



TD Wealth Private Banking

Benefits Overview



TD Wealth Private Bankers

A Private Banker provides proactive advice and responsive service to help ensure specific banking needs are met as part of an overall wealth management strategy.

In addition to the services of a Private Banker, each TD Wealth Private Banking Plan¹ includes an exceptionally comprehensive package designed to provide valuable money-saving benefits for a fixed monthly fee of \$100.

Three primary accounts are offered:

Private Banking Chequing Account

Private Banking Savings Account

Private Banking US Dollar Account

Benefits at a Glance

- TD Private Access Card
- Unlimited Transactions
- Free cheque certification/stop payments
- Free Small Safety Deposit Box or equivalent discount on larger box – Subject to availability and applicable taxes
- Free Bank Drafts
- Free personalized cheques
- Branch Commission discounted on wire payments sent from personal accounts
- Free to send or request money with Interac etransfer[®]

¹The benefits under the TD Wealth Private Banking Plan will only be applicable as long as a Private Banking Chequing, Savings, or USD account is open

Access to your account	• Use your TD Private Banking Access Card for purchases with Interac in store and Visa Debit online. • Make no-fee cash withdrawals from any TD ATM or from a TD branch in Canada. No TD fee at non-TD ATMs in Canada. • Make Canadian bill payments from your account in a TD branch, through TD EasyLine Telephone Banking, EasyWeb Internet banking and TD app. • Set up pre-authorized payments.
Digital/phone banking services	• 24/7 access to EasyWeb Internet banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee. • Receive notification of suspicious account activity using TD Fraud Alerts. • Use your smartphone for in-store purchases in Canada using mobile wallet apps, such as Apple Pay. • Receive online account statements and access to your account details and images of the cheques you've written that have been cashed. • Use our personal expense management tool through the TD MySpend app. • Deposit cheques using TD Mobile Deposit on your smartphone. • 24/7 priority access for EasyLine, Credit Cards, and Unrecognized Transactions telephone services.
Credit Cards	• Annual Fee for the Primary Cardholder and one Additional Cardholder waived for one of select TD Credit Cards². Including: - TD First Class Travel® Visa Infinite Card - TD Platinum Travel Visa Card - TD Cash Back Visa Infinite Card - TD® Aeroplan® Visa Infinite Card - TD® Aeroplan® Visa Platinum - TD US Dollar VISA Card
Overdraft Protection Service	No monthly service fee on Monthly Plan Overdraft Protection; subject to credit approval.
Credit Solutions	• Personalized solutions for Loans, Personal Lines of Credit, TD Home Equity FlexLines, and Mortgages. • Bespoke credit solutions for investment strategies and estate planning, including avenues to borrow against an investment portfolio &/or a whole life insurance policy.

²Annual fee waived only for Primary Cardholder for the selected TD Credit Card Account(s) and only one Additional Cardholder for the same Account(s) as long as TD Wealth Private Banking Plan account is open. All other fees, rates and charges applicable to the Account continue to apply.