



TD Venture Line of Credit® Visa* Card Welcome Guide



The combined power of a line of credit and a credit card.



Discover your TD Venture Line of Credit® Visa* Card

Getting Started	3
Business Card Benefits	4
Insurance	6
Convenience	7
Card Security	10
Contact and Support	14

Getting Started

Your new TD Venture Line of Credit® Visa* Card

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

- **Activate your TD Venture Line of Credit® Visa* Card** simply by calling the number on the sticker found on your new Card, then follow the prompts. 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 the convenience of your everyday business purchases.
- **Learn how to add your Card to Apple Pay** at 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 Venture Line of Credit® 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 at easyweb.td.com to save time and stay organized.
- **Download the TD app** at td.com/app to view your TD Credit Card Account almost anywhere. Plus, you can bank at home, or on the go.

Business Card Benefits

Enjoy these business advantages and more:

- Conveniently access your TD Venture Line of Credit® *Visa** Account online.
- Separate your business and personal spending.
- Establish a credit history in your business's name.
- Access 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**

Enjoy discounts with *Visa SavingsEdge**

Get discounts of up to 25% for business purchases made through the *Visa SavingsEdge** Program¹.

▷ **Learn more at VisaSavingsEdge.ca**

Additional Cards

Easily apply for and manage additional Cards² for your employees.

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 Membership³, 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



Insurance

Enhance your TD Venture Line of Credit® Visa* Card with optional benefits

Apply for optional Travel Medical Insurance⁴

When you're travelling on business, the last thing you want to worry about is your emergency medical coverage. As a TD Venture Line of Credit Visa* Cardholder, you have the option to purchase TD Travel Medical Insurance. 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 Insurance⁵

Having Trip Cancellation and Trip Interruption Insurance 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 or call **1-800-293-4941**.

Convenience

Enjoy the convenience of your TD Venture Line of Credit® 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.

Save with Avis Rent a Car and Budget Rent a Car rates

Save a minimum of 10% off the lowest available base rates^{6,7} in Canada and the U.S., and a minimum of 5% off the lowest available base rates^{6,7} internationally, on qualifying car rentals at participating Avis and Budget locations.

Avis You can reserve your Avis car rental by visiting avis.com/tdcreditcards Quote **Avis Worldwide Discount (AWD) #C078400** at time of reservation and charge the full rental to your TD Venture Line of Credit® Visa* Card

Budget You can reserve your Budget car rental by visiting budget.com/tdcreditcards. Quote **Budget Customer Discount (BCD) #A331700** at time of reservation and charge the full rental to your TD Venture Line of Credit® Visa* Card

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 Cheques⁸ anywhere cheques are accepted and the amount of your TD Visa Cheque will be processed directly to your TD Venture Line of Credit® 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 to add your Card at 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*⁹

Visa Checkout 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**



Manage your Account, your way

TD Green Machine® ATMs

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

▷ **Find an ATM: Visit tdcanadatrust.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**

Card Security

Explore your TD Venture Line of Credit® Visa* Card fraud security features

Protecting the security of your Card should always be a priority. That's why your TD Venture Line of Credit® 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 Venture Line of Credit® 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 Primary Cardholder remains liable for all charges to the Account, including those made by an Additional Cardholder.
- 3 TD Auto Club is provided by Dominion Automobile Association (2004) Limited, an independent third-party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility in respect of these services.
- 4 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/travelmedical. 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.
- 5 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/travelmedical. 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.
- 6 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.
- 7 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.
- 8 TD *Visa* Cheques (“Cheques”) are processed as Cash Advances to your TD 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 credit account. Stop payments are not allowed on Cheques. See your TD Credit Cardholder Agreement for more details.
- 9 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 Venture Line of Credit® Visa* Card

Cardholder Agreement

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

▶ **Download the PDF at 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**

* Trademark of Visa International Service Association and used under license.

All trade-marks are the property of their respective owners.

® The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

