TD Bank

America's Most Convenient Bank®

TD Cash℠

Important Credit Card Terms and Conditions

Rates, fees, and other important costs of the TD Cash Visa® Credit Card are disclosed below. Additional fees and account terms are described in the Personal Credit Card Agreement that will be enclosed with the card if a card is issued. The terms disclosed below and in the TD Cash Credit Card Agreement (together, the "Agreement") and the TD Cash Credit Card reward program may be changed at any time subject to applicable law. Based on our evaluation of your credit report and other factors, if approved for a TD Cash Credit Card, you may receive a credit card account ("Account") with a minimum credit line of $500 or more.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases:	**19.24%, 24.24% or 29.24%,** based on your creditworthiness. All APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers:	**0%** Introductory APR for the first 15 billing cycles after Account opening. After that, your APR will be **19.24%, 24.24% or 29.24%**, based on your creditworthiness. All APRs will vary with the market based on the Prime Rate.
APR for Cash Advances:	**29.49%** This APR will vary with the market based on the Prime Rate.
Paying Interest:	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. Interest Charges will begin to accrue on Balance Transfers and Cash Advances as of the transaction date.
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 http://www.consumerfinance.gov/learnmore.**
Fees	
Annual Fee:	**None**
Transaction Fees:	
• Balance Transfers	Intro fee of either **$5** or **3%** of the amount of each transfer, whichever is greater, on transfers made within the introductory offer. After that: Either **$5** or **5%** of the amount of each transfer, whichever is greater.
• Cash Advances	Either **$10** or **5%** of the amount of each cash advance, whichever is greater.
• Foreign Transactions	**3%** of each transaction in U.S. dollars
Penalty Fees:	
• Late Payment	Up to **$40**
• Returned Payment	Up to **$40**

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

Procedures for Opening a New Account (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.

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Notice to Active Duty Service Members and Dependents: If you would like more information regarding your account, please call us at 1-877-488-3712.

How the Variable APRs on your Account are Determined: The APRs on your Account will be determined each billing cycle by adding a margin to the Index. Please see your Agreement for more information**.**

Margins: For Purchases and Balance Transfers, 11.74%, 16.74% or 21.74% will be added to the Index; for Cash Advances, 21.99% will be added to the Index.

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.) as published in the Money Rates section of The Wall Street Journal. As of December 19, 2024 the Prime Rate was 7.50%.

About This Credit Card Program: This credit card program is issued and administered by TD Bank, N.A. ("TD Bank") located in Wilmington, DE. Any Account opened in response to this application shall be governed by the laws of the State of Delaware. Visa is a registered trademark and service mark of Visa International Service Association and is used pursuant to a license.

Card Eligibility: To be eligible for an Account, you must meet certain minimum income, residency, age, credit quality and other requirements.

Balance Transfers: You may be able to transfer balances from eligible credit card accounts to your Account. **Balance Transfers are subject to a fee based on the amount of the transfer with a minimum fee as indicated in the Fees Table and are subject to your available credit limit**.

Should your Balance Transfer request be approved, the **amount of the Balance Transfer transaction fee will be added to your minimum monthly payment amount** in the month the balance transfer posts to your account. Each month you must pay at least the full amount of your minimum monthly payment which will include any Balance Transfer transaction fee(s) by the payment due date specified on that statement. 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. Balance Transfers may not be payable to yourself or made payable to cash. Balance Transfers may be used to pay off other creditors but cannot be used to pay off accounts owned by TD Bank or to any bank now or previously affiliated with TD Bank.

It may take 2 to 4 weeks to process a Balance Transfer request after your account is opened. You must continue paying each of your creditors until the requested Balance Transfer appears on your monthly billing statement sent to you by your creditor as a credit. 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 your other creditors directly.

Introductory or Promotional APRs on Balance transfers: If you take advantage of a 0% Introductory or Promotional Annual Percentage Rate (APR) balance transfer offer and then you use your Account to make new purchases, you can avoid paying interest on those new Purchases if you pay each month by payment due date, the amount that equals (1) your Minimum Payment Due; plus (2) the total outstanding purchase balance; plus (3) the total outstanding cash advance balance; plus (4) the total amount of outstanding balance transfer balances that are not subject to the 0% introductory or promotional APR; plus (5) any fees that had been assessed to the Account..

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.

Credit Reports: You agree that we have a right to obtain a credit report in connection with our review of your application and if approved after we establish the Account, to administer the Account. You agree that we may report to others our credit experience with you. At your request we will provide the name and address of each consumer-reporting agency from which we obtained a report about you.

CONSENT TO USE CANADIAN CREDIT BUREAUS (for Canadian Customers Only):

You acknowledge you consented to TD Bank obtaining information and reports about you from TransUnion Canada located at P.O. Box 338, LCD1, Hamilton, ON L8L 7W2, at the time of and any time during the application process, and on an ongoing basis, to review and verify your creditworthiness, establish credit limits, help TD Bank collect a debt or enforce an obligation owed to TD Bank by you and/or manage and access TD Bank’s risk. Once you have a credit product with TD Bank, TD Bank may from time to time disclose information about you to credit reporting agencies seeking such information, which helps establish your credit history and supports the credit granting and processing functions in general. You may access and rectify any of your personal information contained in the files of TransUnion Canada by contacting them in writing at the address noted above.

Your Telephone Number: When you give us your mobile phone number, we have your permission to contact you at that number about your Account. Your consent allows us to use artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. You may contact us anytime to change these preferences.

When you give us your Canadian mobile number, we have permission to contact you at that number about your Account. Your consent allows us to use text messaging for informational and account service, but not for telemarketing or sales. Message frequency varies. To opt-out, reply STOP. For assistance, reply HELP. You may contact us anytime to change these preferences.

Consent To Text: When you give us your mobile number and opt-in, we have permission to contact you at that number about your Account. Your consent allows us to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, telemarketing, or sales calls. Message frequency varies. Message and data rates may apply. To opt-out of alerts, reply STOP. For assistance, reply HELP. You may contact us anytime to change these preferences.

Information Sharing: TD Bank's Privacy Policy is available online at http://www.tdbank.com/bank/privacy_and_security.html.

Important Notice & Acknowledgement: By signing or otherwise authorizing and submitting an application, you authorize TD Bank, its successors, assigns, employees and designated agents (together, "TD Bank"), to gather credit, employment and other information about you, including credit bureau reports, that TD Bank may deem necessary or appropriate in evaluating your application for credit. If your application is approved and credit is extended to you, you further authorize TD Bank to re-verify any or all of such information from time to time, including obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the Account, increasing the credit line on the Account, or for taking collection on the Account, and to furnish information concerning your Account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. You agree that all credit card applications remain the property of TD Bank. By submitting a credit card application to TD Bank, you also certify that no essential information has been concealed and that no misrepresentations have been made on the application. If approved, you agree to the terms and conditions applicable to the Account for which you are approved. By submitting a credit card application to TD Bank, N.A. you agree to the Important Credit Card Terms and Conditions, including the important rate, fee and cost information and the conditions of the Agreement, including the right of TD Bank to change terms and add new terms to the credit card account at any time. By activating a card or allowing an authorized person to activate or use a card or the Account, you personally agree to fully pay all amounts owed in connection with the Account as required by the Agreement. You also agree that the federal and state courts sitting in New Castle County, Delaware shall have exclusive jurisdiction over any judicial action or proceeding relating to or arising out of the credit card account or the Agreement, and you agree to submit to the personal jurisdiction of such courts. You also agree to waive the right to a trial by jury. You agree that the account will only be used for lawful personal, family or household purposes. You further acknowledge you are at least 18 years of age.

Notice to California Residents: Married applicants may apply for separate accounts.

Notice to New York Residents: Information about Applying for a Credit Card: When you sign or otherwise submit a credit application, you are providing your consent and authorizing TD Bank, N.A. and its successors, assigns, employees and designated agents to gather credit, employment and other information about you, including credit bureau reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, we may take steps to re-verify any or all of such information from time to time, including by obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the account, increasing the credit line on the account, or for collecting on the account. In addition, we will furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. When you submit a credit application to us, you are certifying that you have not concealed essential information for determining your identity and creditworthiness, and that no misrepresentations have been made on the application. If approved, you agree to abide by the terms and conditions applicable to the account. 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: 1-800-342-3736 or http://www.dfs.ny.gov.

Notice to Rhode Island and Vermont Residents: A consumer credit report may be ordered in connection with this application, or subsequently for purposes of review or collection of the account, increasing the credit line on the account, or other legitimate purposes associated with the account. *If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application*.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court decree under Section 766.70, adversely affects the interest of the creditor, TD Bank, unless TD Bank, prior to the time of the credit is granted, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. IF I AM A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY. Married applicants must provide their Social Security number and address and their spouse's name and address to TD Credit Card Department, PO Box 100207, Columbia, SC 29202-3207.

Rewards Agreement for the TD Cash Credit Card

This Rewards Agreement includes important terms, conditions and limitations that you should understand. Use of your TD Cash Credit Card Account ("Account") constitutes your acceptance of the following terms. Please read this Rewards Agreement and keep it in a safe place.

- Capitalized terms not defined in this Rewards Agreement have the same meaning as in the Credit Card Agreement for your Account.
- "You", "your" and "yours" mean each person who applied for the Account and the person to whom we direct billing statements.
- "We", "us", "our" and "TD Bank" mean TD Bank, N.A., and its affiliates.
- To participate in the Rewards Program, your Account must be open and in good standing, which means that your Account is not in Default as described in your Credit Card Agreement.
- We may make changes to this Rewards Agreement at any time and you may lose Points you have earned as more fully described later in this document.
- This Rewards Agreement may be supplemented with additional terms, conditions, disclosures, and agreements that will be considered part of this Rewards Agreement. For the latest version of the Rewards Agreement and your Redemption Rules log in to **tdbank.com** or the TD Bank app, click or tap on your Credit Card Account, and choose "Redeem Rewards" **("Rewards Program Website")**. We may refer to this Rewards Agreement as "Program Rules" in other documents.

How do I earn rewards?

- You earn "Points" when you use your Account to make Purchases (less credits, returns and adjustments) each billing cycle, based on which Spend Category has been assigned to the 3%, 2% or 1% Reward Tier, as chosen by you through the TD Bank Choose Your Own Reward feature of the rewards program.
- Not all transactions made with your Account will qualify as a Purchase for purposes of earning rewards, as more fully described in this Rewards Agreement.
- The Reward Tiers are as follows:
    - 3% Reward Tier: You earn three (3) Points for each one dollar ($1) spent on Purchases associated with the Spend Category that you assigned to this Reward tier;
    - 2% Reward Tier: You earn two (2) Points for each one dollar ($1) spent on Purchases associated with the Spend Category that you assigned to this Reward tier; and
    - 1% Reward Tier: You earn one (1) Point for each one dollar ($1) spent on all other Purchases.
- Each Spend Category represents Purchases that are grouped by the type of goods and services sold by the merchant, based on that merchant's Spend Category Code ("MCC").
- Merchants who accept Visa credit cards are assigned an MCC, which is determined by the merchant or its processor in accordance with Visa procedures and is based on the kinds of products and services they primarily sell. We do not determine which MCC a merchant uses. We group similar MCCs into Spend Categories to help you earn rewards on purchases made at specific merchants. We make every effort to include all relevant merchant codes in our Spend Categories. However, even though a merchant or some of the items it sells may appear to fit within a Spend Category, the merchant may not have a merchant code in that Spend Category. When this occurs, Purchases made at that merchant will not qualify for rewards offers on purchases in that Spend Category. Purchases made at merchants that do not process transactions using one of these MCCs will only qualify for one (1) Point per dollar ($1). In addition, superstores and warehouse clubs will only qualify for one (1) point, regardless of the MCC.
- Points are earned on each individual Purchase transaction and, therefore, we employ rounding to determine how many Points to award for each Purchase. We round up to the next whole Point if the calculation results in ½ of a Point or more and down to the nearest Point if the calculation results in less than ½ of a Point.
- You may be offered opportunities to earn additional Points ("Bonus Points"). Related terms will be provided with the offer.
- Points earned are estimated based on the authorization amount reported by retailers and are subject to be changed based on returns and retailer adjustments.

How does the TD Bank Choose Your Own Rewards feature work?

- Each calendar quarter, you can choose which Spend Category to assign to the 3% and 2% Reward Tiers. All other Spend Categories will be assigned to the 1% Reward Tier during that calendar quarter.
- Within 30 days of account opening, you will have a one-time opportunity to change the Spend Category that was initially assigned to the 3% and 2% Reward Tiers at account opening. This change will apply during the first calendar quarter following account opening.
- After the first 30 days from account opening, you can change the Spend Category assigned to the 3% and/or 2% Reward Tiers any time during a calendar quarter (January 1-March 31, April 1-June 30, July 1-September 30, October 1-December 31). Such change will take effect at the start of the next calendar quarter (January 1, April 1, July 1, October 1).
- If you do not make any changes during a calendar quarter to the Spend Categories assigned to the 3% and/or 2% Reward Tiers, those assignments will continue into the next calendar quarter.

Are there any transactions that do not earn Points?

- Yes, the following types of transactions are not considered purchases and therefore do not earn Points and are not eligible for purchase Redemption Credits: Balance Transfers, Cash Advances (including convenience checks and transactions to obtain travelers checks, money orders, lottery tickets, casino gaming chips, wire transfers, foreign currency, cryptocurrency, debt repayments, race track wagers, legal online wagers or similar betting transactions, prepaid cards, or any other similar cash-like transactions), fees, interest charges, disputed and unauthorized or fraudulent charges, account refunds, rebates, and similar credits posted to your account.

Is there a One-Time Bonus Offer available for new Accounts?

- Yes. If you are approved for an Account in response to this specific offer, you are eligible to earn a One-Time Bonus Offer ("One-Time Bonus Offer") of 20,000 Bonus Points which can be redeemed for $200 Cash Back if you spend $1,000 in total Purchases using the Account within 90 days of the Account opening date. This One-Time Bonus can be redeemed for Cash Back or a variety of gift cards, merchandise or travel.
- Provided your Account is open and in good standing, the 20,000 Bonus Points will be reflected on your Account within 6 to 8 weeks after you have met the eligibility criteria.
- This One-Time Bonus Offer is not available if you open an account in response to a different offer that you may receive from us or if you previously received a One-Time Bonus Offer on this Account or any other account with us.

How are Points converted to Cash Back?

- You may redeem once you have accumulated at least 2,500 Points as either a statement credit or direct deposit into a checking or savings account held by a financial institution located in the United States ("Cash Back"). **Account statement credits will reduce your outstanding balance, but you are still required to make at least your minimum monthly payment.**
- Upon redemption one (1) Point is worth one penny ($0.01) when redeemed for Cash Back. Here is an example of how Points are converted to Cash Back: 20,000 Points are redeemable for $200 Cash Back.

How can I redeem my Points?

- Points may only be redeemed by the primary Cardholder at specified levels for a variety of Cash Back, gift cards, merchandise and travel. Specific gift cards, merchandise and travel are subject to availability and additional terms and conditions.
- Each Point is worth at least one penny ($0.01) when redeemed for Cash Back, gift cards or travel. Redemption values for other reward options, such as merchandise, may be worth more or less than that or not be assigned a dollar value.
- For additional information and to redeem, log in to Rewards Program Website or call 1-888-561-8861.

Do Points expire?

- No, as long as the Account remains open and in good standing, your Points will not expire and there is no limit to the number of Points that may be earned.

Can I lose my Points?

- Yes, your Points may be forfeited immediately, as permitted by applicable law, if your Account is closed due to Default as defined in your Credit Card Agreement. Such reasons for closure may include, but are not limited to:
  - Filing for bankruptcy
  - Serious delinquency in making payments on your account (TD Bank shall be solely responsible for making the determination as to what constitutes "serious delinquency," but in no event will it be less than 60 days)
  - Fraudulent activity or misuse associated with your Account or the Rewards Program
- If your Account is closed for any other reason, whether by you or by us, your Points will be forfeited if you do not redeem them within 100 calendar days of Account closure or the date provided in any notice you may receive regarding the forfeiture and redemption of your Points.
- Your Points balance will be reduced for returns, credits and adjustments.
- We reserve the right to disqualify customers from earning or redeeming Points, or close your Account, in the event of fraud, abuse of program privileges, or violation of this Rewards Agreement, as determined by TD Bank, N.A. in its sole judgement, and in such event you may lose your Points.

When am I prevented from redeeming my Points?

- If your Account is not open to new Purchases, you cannot redeem your Points until it is open to Purchases again.

Can the Rewards Program change?

- Yes, the Rewards Program may change. We may, at our sole discretion, cancel, modify, restrict, or terminate the Rewards Program or any aspects or features of the Rewards Program at any time.
- If we materially change or terminate the Rewards Program, we will provide you with advance notice as required by applicable law. Examples of material changes include: if we were to reduce the rate at which you earn Points, or if we were to increase the minimum redemption amount for Cash Back.
- Other changes may be made without prior notice by posting an updated copy of the Rewards Agreement on Rewards Program Website.

What else do I need to know?

- All interpretations of the Rewards Program shall be at TD Bank's sole discretion. In the event of any fraudulent, abusive, or gaming activity related to the Rewards Program or your Account, as determined by us, we may make adjustments to your Points balance, cancel your participation in the Rewards Program, close your Account, or take any other action available to us at law or equity.
- Points have no cash value until redeemed, are not your property and may not be transferred or assigned by agreement or operation of law.
- You are responsible for any tax liability related to the Rewards Program. Please consult a tax advisor regarding any tax concerns.
- Applicable federal law and the substantive laws of the State of Delaware shall govern this Agreement.
- You consent to and authorize us and any of our affiliates, agents and service providers to monitor and/or record any of your telephone conversations with any of our or their representatives for quality control, training and other lawful purposes.
- If any part of this Rewards Agreement is found to be void or unenforceable under applicable law, all other parts of the Rewards Agreement will still apply. We may delay or waive enforcing any of our rights or remedies without losing them.
- The Rewards Program is offered by TD Bank and may be administered or serviced by third parties who are not affiliated with TD Bank. You agree that TD Bank may share information about your Account and Account transactions with such third parties to administer and service the Rewards Program.
- TD Bank may assign its rights and obligations under this Agreement to a third party who will take our place in this Agreement.
- By participating in the Rewards Program, and accepting and using rewards earned, you or any other beneficiary of the Rewards Program release, discharge and hold harmless TD Bank and their respective parent companies, subsidiaries, affiliates, agents, administrators, service providers, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Rewards Program or travel taken or use of products purchased in connection with the Rewards Program.
- The merchants and service providers that participate in the Rewards Program are solely responsible for the quality and performance of any products or services they provide, are not affiliated with TD Bank, are not sponsors or co-sponsors of the Rewards Program, and are subject to change without notice. All participating third party service provider names, logos and marks are used with permission and are the property of their respective owners.

Language Practices at TD Bank

Thank you for banking with us. Please be aware that verbal and written communications from TD Bank ordinarily will be in English. These communications in English may include, but are not limited to, applications, account agreements, statements and disclosures, notices concerning changes in terms or fees, and communications related to account servicing. As a courtesy to our customers, we sometimes communicate in languages other than English. If you need assistance in a language other than English, please contact us, as we have language services that may help. However, we cannot guarantee that customer service or other Bank communications will be available in any language other than English, and many important bank documents are available only in English.

Translated Disclosure

Spanish
Gracias por realizar sus operaciones bancarias con nosotros. Tenga en cuenta que las comunicaciones verbales y escritas de TD Bank normalmente estarán en inglés. Estas comunicaciones en inglés pueden incluir, entre otras, solicitudes, acuerdos de cuenta, estados de cuenta y divulgaciones, avisos relacionados con cambios en los términos o cargos, y comunicaciones relacionadas con la administración de cuentas. Como cortesía hacia nuestros clientes, a veces nos comunicamos en otros idiomas que no sean el inglés. Si necesita asistencia en otro idioma que no sea inglés, comuníquese con nosotros, ya que contamos con servicios lingüísticos que pueden ayudar. Sin embargo, no podemos garantizar que el servicio al cliente u otras comunicaciones del banco estarán disponibles en otro idioma que no sea inglés, y muchos documentos bancarios importantes están disponibles solo en inglés.

Haitian Creole (French)

Mèsi poutèt ou chwazi nou pou zafè labank ou. Tanpri, se pou ou konnen kominikasyon aloral ak alekri ki soti nan TD Bank òdinèman se an Anglè yo pral ye. Kominikasyon an Anglè sa yo ka gen ladan, men se pa sa sèlman, aplikasyon yo, akò kont yo, relve ak deklarasyon yo, avi konsènan chanjman nan kondisyon yo oswa frè yo, epi kominikasyon anrapò ak jesyon kont lan. Kòm yon koutwazi nou fè kliyan nou yo, pafwa nou kominike nan lòt lang ki pa Anglè. Si ou bezwen èd nan yon lòt lang ki pa Anglè, tanpri kontakte nou, paske nou gen sèvis lang ki gendwa ede ou. Sepandan, nou pa kapab garanti ke sèvis kliyan an oswa lòt kominikasyon Labank yo pral disponib nan okenn lòt lang ki pa Anglè, epi anpil dokiman labank enpòtan yo disponib an Anglè sèlman.

Portuguese

Obrigado por utilizar nossos serviços bancários. Saiba que os comunicados verbais e escritos do TD Bank normalmente estarão em inglês. Esses comunicados em inglês podem incluir, entre outros assuntos, requisições, contratos de conta, extratos e divulgações, avisos sobre alterações em termos ou taxas, e comunicações relacionadas com os serviços da conta. Como cortesia a nossos clientes, nós nos comunicamos algumas vezes em outros idiomas. Caso você precise de assistência em um idioma diferente do inglês, entre em contato conosco para que possamos ajudar. No entanto, não podemos assegurar que o atendimento ao cliente ou outros comunicados do Banco estejam disponíveis em qualquer idioma além do inglês, e muitos documentos importantes do banco estão disponíveis apenas em inglês.

Arabic

شكراً لكم على اختيارنا لإجراء تعاملاتكم المصرفية. يُرجى العلم أن المراسلات الشفوية والكتابية الصادرة عن TD Bank ستكون عادةً باللغة الإنجليزية. قد تشمل هذه المراسلات باللغة الإنجليزية، على سبيل المثال لا الحصر، الطلبات، واتفاقيات الحسابات، والبيانات والإفصاحات، والإخطارات بشأن تغييرات في الشروط أو الرسوم، والمراسلات المتعلقة بخدمة الحسابات. إلّا أننا نعمد أحياناً إلى إصدار مراسلاتنا بلغات أخرى غير اللغة الإنجليزية على سبيل المجاملة لعملائنا. يُرجى التواصل معنا إذا كنتم بحاجة إلى مساعدة بلغة أخرى غير اللغة الإنجليزية لأننا خصصنا خدمات لغوية قد تساعدنا على فهم احتياجاتكم. ومع ذلك، ليس بمقدورنا أن نضمن توفر خدمة العملاء أو المراسلات الأخرى الصادرة عن البنك بأي لغة أخرى غير اللغة الإنجليزية، كما أن الكثير من الوثائق المصرفية المهمة لن تكون متاحة سوى باللغة الإنجليزية.

Chinese

感謝您選擇我們銀行。請注意，TD Bank 的口頭及書面通訊通常將以英語進行。這些英語通訊可能包括但不限於申請、帳戶合約、聲明和揭露、條款或費用變更通知，以及與帳戶服務相關的通訊。基於對顧客的禮貌，我們有時會使用英語以外的語言進行溝通。如果您需要英語以外語言的協助，請聯絡我們，因為我們有可能對您有幫助的語言服務。然而，我們無法保證客服或其他銀行通訊將以英語以外的任何語言提供，且許多重要的銀行文件僅提供英語版本。

Thai

ขอขอบคุณที่ทำธุรกรรมธนาคารกับเรา โปรดทราบว่าการสื่อสารด้วยวาจาและลายลักษณ์อักษรจาก TD Bank มักจะเป็นภาษาอังกฤษ การสื่อสารในภาษาอังกฤษอาจรวมถึงแต่ไม่จำกัดเฉพาะการสมัคร ข้อตกลงบัญชี คำชี้แจง และการเปิดเผยข้อมูล ประกาศเกี่ยวกับการเปลี่ยนแปลงข้อกำหนดหรือค่าธรรมเนียม และการสื่อสารที่เกี่ยวข้องกับการให้บริการบัญชี เพื่อความสะดวกของลูกค้าของเรา บางครั้งเราจึงสื่อสารในภาษาอื่นที่ไม่ใช่ภาษาอังกฤษ หากท่านต้องการความช่วยเหลือในภาษาอื่นที่ไม่ใช่ภาษาอังกฤษ โปรดติดต่อเรา เนื่องจากเรามีบริการด้านภาษาที่อาจช่วยได้ อย่างไรก็ตาม เราไม่สามารถรับประกันได้ว่าฝ่ายบริการลูกค้าหรือการสื่อสารอื่น ๆ ของธนาคารจะให้บริการในภาษาอื่นที่ไม่ใช่ภาษาอังกฤษ และไม่สามารถรับประกันได้ว่าเอกสารธนาคารที่สำคัญจำนวนมากมีเฉพาะภาษาอังกฤษเท่านั้น

Indonesian

Terima kasih telah bertransaksi bersama kami. Perlu diketahui bahwa komunikasi lisan maupun tulisan dari Bank TD biasanya akan menggunakan Bahasa Inggris. Komunikasi dalam bahasa Inggris ini dapat mencakup, namun tidak terbatas pada, pendaftaran, persetujuan rekening, pernyataan dan pengungkapan, pemberitahuan tentang perubahan persyaratan atau biaya, dan komunikasi yang terkait dengan layanan pada akun. Sebagai rasa hormat kepada pelanggan kami, terkadang kami berkomunikasi dalam bahasa selain Bahasa Inggris. Jika Anda membutuhkan bantuan dalam bahasa lain selain Bahasa Inggris, silakan hubungi kami, kami mungkin dapat membantu Anda dengan layanan bahasa lainnya. Namun, kami tidak menjamin dukungan pelanggan atau komunikasi bank lainnya akan tersedia dalam bahasa lain selain Bahasa Inggris, dan banyak dokumen bank hanya tersedia dalam Bahasa Inggris.

Korean
저희 은행을 이용해 주셔서 감사합니다. TD Bank에서 제공하는 구두 및 서면 소통은 보통 영어로 진행됩니다. 가령, 신청서, 계좌 개설 계약서, 서약서 및 공개, 약관 또는 수수료 변경 안내서, 계좌 서비스 관련 안내문 등은 영어로 제공됩니다. 고객의 편의를 위해 경우에 따라 영어 외 다른 언어로도 소통하고 있으며, 영어 이외의 언어로 도움이 필요한 경우 저희에게 연락해 주시면 필요한 언어 서비스를 제공할 수 있도록 하겠습니다. 단, 고객 서비스나 다른 은행과의 소통 시 영어 외 다른 모든 언어로 항상 소통이 가능하지 않을 수 있으며, 많은 중요한 은행 서류는 영어로만 제공됩니다.

Russian
Благодарим Вас за сотрудничество с нами. Обращаем Ваше внимание на то, что устные и письменные сообщения от TD Bank обычно будут на английском языке. Эти сообщения на английском языке могут включать, помимо прочего, следующее: заявки, соглашения о счетах, финансовая отчетность и раскрытие информации, уведомления об изменениях в условиях или платежах, а также сообщения, связанные с обслуживанием счета. В знак уважения к нашим клиентам мы иногда ведем переписку не на английском языке. Если Вам нужна помощь на другом языке (не на английском), пожалуйста, свяжитесь с нами, поскольку у нас есть отдел лингвистических услуг, который может помочь. Тем не менее, мы не можем гарантировать, что клиентская служба или другие банковские сообщения будут доступны на каком-либо языке, кроме английского, и многие важные банковские документы доступны только на английском языке.

Vietnamese
Cảm ơn quý khách đã sử dụng dịch vụ ngân hàng của chúng tôi. Xin lưu ý rằng thông tin liên lạc bằng lời và bằng văn bản từ Ngân hàng TD theo cách thông thường sẽ bằng tiếng Anh. Những thông tin liên lạc bằng tiếng Anh này có thể bao gồm, nhưng không giới hạn ở, các đơn đăng ký, thỏa thuận tài khoản, sao kê và tiết lộ, thông báo liên quan đến những thay đổi về các điều khoản hoặc phí và thông tin liên quan đến dịch vụ tài khoản. Như một phép lịch sự với khách hàng, đôi khi chúng tôi giao tiếp bằng các ngôn ngữ khác ngoài tiếng Anh. Nếu quý khách cần hỗ trợ bằng ngôn ngữ khác ngoài tiếng Anh, vui lòng liên hệ với chúng tôi, vì chúng tôi có các dịch vụ ngôn ngữ có thể trợ giúp quý khách. Tuy nhiên, chúng tôi không thể đảm bảo rằng dịch vụ khách hàng hoặc thông tin liên lạc khác của Ngân hàng sẽ được cung cấp bằng bất kỳ ngôn ngữ nào khác ngoài tiếng Anh và nhiều tài liệu ngân hàng quan trọng chỉ có bằng tiếng Anh.