

## IMPORTANT CREDIT CARD TERMS AND CONDITIONS

Rates, fees, and other important costs of the TD Cash Rewards<sup>SM</sup> Credit Card are disclosed below. Additional fees and account terms are described in the Credit Card Agreement that will be enclosed with the card if a card is issued. TD Bank, N.A. ("we," "us," "our," and "TD Bank") is the issuer of the TD Credit Cards. TD Bank may change the terms disclosed below and in the Credit Card Agreement (together, the "Agreement") at any time subject to applicable law. For example, we may add new terms and fees before or after the Account is opened in accordance with the Agreement, based on information in your credit report, market conditions, or our business strategies.

If you apply for a TD Cash Rewards<sup>SM</sup> Credit Card and are approved, you will receive either a Visa Signature card if your approved credit limit is \$5,000 or greater or a Visa Platinum card if your approved credit limit is less than \$5,000. Both Signature and Platinum cards have the same terms and conditions, however our Signature card comes with added Visa Signature benefits such as complimentary 24/7 concierge, access to exclusive events, special shopping perks and more.

The information about the costs of the card described below is accurate as of March 1, 2014. This information may change after that date. To find out what may have changed, please call TD Bank at 1-888-561-8861 or write to TD Card Services, P.O. Box 84037, Columbus, GA 31908-4037.

New York Residents may contact the New York State department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services 1-800-518-8866 or <http://www.caradratings.com/credit-card/all-credit-cards>.

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>9.24% to 23.24%</b> based on your creditworthiness. All APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers <sup>1</sup>	<b>0%</b> introductory APR for 12 months after Account opening. After that, your variable APR will be <b>9.24% to 23.24%</b> based on your creditworthiness. All APRs will vary with the market based on the Prime Rate.
APR for Cash Advances <sup>2</sup>	<b>23.24%</b> This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

FEES	
Annual Fee	None
Transaction Fees: • Balance Transfers <sup>1</sup> • Cash Advances <sup>2</sup> • Foreign Transactions <sup>3</sup>	<b>Either \$10 or 4%</b> of the amount of each transfer, whichever is greater. <b>Either \$10 or 5%</b> of the amount of each cash advance, whichever is greater. <b>3%</b> of each transaction in U.S. dollars.
Penalty Fees: • Late Payment	Up to <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including Current Transactions)."

**Loss of Introductory APR:** If your payment is 60 days past due, you may lose your introductory APR and receive the APR for balance transfers which would apply to all balance transfer balances on the Account.

**Annual Percentage Rate (APR) for Purchases:** is based on the Prime Rate as published in *The Wall Street Journal*. For exact pricing, please refer to the Personal Credit Card Agreement.

**Index:** The APRs that apply to your Account are subject to change each Billing Cycle with changes to the Index. The Index is the Prime Rate (U.S.) published in the Money Rates section of *The Wall Street Journal*.

**Margins:** For Purchases, 5.99% to 19.99% will be added to the Prime Rate; for Balance Transfers, 5.99% to 19.99% will be added to the Prime Rate; for Cash Advances, 19.99% will be added to the Prime Rate.

**USA Patriot Act:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**1 Balance Transfers:** You may be able to transfer balances from eligible credit card accounts to your TD credit card account. We may limit the number and types of credit card accounts from which we will allow Balance Transfers, and the times, manner, and circumstances in which Balance Transfers may be requested. All Balance Transfers are subject to the available credit limit for the TD credit card account. The minimum Balance Transfer amount is \$250 (plus the 4% Balance Transfer transaction fee). Should your balance transfer request be approved, the 4% balance transfer transaction fee will be calculated and the charge will appear on your first monthly billing statement following the transfer, and will be due in full on the payment due date specified on that statement. Any applicable balance transfer fee(s) will be deducted from your available credit limit until paid. Balance Transfers may not be used to pay amounts that are owed to TD Bank. We will generally process Balance Transfer requests in the order we receive them or in the order listed in your request. It may take 2 to 4 weeks to process a Balance Transfer request after your account is opened. If the total amount of Balance Transfers requested exceeds the then-available credit limit for the account, we may refuse to process the requested Balance Transfer(s). You should continue paying each of your creditors until a requested Balance Transfer appears on the applicable account statement sent to you by your creditor. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact the other creditor directly. Transfers requested with Convenience Checks are processed as Cash Advances, not as Balance Transfers. If you have a dispute with a creditor and pay that creditor with a Balance Transfer or Convenience Check, you may lose certain dispute rights with that creditor.

**2 Cash Advances** obtained from a financial institution, an automated teller machine, or any other party that agrees to honor the credit card for cash advance purposes, and all Convenience Checks (including Convenience Checks used to transfer balances) posted to your Account are considered Cash Advances.