payment amount by the Payment Due Date shown on this statement. You must make payments in the currency of the Account. If you make a payment to the Account in a foreign currency, we may reject this payment or convert your payment to the currency of the Account. To learn more about how we will convert a payment that is not made in the currency of the Account, see your Cardholder Agreement. **For customers with an active TD Payment Plan**, you must pay your Required Payment (which is your Minimum Payment less any Monthly Plan Payment Amounts due by the Minimum Payment Due Date).

How do you make a payment? See the front of the statement or your Cardholder Agreement to learn how you can make a payment. The Primary Cardholder must select a payment method that makes sure we receive the payment so that we can post it to the Account on or before the Payment Due Date. We must receive your payment so that we can post it to the Account on or before each Payment Due Date shown on the Account statement.

How do we apply your payment? See your Cardholder Agreement (**and TD Payment Plan Amending Agreement if you have any Payment Plans**) to learn how we apply payments to the Account.

What happens if the Payment Due Date falls on a Saturday, Sunday or public holiday? If the Payment Due Date falls on a Saturday, Sunday or a public holiday recognized by us, we will extend the Payment Due Date to the following business day. However, any applicable interest will still apply to an outstanding Balance during this period.

What is the amount that must be paid to get the benefit of a Grace Period? You have a minimum **21**-day interest-free Grace Period for **new** Purchases and fees (other than Cash Advance fees or Balance Transfer fees) that appear for the first time on the Account statement ("New Purchases"). This means that if you pay the outstanding New Balance shown on the Account's statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged interest on New Purchases. The Grace Period does not apply to:

- Purchases and fees that appear on previous Account statements,
- Cash Advances (including Balance Transfers, TD *Visa* Cheques and Cash-Like Transactions), Cash Advance fees, Balance Transfer fees and TD *Visa* Cheque fees.

For Payment Plans Only: If you have Payment Plan(s), you will receive an interest-free Grace Period on New Purchases (excluding New Purchases that you have put into a Payment Plan) if you pay the "Grace Period Payment Amount" on or before the Payment Due Date. If you have any active Payment Plans, your "Grace Period Payment Amount" will be calculated as follows:

- New Balance on your monthly statement, minus your Total Payment Plans balance that is shown on your monthly statement, plus your Total Monthly Payment Plan Amount(s) that are due on your monthly statement.

However, if you move a purchase that has already appeared on your monthly statement into a TD Payment Plan prior to the Payment Due Date of that monthly statement, the Grace Period Payment Amount will be:

1. **If you do not have an active Payment Plan on your current monthly statement:** The New Balance shown on that monthly statement minus the purchase amount(s) converted into a Payment Plan; or
2. **If you have active Payment Plan(s) on your current monthly statement:** The Grace Period Payment Amount will be the Grace Period Payment Amount figure that is already shown on your monthly statement minus the new purchase amounts(s) moved into a Payment Plan. For greater certainty, after you convert the new purchase into a new TD Payment Plan, the amount of the new TD Payment Plan will not be included in the TD Payment Plans balance that is used to calculate the Grace Period Payment Amount that is due by the Payment Due Date of that monthly statement.

For TD Venture Line of Credit Only: We charge interest on the amount of all Transactions including Purchases, Cash Advances (including Balance Transfers, Cash-Like Transactions, and TD *Visa* Cheques) and all fees or other amounts charged to the Account from the transaction date until that amount is paid in full. **There is no interest-free Grace Period.**

How do we calculate and charge interest? If interest applies, you can find the total interest charged, and the associated interest rates, on the front of your monthly statement. To learn more about how we calculate your interest, see your Disclosure Statement and Cardholder Agreement.

What is your estimated time to pay? Paying more than the minimum payment will decrease the amount of interest you pay and reduce the time it takes to repay your Balance. If you have a Balance, we provide you an estimate of the length of time it will take you to pay the Balance in full as of the statement date. You can find this on the front of the statement. If you only pay the minimum payment, the estimate is based on the following assumptions: (i) that we receive the minimum payment on this statement, and the minimum payment on all subsequent statements, on the Payment Due Date on those statements (not prior to that date); (ii) that each month, we receive on more than the minimum payment; and (iii) a 360-day year. Our estimate is based on the current interest rates that apply to your Balance as a statement date (including any promotional rates for any promotional period and the rate that will apply after that promotional period has expired). This estimate will change each month if any other assumptions in (i) and (ii) are not met, the Balance that appears on your statement changes or if the rates that apply to your Account changes. Our estimate does not include any Transactions that have not yet posted to your Account and that are not included in the Balance that appears on this statement.

What are your rights and obligations regarding any billing error found on this statement? This statement describes each Transaction and discloses each amount credited or charged, including interest, and the dates when those amounts were posted to the Account. You must review the Account statements and contact us about any errors within **30** days from the statement date so that we can immediately investigate them. If you do not contact us about errors within **30** days from the statement date, then:

- We will consider all Transactions and payments to be correctly posted to the Account and our Records to be correct (except for any amount that we credited to the Account in error); and
- You may not make a claim against us at a later date in respect of any items or amounts posted to the Account.

If you have a dispute with a merchant relating to a Transaction posted to the Account that appears on this statement, you must first attempt to settle the problem directly with the merchant. To learn how to manage a dispute with a merchant, see your Cardholder Agreement or visit www.td.com.

How do you contact us for more information about the Account or if you would like to report a lost/stolen Card?

Call us:

- Toll-free: **1-800-983-8472**
- Collect: **416-307-7722**

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SPECIAL OFFERS AND INFORMATION

MRS DORIS N ROSADO



Before you pack, consider TD Travel Medical Insurance.

Travel within Canada with TD Travel Medical Insurance. When visiting another province, outside of your province of residence, TD Travel Medical Insurance includes coverage for emergency prescriptions, medical equipment, ambulance services, and more. You can get up to \$5 million emergency medical coverage, and our advisors are ready 24/7 to provide emergency assistance. When you're ready to travel again, consider adding TD Travel Medical Insurance to your packing list. It could make for a better trip.

Visit td.com/travelinsurance to learn more.

Conditions and Limitations apply.

Save with Avis.

Save a minimum of 10% off base rates* in Canada and the U.S., and a minimum of 5% off base rates* internationally, at participating locations. Reserve at avis.com/tdcreditcards. Quote **AWD #C078400**.

*Terms apply.

Save with Budget.

Save a minimum of 10% off base rates* in Canada and the U.S., and a minimum of 5% off base rates* internationally, at participating locations. Book at budget.com/tdcreditcards. Quote **BCD #A331700**.

*Terms apply.