The following summary information applies to both the Amazon.ca Rewards Platinum Mastercard® credit card account (**"Platinum Account"**) and the Amazon.ca Rewards World Mastercard® credit card account (**"World Account"**). You further understand that the World Account is a type of premium credit card (**"Premium Card"**). **A Premium Card can impose higher acceptance costs on merchants.**

Annual Interest Rates	**<u>Standard Rates:</u>** These interest rates are in effect on the date your Credit Card Account is opened (whether or not your Card is activated): **Purchases: 21.74%** **Balance Transfers: 21.99%** **Cash Advances (including Cash-Like Transactions): 21.99%** **<u>How we will increase your annual interest rates:</u>** If we do not receive the full minimum payment by the Payment Due Date shown on your statement, or by your New Statement Date, **twice** within **12** consecutive statement periods, then we will increase the annual interest rates on the Account to the following higher interest rates: **Purchases: 26.99%** **Balance Transfers: 27.99%** **Cash Advances (including Cash-Like Transactions): 27.99%** • We will apply the higher interest rates starting on the first day of the second Statement Period after you miss making the second minimum payment on time.

	• You will continue to pay these higher interest rates until you pay the minimum payment by the Payment Due Date, or the New Statement Date, for **12** consecutive Statement Periods. • After you make the **12** consecutive payments on time, your Standard Rates in effect at that time will apply starting on the first day of your next monthly Statement Period.
Interest-free Grace Period	**21** days You have a minimum **21**-day interest-free Grace Period for Purchases and fees. This means that if you pay the outstanding Total New Balance shown on the Account statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged: • interest on **new** Purchases and fees that appear for the first time on the Account statement; **and** • any interest that appears **on the current Account statement** that relates to Purchases and all fees that first appeared on prior Account statements. The Grace Period does not apply to: • Cash Advances (including Cash-Like Transactions); or • Balance Transfers.
Minimum Payment	You must pay at least your monthly minimum payment on your Payment Due Date. This is how we calculate your minimum payment amount:

	The greater of **5%** of your Total New Balance or **$10.00** **+ (plus)** any past due minimum payments amount; **+ (plus)** any amount that goes over your Credit Limit. If your Total New Balance is less than **$10.00**, then the minimum payment due is equal to the Total New Balance.
Foreign Currency Conversion	**For foreign currency Transactions:** • The payment network for your Card will convert the foreign currency Transaction amount to the currency of the Account using the exchange rate selected by them on the date the payment network does the conversion. This date will be no earlier than the date of the Transaction and no later than the date the Transaction is processed by the payment network. • In addition to the exchange rate, we charge a foreign currency fee for each Transaction on the date the Transaction is posted to the Account. This fee is **2.5%** of the Transaction amount after the payment network converts the Transaction to the currency of the Account. **For refunds or credits of foreign currency Transactions:** • The payment network for your Card will convert the foreign currency Transaction amount to the currency of the Account using the exchange rate selected by them on the date the payment network does the conversion. • In addition to the exchange rate, we charge a foreign currency fee for each refund or credit of a foreign currency Transaction on the date the refund or credit is posted to the Account. This fee is **2.5%** of the refund or

	credit amount after the payment network converts it to the currency of the Account. **Payment to the Account in foreign currency:** We convert payments to the Account received in a foreign currency to the currency of the Account using our foreign currency exchange rate, which is set by us, on the date the payment is processed by us.
Annual Fees	We do not charge an Annual Fee for this Account.
Other Fees	We charge the following fees on the day the Transaction, event, or request occurs: **<u>Account Fees:</u>** **Extra copy of Account statement or sales draft:** • We will charge a fee of **$2.50** for each item requested.

TERMS AND CONDITIONS OF OFFER AND PRIVACY TERMS

TERMS AND CONDITIONS OF OFFER

This offer is only available to residents of Canada who are of the age of majority in the province or territory in which they reside. The Toronto-Dominion Bank ("**we**", "**us**", "**our**", the "**Bank**", and together with our affiliates "**Bank Group**") reserves the right, as the issuer of the credit card, to withdraw this offer at any time, even if accepted by the applicant ("**you**" or "**your**"), and to decline to establish a credit card account for you if we become aware that any information provided in this application or otherwise is inaccurate, or there has been an adverse change in your financial position.

You hereby request, and consent to, the opening of a credit card account in your name for the product offered or selected on the basis of the information provided in this application or otherwise, or such other account as we may approve, and consent to us sending you

renewals, substitutes or replacements periodically ("**Account**"). For purposes of this application, "**MBNA**" means the division of the Bank operating as MBNA.

You understand that this constitutes an application for both a World Account ("World Account") and a Platinum Plus Account ("Platinum Plus Account"). If your application for a World Account is not approved, then this application shall be considered as your request and consent to the opening of a Platinum Plus Account. The World Account and the Platinum Plus Account have the same material financial terms unless otherwise disclosed to you in the Information Box accompanying this application. These Accounts also have similar rewards program terms, but may have different rewards earn rates, earn limits and embedded benefits. You further understand that the World Account is a type of premium credit card ("Premium Card"). A Premium Card is only issued to a well-defined class of cardholders based upon individual spending and/or income thresholds, which may vary by the type of Premium Card. We will determine your eligibility for a Premium Card based on Premium Card requirements, which may change from time to time. **A Premium Card can impose higher acceptance costs on merchants.**

If we are unable to fulfill your request to establish an Account, then you expressly authorize us to contact you to discuss other products available to you. If your application is approved, you agree to be bound by and comply with the terms and conditions of the Account (collectively, the "**Account Agreement**"), including without limitation, the agreement, disclosure statement and other disclosure documents, which may be amended from time to time, with current copies being sent to you upon approval. The MBNA Privacy Policy is available online at www.mbna.ca/en/privacy. You agree that if you sign your credit card or use your Account, it will mean that you have requested, consented to and received the credit card or other credit device, Account and the Account Agreement, and that you understand and agree with such terms and conditions. You agree that you will be liable for all transactions on the Account, including transactions made by any individual you have granted the right to use or access your Account ("**Authorized User**"), whether or not you had notice of the transactions.

To be eligible for an Account, you must have been and must presently be current with all of your creditors; there must not be any liens or judgments against you personally or professionally; and you must not be nor have been bankrupt or had any part of an account written off by a creditor as not collectible. You further understand that if you are approved for an Account, the amount of credit will be based upon your level of income and creditworthiness, as determined by us at our discretion. If we have received your response to any offer from us within the past 90 days, we may consider this application a duplicate

request for credit and respond to whichever of those applications we choose. Existing cardholders may not qualify for an additional Account.

✪ BALANCE TRANSFERS

Balance transfers will be fulfilled in the order listed and are treated as balance transfers in accordance with your Account Agreement. The total value of balance transfers cannot exceed your authorized credit limit. If the value is greater, MBNA may send a partial payment to the named creditor/designated account. The fee for this transaction is **$0.00**. A balance transfer may not be used to pay off or down your account balance or any other balances with us (including our affiliates, which would include any member of the TD Bank Group).

OTHER IMPORTANT INFORMATION

~ As a Mastercard credit card cardholder, you will receive the benefit of Zero Liability in the event of the unauthorized use of your Canadian-issued Mastercard credit card. Zero Liability is provided under specific conditions. Visit www.mastercard.ca for more information.

LANGUAGE PREFERENCE

§ You agree that if no language preference box is checked, you have expressly requested that any agreement and other documents and correspondence related to this application and any credit device and Account approved be drawn up in English only. / Vous convenez que si acune case de préférence de langue n'est cochée, vous avez expressément demandé que toute convention et tout autre document et correspondance se rattachant à cette demande, et à tout instrument de crédit et Compte approuvés soient rédigés en langue anglaise.

‡ These are highlights of the rewards program (the "**Program**") associated with this credit card account. To participate in the Program, you must have an Amazon.ca account that is open and in good standing, and otherwise comply with the Program terms and conditions. The Amazon Prime membership status of the Amazon.ca account that you select to be associated with your credit card account will determine the number of Points earned on eligible purchases. Accumulated Points will be redeemed for Amazon.ca Gift Card(s), which will be loaded to your Amazon.ca account by Amazon. Complete terms and

conditions describing Program eligibility, limitations and restrictions will be sent after your credit card account is opened. The Toronto-Dominion Bank has no liability or responsibility for the Amazon.ca Gift Card(s) or any aspect of your Amazon.ca account.

†† Limit one-time bonus Points offer (no cash value) per new credit card account. This offer only applies to eligible purchases made during the first six months after credit card account opening: (a) at eating places and fast food restaurants (merchant category codes 5812 and 5814); (b) at grocery stores and supermarkets (merchant category code 5411); (c) on the Amazon.ca website; and (d) at any physical Whole Foods Market locations in Canada. For greater certainty, this offer replaces and is not in addition to the regular earn rates for the rewards program associated with the account. Regular earn rates will apply to purchases outside the above categories and to the above categories after $3,000 in eligible purchases. This promotion is offered by MBNA and Amazon and may be amended or cancelled at any time without notice.

†††† To be eligible for a World account, your personal annual income must be greater than $50,000, or your household annual income must be $80,000 or greater. Additional account qualification criteria apply as set out in the application.

PRIVACY TERMS FOR MBNA CREDIT CARD APPLICANTS AND CARDHOLDERS

Consent to MBNA Handling of Your Personal Information and Privacy Policy

You consent to Our Privacy Policy. You agree that MBNA may handle your personal information as we set out in our Privacy Policy. You can find our Privacy Policy online at www.mbna.ca/en/privacy.

You have choices. The Privacy Policy outlines your options, where available, to refuse or withdraw your consent.

Here is a summary of our Privacy Policy

We collect, use, share and retain your information to:

- Identify you;
- Process your application;
- Provide you ongoing service;

- Communicate with you;
- Personalize our relationship with you;
- Improve products and services;
- Protect against fraud, financial abuse and error;
- Manage and assess our risks;
- Meet legal and regulatory obligations.

We collect information (for the purposes set out above) from you and others, including:

- Payment card networks;
- Lenders;
- Fraud prevention agencies and registries;
- Any other people you have allowed us to contact;
- From your interactions with us, including on your mobile device or the Internet, and records of your use of our products and services.

We may share your information (for the purposes set out above) with these parties. Some of them may be located outside your province/territory or outside Canada:

- Co-Brand Relationships;
- The Toronto-Dominion Bank and its subsidiaries and affiliates;
- Fraud prevention agencies and registries;
- Lenders;
- Companies that we work with to provide products or services;
- Insurers;
- Payment card networks.

We retain your information:

We keep your information for as long as we reasonably need it for the purposes set out above.

We may communicate with you:

We may communicate with you about your application. And about your existing and other products and services that may be of interest to you. We may contact you by mail, phone at the number(s) you have provided, text, email or other electronic methods.

You can opt out of receiving offers or choose how we contact you for marketing campaign purposes. To do so, call us at **1-866-845-0980**.

Credit Consent

You consent to credit checks:

You consent to us doing credit checks on you. We can do credit checks when you apply and on an ongoing basis. This helps us to:

- Assess your eligibility and creditworthiness;
- Establish credit;
- Help us collect a debt or enforce an obligation owed to us by you;
- Prevent and address fraud;
- Identify products and services that may be of interest to you;
- Manage and assess our risks;
- Understand your needs and personalize our products and services to you.

When we do a credit check, we will give your information to credit bureaus and other lenders. They will give reports and information to us about you. We will also use your information to authenticate you. You may not withdraw your consent to this ongoing exchange of information once you have applied for any credit product with us.

You may ask a credit bureau to let you see your credit report. You can also ask them to correct any errors in it. Contact the credit bureaus at consumer.equifax.ca or transunion.ca.

If you have concerns about consenting to a credit check at this stage, call us at **1-866-845-0980** for more information.

Automated Decision Making

We use your personal information to make decisions in real time by using tools to automate the processing of that information, for example:

- to approve or decline your credit card application;
- to determine whether to allow purchases on your account, including when purchases exceed your credit limit;
- to determine whether to reissue your card near your card expiry date;
- to assess and address suspected fraud on your account, including to determine whether to block any potentially fraudulent purchases.

To learn more about our automated decision processes, please call us at **1-866-845-0980**.

PRIVACY TERMS FOR AUTHORIZED USERS

We or our service providers (whether engaged by or on behalf of us or any of our assignees) may collect, use and disclose Personal Information of Authorized Users, such as name and transaction details to: initiate, open, monitor, maintain, service, process, analyze, audit and collect on the Account (notwithstanding that Authorized Users will not be held liable for amounts owing on the Account); protect the Account from identity theft, fraud and unauthorized use and access; and for any purpose required by law. All information on file for Authorized Users may be disclosed to the primary applicant. All information may also be shared with any person or entity to which we have assigned or transferred an interest in the Account, or any debt or interest due under the terms to be provided in the Account Agreement, if approved, and/or any of our rights and obligations under the Account Agreement (including any subsequent assignee or transferee). We will send the primary applicant, if approved, the Account Agreement. You will obtain and read the Account Agreements from the primary applicant. The MBNA Privacy Policy is available online

at www.mbna.ca/en/privacy. The use or activation by an Authorized User(s) of the Account means they agree to be bound by the MBNA Privacy Policy and to the Account Agreement sent to you and any replacements or updates to those agreements in connection with the Account.

COMPLAINTS

If you have a regulatory complaint or a complaint regarding a voluntary code of conduct you may contact the Financial Consumer Agency of Canada in writing at 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario, K1R 1B9, by telephone at 1-866-461-3222 or at www.fcac-acfc.gc.ca.

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