



TD® Aeroplan®

Good news! You may be eligible for these bonus offers



Below are your exclusive welcome offers worth up to **85,000 Aeroplan Miles**, plus a special small business offer for an additional **30,000 Aeroplan Miles**.

Chequing Account **25,000 miles¹**

Enjoy one of two unlimited-transaction chequing accounts for a monthly fee and a selection of money-saving services. You'll also enjoy up to \$504² in account features with a TD Unlimited Chequing Account, and up to \$620³ in account features with a TD All-Inclusive Banking Plan.

- Open a new TD All-inclusive Banking Plan or Unlimited Chequing Account in your name during the period from August 5 to October 31, 2014; and
- Apply for overdraft protection on the Chequing Account by October 31, 2014; and
- Complete two of the following three activities by December 12, 2014 for the new Chequing Account that has been opened:
 - a. A direct deposit to the Chequing Account;
 - b. A monthly Pre-authorized Debit from the Chequing Account; or
 - c. An online bill payment from the Chequing Account either through EasyWeb or the TD mobile app.

¹ To receive this 25,000 Bonus Aeroplan Miles Offer (the "Chequing 25,000 Miles Offer"), you must:

1. Be the recipient of this offer and the Primary Cardholder of a TD Aeroplan Credit Card Account ("Credit Card Account") whose Aeroplan Membership Number associated with the Credit Card Account qualified for this offer;
2. Open a new TD All-inclusive Banking Plan or Unlimited Chequing Account in your name during the period from August 5 to October 31, 2014;
3. Apply for overdraft protection on the Chequing Account by October 31, 2014;
4. Complete two of the following three activities by December 12, 2014 for the new Chequing Account that has been opened:
 - a. A direct deposit to the Chequing Account;
 - b. A monthly Pre-authorized Debit from the Chequing Account; or
 - c. An online bill payment from the Chequing Account either through EasyWeb or the TD mobile app; and
5. Have your Credit Card Account and Chequing Account open and in good standing when you fulfill the above conditions.

Pre-Authorized Debits are ANY automated debits being completed through the account, with the exception of Simply Save and Personal Transfer Service. The direct deposit must be regular (weekly, biweekly, monthly or twice per month) – quarterly or annual Direct Deposits do not qualify. Whether or not a recurring direct deposit (for example from an employer or pension provider) is an acceptable form of direct deposit for this Chequing 25,000 Miles Offer is subject to our approval. Primary Cardholders who have an existing Chequing Account or had one that was closed after June 15, 2014 are not eligible for the Chequing 25,000 Miles Offer. The Primary Cardholder who opens a new Chequing Account must be of the age of majority or older in their province or territory of residence to receive the Chequing 25,000 Miles Offer. There is a limit of one Chequing 25,000 Miles Offer per Aeroplan account per Primary Cardholder. We reserve the right to limit the number of Chequing 25,000 Miles Offers awarded to any customer. The 25,000 miles will be awarded to the Aeroplan account associated with your Credit Card Account no later than January 16, 2015, provided all qualifying conditions for the Chequing 25,000 Miles Offer are completed. The Chequing 25,000 Miles Offer can be changed, extended or withdrawn at any time by us and cannot be used in conjunction with any other offer (except for the other offers on this site). This offer is not transferable.

² For the TD Unlimited Chequing Account the approximate annual value of banking features is as follows: 42 transactions a month at \$1.00 each for one year ($42 \times 12 = \504) = \$504 annual value of features.

³ For the TD All-Inclusive Banking Plan the approximate annual value of banking features is as follows: 29 transactions a month at \$1.00 each for one year ($29 \times 12 = \348) plus one free cheque order (annual fee average \$47), free U.S. Dollar Borderless Plan with TD U.S. Dollar Visa Card ($\$4.95 \times 12 = \59.40 plus \$39), plus 1 draft (\$7.50), 1 cheque certification (\$10), 1 small safety deposit box (\$60), 1 TDW self-directed RSP/RIF Discount (\$25), and plus bonus interest on one \$10,000 GIC for one year of \$25. Total annual value of features equals \$620.90 ($\$348 + \$47 + \$59.40 + \$39 + \$7.50 + \$10 + \$60 + \$25 + \25).

Savings Account

5,000 miles¹

Saving money isn't easy, so of course you want your savings to grow as quickly as possible. The TD High Interest Savings Account pays higher interest than most regular savings accounts, and gives you convenient and easy access to your funds.

- Open a new TD High Interest Savings Account ("Savings Account") in your name during the period from August 5 to October 31, 2014;
- Set up a Personal Transfer Service for a minimum amount of \$10.00 by October 31, 2014 for the Savings Account that has been opened and maintain this service between October 31, 2014 and January 31, 2015; and
- Maintain a \$5,000 minimum balance in the Savings Account between November 1, 2014 and January 31, 2015

¹ To receive this 5,000 Bonus Aeroplan Miles Offer (the "Savings 5,000 Miles Offer"), you must:

1. Be a recipient of this offer and the Primary Cardholder of a TD Aeroplan Credit Card Account ("Credit Card Account") whose Aeroplan Membership Number associated with the Credit Card Account qualified for this offer;
2. Open a new TD High Interest Savings Account ("Savings Account") in your name during the period from August 5 to October 31, 2014;
3. Set up a Personal Transfer Service for a minimum amount of \$10.00 by October 31, 2014 for the Savings Account that has been opened and maintain this service between October 31, 2014 and January 31, 2015;
4. Maintain a \$5,000 minimum balance in the Savings Account between November 1, 2014 and January 31, 2015; and
5. Have your Credit Card Account and Savings Account open and in good standing when you fulfill the above conditions.

Primary Cardholders who have an existing Savings Account or had one that was closed after June 15, 2014 are not eligible for the 5,000 Miles Offer. The Primary Cardholder who opens a Savings Account must be of the age of majority or older in their province or territory of residence to receive the Savings 5,000 Miles Offer. There is a limit of one 5,000 Miles Offer per Aeroplan account per Primary Cardholder. We reserve the right to limit the number of the Savings 5,000 Miles Offers awarded to any customer. 5,000 miles will be awarded to the Aeroplan account associated with your Credit Card Account no later than February 27, 2015, provided all qualifying conditions for the Savings 5,000 Miles Offer are completed. The Savings 5,000 Miles Offer can be changed, extended or withdrawn at any time by us and cannot be used in conjunction with any other offer (except for the other offers on this site). This offer is not transferable.

Cross-Border Banking

20,000 miles¹

When travelling to the U.S. for business, pleasure or a bit of both, you can access your accounts and manage your money as easily as you do at home with TD Cross-Border Banking.

- Get no-fee wire transfers² of up to \$100,000 daily between your Canadian-based personal account at TD Canada Trust and your U.S.-based account at TD Bank, *America's Most Convenient Bank*, over the phone.
- Get access to cash at nearly 1,300 TD Bank, *America's Most Convenient Bank*, locations.
- View both your Canadian-based account at TD Canada Trust and U.S.-based account at TD Bank, *America's Most Convenient Bank*, in one location on EasyWeb using TD Cross-Border Online Account Portfolio View.
- Open a new TD Canada Trust U.S. dollar account with a Borderless Plan ("TD Canada Trust Account") in your name during the period from August 5 to October 31, 2014;
- Open a new TD Bank, *America's Most Convenient Bank*, U.S. Dollar Premier Checking Account ("TD Bank Account") in your name during the period from August 5 to October 31, 2014; and
- Link your TD Canada Trust Account and TD Bank, *America's Most Convenient Bank*, Account through TD Cross-Border Online Account Portfolio View by October 31, 2014.

¹To be eligible for this 20,000 Bonus Aeroplan Miles Offer (the "Cross-Border 20,000 Miles Offer"), you must:

1. Be the recipient of this offer and the Primary Cardholder of a TD Aeroplan Credit Card Account ("Credit Card Account") whose Aeroplan Membership Number associated with the Credit Card Account qualified for this offer;
2. Open a new TD Canada Trust U.S. dollar account with a Borderless Plan ("TD Canada Trust Account") in your name during the period from August 5 to October 31, 2014;
3. Open a new TD Bank, *America's Most Convenient Bank*, U.S. Dollar Premier Checking Account ("TD Bank Account") in your name during the period from August 5 to October 31, 2014;
4. Link your TD Canada Trust Account and TD Bank, *America's Most Convenient Bank*, Account through TD Cross-Border Online Account Portfolio View by October 31, 2014; and
5. Have your Credit Card Account, TD Canada Trust Account and TD Bank, *America's Most Convenient Bank*, Account open and in good standing when you fulfill the above conditions.

Primary Cardholders who have either an existing Borderless Plan TD Canada Trust U.S. dollar account or the TD Bank, *America's Most Convenient Bank*, U.S. Dollar Premier Checking Account or had one that was closed after June 15, 2014 are not eligible for the Cross-Border 20,000 Miles Offer. The Primary Cardholder who opens a new Borderless Plan TD Canada Trust U.S. dollar account and the TD Bank, *America's Most Convenient Bank*, U.S. Dollar Premier Checking Account must be of the age of majority or older in their province or territory of residence to receive the 20,000 Miles Offer. There is a limit of one Cross-Border 20,000 Miles Offer per Aeroplan account per Primary Cardholder. We reserve the right to limit the number of Cross-Border 20,000 Miles Offers awarded to any customer. The 20,000 miles will be awarded to the Aeroplan account associated with your

Credit Card Account no later than January 16, 2015, provided all qualifying conditions for the Cross-Border 20,000 Miles Offer are completed. This Cross-Border 20,000 Miles Offer can be changed, extended or withdrawn at any time by us and cannot be used in conjunction with any other offer (except for the other offers on this site). This offer is not transferable.

²Money transferred by wire transfer only. Incoming wire fees may apply and will be rebated the next business day. Foreign exchange conversion rates may apply

TD Bank is TD Bank, N.A., a wholly-owned U.S. subsidiary of the Toronto-Dominion Bank. Member FDIC. Accounts issued by TD Bank, N.A. are not insured by Canada Deposit Insurance Corporation.

Direct Investing

25,000 miles¹

Make more informed investment decisions. Whether you're just starting out or you've been investing for years, we'll provide you with comprehensive educational resources, innovative tools and knowledgeable support to help you become a more confident and informed trader.

- Open and fund a new TD Direct Investing account ("DI Account") in your name during the period from August 5 to October 31, 2014; and
- Maintain a \$50,000 minimum balance between November 1, 2014 and January 31, 2015.

¹To be eligible for this 25,000 Bonus Aeroplan Miles Offer (the "DI 25,000 Miles Offer"), you must:

1. Be the recipient of this offer and the Primary Cardholder of a TD Aeroplan Credit Card Account ("Credit Card Account") whose Aeroplan Membership Number associated with the Credit Card Account qualified for this offer;
2. Open and fund a new TD Direct Investing account ("DI Account") in your name during the period from August 5 to October 31, 2014;
3. Maintain a \$50,000 minimum balance between November 1, 2014 and January 31, 2015; and
4. Have your Credit Card Account and DI Account open and in good standing when you fulfill the above conditions.

Your DI Account must be qualified for this offer. All locked-in registered plans governed by pension legislation, including PRIFs, are not qualified. In addition all registered plans (RRSP, RESP, TFSA) are not eligible for this offer.

All values in this offer refer to currency of the account receiving the assets. These assets must not include any securities that are restricted, subject to a cease trade order or that are non-listed and without independent evidence of current value acceptable to TD Direct Investing. Primary Cardholders who have an existing DI Account or had one that was closed after June 15, 2014 are not eligible for the 25,000 Miles Offer. The Primary Cardholder who opens a DI Account must be the age of majority or older in their province or territory of residence to receive the DI 25,000 Miles Offer. There is a limit of one DI

25,000 Miles Offer per Aeroplan account per Primary Cardholder. We reserve the right to limit the number of DI 25,000 Miles Offers awarded to any customer. The 25,000 miles will be awarded to the Aeroplan account associated with your Credit Card Account no later than February 27, 2015, provided all qualifying conditions for the DI 25,000 Miles Offer are completed. This DI 25,000 Miles Offer can be changed, extended or withdrawn at any time by us and cannot be used in conjunction with any other offer (except for the other offers on this site). This offer is not transferable.

TD Direct Investing is a division of TD Waterhouse Canada Inc. a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member of the Canadian Investor Protection Fund.

TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

Special Offer for Small Business

30,000 miles¹

- Fixed monthly service plan fee on your Business Chequing Account that helps you better manage expenses
- Rebate of monthly service plan fee for maintaining the required minimum account balance throughout the month
- Free Business Overdraft Protection² with all TD Every Day Business and TD Unlimited Business Plans through a rebate of the \$10 monthly fee
- Free online statements with cheque images

Open a new TD Canada Trust Business Chequing Account with a TD Every Day A, B or C, or Unlimited, Business Plan between August 5 and October 31, 2014

¹¹ This 30,000 Bonus Aeroplan Miles Offer (the "30,000 Miles Offer") is available to any eligible business that is a sole proprietorship, partnership or corporation. To be eligible for the 30,000 Miles Offer, the business, during the period from August 5 to October 31, 2014, must:

1. (a) Have a TD Aeroplan Business Credit Card Account in good standing; or
(b)(i) in the case of a sole proprietorship, the sole proprietor must have a TD Aeroplan Personal Credit Card Account in good standing;
(ii) in the case of a partnership, have at least one partner or one signing authority who has a personal TD Aeroplan Credit Card Account in good standing; and
(iii) in the case of a corporation, have at least one shareholder, one director, one titled officer or one signing authority who has a personal TD Aeroplan Credit Card Account in good standing; AND
2. Open a new Business Chequing Account, with a TD Every Day A, B or C, or Unlimited, Business Plan ("New Business Account").

In the case of 1(a), the 30,000 Aeroplan Miles will be awarded to the Primary Cardholder of the TD Aeroplan Business Credit Card.

In the case of 1(b), if there is only one individual whose personal TD Aeroplan Credit Card Account qualifies the business for the 30,000 Miles Offer, the 30,000 Aeroplan Miles will be awarded to that individual. If there is more than one individual whose personal TD Aeroplan Credit Card Account qualifies the business for the 30,000 Aeroplan Miles offer, the 30,000 Aeroplan Miles will be awarded to only one of such individuals as directed by the business in writing to us.

A business is not eligible for this 30,000 Miles Offer if (i) on the date that the business opens a New Business Account, the business has an existing Business Chequing Account or (ii) the business had a Business Chequing Account that was closed after June 15, 2014. No waiver of the monthly fee for the service plan associated with the New Business Account will be permitted.

There is a limit of one 30,000 Miles Offer award per business. We reserve the right to limit the number of 30,000 Miles Offers awarded to any business. Aeroplan Miles will be awarded no later than November 21, 2014 provided all qualifying conditions are completed. The New Business Account must still be open and in good standing when 30,000 Aeroplan Miles are credited to the Aeroplan Membership Account associated with the personal TD Aeroplan Credit Card Account or TD Aeroplan Business Credit Card Account as applicable. This 30,000 Miles Offer can be changed extended or withdrawn at any time by us and, unless otherwise specified, cannot be used in conjunction with any other offer or discount (except for the other offers on this site). Only customers who were targeted for this offer are eligible. This offer is not transferable. Other conditions may apply.

²Business Overdraft Protection is available only on Canadian dollar accounts. Subject to complying with TD Canada Trust lending policies and criteria.

Don't forget that you can earn **5,000 bonus miles** for fulfilling any 2 of these offers. Or, fulfilling any 3 or more of these offers will earn you **10,000 bonus miles**.

= Up to a total of **85,000** Aeroplan Miles plus a special Small Business offer for an additional **30,000** Aeroplan Miles!

How to take advantage of these offers:

Simply print this email and visit a TD Canada Trust branch today. To open a U.S. Dollar Premier Checking account with TD Bank, *America's Most Convenient Bank*, call the TD Cross-Border Banking Support Line¹ at 1-877-700-2913.

[Find a Branch](#)

or call [1-855-512-4199](tel:1-855-512-4199) to book an appointment

If you are interested in Direct Investing, [find a TD Direct Investing Centre](#) or call 1-866-666-6178 to book an appointment.

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