

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.**

<p>Annual Interest Rates</p>	<p><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):</p> <p style="text-align: center;">Purchases: 19.99%</p> <p style="text-align: center;">Balance Transfers: 22.99%</p> <p style="text-align: center;">Cash Advances (including Cash-Like Transactions): 22.99%</p> <p><u>How we will increase your annual interest rates:</u></p> <p>Increase: 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 any 12 consecutive Statement Periods that will be considered a "Twice a Year Payment Default".</p> <p>Each time there is a Twice a Year Payment Default your interest rates will increase to the higher Level shown in the chart below. For example, the first time there is a Twice a Year Payment Default, interest rates will increase to Level 1, and the second time, Level 2. The more times there is a Twice a Year Payment Default, the higher your interest rates will increase.</p> <p>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.</p> <p>Decrease: If we receive the full minimum payment by the Payment Due Date shown on your statement, or by your New Statement Date, for 12 consecutive Statement Periods, that will be considered a "Year with No Payment Defaults".</p> <p>If, after your interest rates have increased due to a Twice a Year Payment Default, there is a Year with No Payment Defaults, your interest rates will decrease to the level</p>
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immediately below the level to which your interest rates were increased, as shown in the chart below. We will apply the decreased rates on the first day of the first Statement Period that occurs after the Year with No Payment Defaults.

After that first decrease in interest rates, there will be no further decreases in interest rates even if you have subsequent Years with No Payment Defaults. For example, if your interest rates have increased to Level **2**, your interest rates will never be reduced to Standard Rates.

	Interest Rate Increases After Twice a Year Payment Defaults	
	Level 1: After First Twice a Year Payment Default	Level 2: After Second Twice a Year Payment Default
Purchases	24.99%	29.99%
Cash Advances	27.99%	29.99%
Balance Transfers	27.99%	29.99%
	Interest Rate Decreases After a Year with No Payment Defaults	
	If you were at Level 1, your interest rates will decrease to:	If you were at Level 2, your interest rates will decrease to:
Purchases	Standard rates	24.99%
Cash Advances	Standard rates	27.99%
Balance Transfers	Standard rates	27.99%

Interest-free Grace Period

21 days

You have a minimum **21**-day interest-free Grace Period for **new** Purchases and fees (other than Cash Advance fees or Balance Transfer fees) that appear for the first time on the Account statement ("**New Purchases**").

This means that if you pay the outstanding Total New Balance shown on the Account's statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged interest on New Purchases.

The Grace Period does not apply to:

- Purchases and fees that appear on previous Account statements;
- Cash Advances (including Cash-Like Transactions);

	<ul style="list-style-type: none"> • Balance Transfers; • Cash Advance fees; or • Balance Transfer fees.
<p>Minimum Payment</p>	<p>You must pay at least your monthly minimum payment on your Payment Due Date. This is how we calculate your minimum payment amount:</p> <p>\$10.00 + (plus) all new interest charges; + (plus) any fees; + (plus) any past due minimum payments amount; + (plus) any amount that goes over your Credit Limit.</p> <p>If your Total New Balance is less than \$10.00, your minimum payment will be equal to your Total New Balance.</p>
<p>Foreign Currency Conversion</p>	<p>For foreign currency Transactions:</p> <ul style="list-style-type: none"> • 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. <p>For refunds or credits of foreign currency Transactions:</p> <ul style="list-style-type: none"> • 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. <p>Payment to the Account in foreign currency:</p> <p>We convert payments to the Account received in a foreign currency to the currency of the Account using our foreign</p>

	<p>currency exchange rate, which is set by us, on the date the payment is processed by us.</p>
<p>Annual Fees</p>	<p>We do not charge an Annual Fee for this Account.</p>
<p>Other Fees</p>	<p>We charge the following fees on the day the Transaction, event, or request occurs:</p> <p><u>Transaction Fees:</u></p> <p>Cash advances:</p> <p>ATM Cash Advance Transactions:</p> <ul style="list-style-type: none"> • We charge a 1.00% fee on the Cash Advance Transaction amount. • If the Cash Advance fee is less than \$7.50 , we will charge a minimum Cash Advance fee of \$7.50 . <p>Over-the Counter Cash ("OTC") Cash Advance Transaction:</p> <ul style="list-style-type: none"> • We charge a 1.00% fee on the Cash Advance Transaction amount. • If the Cash Advance fee is less than \$7.50 , we will charge a minimum Cash Advance fee of \$7.50 . <p>Cash-Like Transactions (Cash Advance Transactions):</p> <ul style="list-style-type: none"> • We charge a 1.00% fee on the Cash Advance Transaction amount. • If the Cash Advance fee is less than \$7.50 , we will charge a minimum Cash Advance fee of \$7.50 . <p><u>Balance Transfers (including transfers of funds to a bank account):</u></p> <p>Standard Rate Balance Transfers:</p> <ul style="list-style-type: none"> • We charge a 1.00% fee on a Balance Transfer Transaction amount. • If the Balance Transfer fee is less than \$7.50 , we will charge a minimum Balance Transfer fee of \$7.50 . <p>Promotional Rate Balance Transfers we may offer you:</p> <ul style="list-style-type: none"> • We charge a 3% fee on a promotional Balance Transfer Transaction amount. • If the Balance Transfer fee is less than \$7.50 , we will charge a minimum Balance Transfer fee of \$7.50 .

All Balance Transfers:

- We may waive or lower this fee when we offer the Balance Transfer offer to you. We will tell you the exact Balance Transfer fee that applies when we make the offer.

Account Fees:**Returned Payment:**

- We will charge **\$20.00** for each returned payment you make.

Extra copy of Account statement or sales draft:

- We will charge a fee of **\$2.50** for each item requested.

We will charge the following fee on the Statement Closing Date:

Over Limit Fee:

- We will charge **\$29.00** if the Balance goes over the Credit Limit in that Statement Period.
- You will be charged an over limit fee in the next Statement Period if:
 - you made a payment in a Statement Period; and
 - this payment is returned after the Statement Closing Date for that Statement Period; and
 - your Account would have been over limit in that Statement Period without this payment.

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, MBNA Privacy and Personal Information Protection Notice ("**MBNA Privacy Notice**") and other disclosure documents, which may be amended from time to time, with current copies being sent to you upon approval. 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. **THERE WILL BE A TRANSACTION FEE EQUAL TO 1.00% OF THE DOLLAR AMOUNT OF EACH BALANCE TRANSFER INITIATED WITH THIS APPLICATION. A MINIMUM FEE OF \$7.50 WILL APPLY TO EACH BALANCE TRANSFER TRANSACTION.** 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 aucune 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 \$60,000, or your household annual income must be \$100,000 or greater. Additional account qualification criteria apply as set out in the application.

PRIVACY TERMS FOR MBNA CREDIT CARD APPLICANTS AND CARDHOLDERS

These terms (the "Privacy Terms") include your consent to collection, disclosure, use and processing of your Personal Information for the purposes identified and as described in the MBNA Privacy Notice (a full copy of which will be sent to you in connection with your Account and is available at mbna.ca). You consent to receive marketing, telemarketing and service communications from us, our affiliates and any of our respective agents and service providers at the contact information provided on and in connection with your application and all other contact information that may be provided by you to us from time to time, notwithstanding the registration of any such numbers included with your contact information on the National Do Not Call List. You understand that to evaluate your credit application and to continue monitoring your credit status, as well as your ongoing eligibility for credit and for the other purposes noted below, we, including our affiliates, agents and service providers, will have access to Personal Information about you and any Authorized Users and any other individual whose Personal Information you provide to us. "**Personal Information**" means information of an identifiable individual, including but not limited to name, address, age, gender, financial information and identification numbers (including Social Insurance Number ("**SIN**")).

The Personal Information we collect from time to time may include:

- information to identify you, such as name, date of birth, contact information (including email), government-issued documentation details (for example, a driver's licence) and your background (for example, occupation, financial information such as income, assets and payment history);
- information for the provision of products and services (for example, language and other preferences, information on an optional credit insurance benefit attached to your product and information on a loyalty or reward program attached to your product); and
- information relating to transactions with or through us (depending on the product or service, this may include transaction and payment details).

If provided, your SIN will be used to match credit bureau/reporting agency information and for security verification and Account maintenance purposes.

We collect information from various sources, including from your application, correspondence or other communications, through how you use your Account, from others outside of MBNA with your consent as set out below (such as credit reporting agencies and other lenders) and other permitted sources. We review and analyze information in various ways. For example, when we monitor transactions we identify transactions that may be of risk from a credit, fraud or money laundering and terrorist financing perspective. This involves our understanding of you and your ordinary use of our products and services in order to identify unusual activity or to detect suspicious patterns or connections.

We collect, protect, use, share, disclose, retain and process Personal Information for the following general purposes:

- a) to consider initiating and to initiate, open, monitor, maintain, service, process, analyze, audit and collect any Account you may have with us, including disclosing or exchanging Personal Information with credit reporting agencies, credit bureaus, other financial institutions, service providers, affiliates, agents, other third parties, and/or any other person, corporation, firm or enterprise with whom

you have or propose to have a relationship and to use other third party databases (including registries and licensing authorities) or references provided by you to obtain or verify information about your financial circumstances, your background or to identify you; to develop our relationship with you; to offer products and services; to collect a debt; and to analyze and manage our business, including evaluating the needs, wants, and satisfaction levels of our customers;

- b) to administer services, evaluate your credit eligibility, and monitor (i) your purchases, (ii) your Account balances, (iii) your fees, (iv) your payment history, (v) parties to transactions, (vi) your payments and (vii) your credit card usage, each for the purposes set out in this MBNA Privacy Notice;
- c) to verify your identity (or that of any Authorized User) concerning the Account and maintain security measures aimed at protecting you from identity theft, fraud, money laundering and terrorist financing and unauthorized access to your Account and Personal Information;
- d) to meet legal, security, processing and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements (including the United States and other countries) applicable to us or any of our affiliates or service providers;
- e) to prevent, detect or suppress financial abuse, fraud and criminal activity, protect our assets and interests, assist us with any internal or external investigation into potentially illegal or suspicious activity or manage, defend or settle any actual or potential loss in connection with the foregoing, and as such, we may collect from, use and disclose your information to any person or organization, fraud prevention agency, regulatory or government body, the operator of any database or registry used to check information provided against existing information, or other insurance companies or financial or lending institutions (for these purposes, your Account and Personal Information may be pooled with data belonging to other individuals and subject to data analytics);
- f) to promote and market products and services offered by MBNA, affiliates, affinity organizations or carefully selected companies, which are directly related to the Account (such as balance transfers and alternative payment methods), by means of direct marketing, marketing through ordinary mail, Internet, online chat, email, telephone, mobile, text message or other available communication channels (e.g. automatic dialing-announcing devices (" **ADAD** "), predictive dialing device (" **PDD** "), wireless device, land line telephone, fax machine, data terminal, or other electronic communications) using the contact information you have provided us; we may also send you special offers with your statements or in separate mailings that include access cheques to access your credit card Account;
- g) promote and market products and services offered by selected companies that are not directly related to the financial product or service we are providing to you (also known as secondary marketing), such as long distance or cellular telephone service, credit insurance, and card registry services by means of direct marketing, marketing through ordinary mail, Internet, online chat, email, telephone, text message, or other available communication channels (e.g. ADAD, PDD, wireless device, land line telephone, fax machine, data terminal, or other electronic communication methods), using the contact information you have provided us; and

- h) to facilitate participation in rewards programs, the accrual, redemption and fulfillment of points and other rewards offered by MBNA, Affinity Financial Institutions or Affinity Organizations through ordinary mail, email, telephone or other available communications channels.

In addition, we may also share and use Non-Affinity Customer information within Bank Group world-wide, other than health-related information, to allow other businesses within Bank Group to tell Non-Affinity Customers about other products and services available to such customers by means of direct marketing, marketing through ordinary mail, Internet, online chat, email, telephone, mobile, text message or other available communication channels (e.g. automatic dialing-announcing devices ("**ADAD**"), predictive dialing device ("**PDD**"), wireless device, land line telephone, fax machine, data terminal, or other electronic communications) using the contact information such customers have provided us; we may also send Non-Affinity Customers special offers with their Account statements or in separate mailings. For clarity, we will not share or use Affinity Customer information for the purposes of marketing products or services other than those agreed to by an Affinity Customer's affinity organization or specifically requested by an Affinity Customer. In order to understand under what circumstances and how you can withdraw your consent for promotions and marketing offers, please refer to the **Your Choices** section below. For purposes of this application, (i) "**Non-Affinity Customer**" means a prospective customer and/or customer of MBNA who has applied for, or been issued, an Account which has been marketed using only the Bank Group trademarks; and (ii) "**Affinity Customer**" means a prospective customer and/or customer of MBNA who has applied for, or been issued, an Account which has been marketed using a trademark or brand of an affinity organization or affinity financial institution (either alone, or in conjunction with the Bank Group trademark(s)).

Authorized Users may view, obtain or be provided with information about your Account, including transactions, through online banking, through interactive voice response units, or through communications with us, including discussions initiated by us in respect of possible unauthorized use of your Account or for other reasons.

Personal Information held by or on behalf of us by or through our affiliates, agents and/or service providers may be located outside of Canada, including the United States, and will be subject to the laws of the jurisdiction in the country in which the information is held.

Consent to the use of Personal Information: You consent to our collection, disclosure, use and processing of Personal Information about you for the purposes described in the MBNA Privacy Notice. You consent to receive marketing, telemarketing and service communications from us, our affiliates and any of our respective agents and service providers at the contact information and numbers provided on and in connection with your application and all other contact information and numbers that may be provided by you to us from time to time, notwithstanding the registration of any such numbers included with your contact information on the National Do Not Call List. You authorize third parties to give us Personal Information about you for these purposes. If you provide us with Personal Information about any other individual (including any Authorized User), you confirm that the

individual (i) has consented to our collection, disclosure, use, and processing of that information for these purposes as reasonably required (provided that all these purposes will apply to Authorized Users), and you agree that you will provide such Authorized User(s) with a copy of the MBNA Privacy Notice that will be sent to you in connection with your Account or that is available at mbna.ca; and (ii) authorizes third parties to give us the Personal Information about that individual for those purposes. Our customer service email, text message and other electronic communications with you may include account alerts, fraud alerts, statement, collection and other notices. You agree that we, including any of our agents and service providers, may monitor and/or record any of your telephone calls with us for servicing, accuracy, quality assurance and training. We may use Personal Information in our records for as long as it is needed for the purposes described in the MBNA Privacy Notice even after our relationship with you has ended. Certain consents are mandatory and cannot be withdrawn. For example, once you have a credit card account, you may not withdraw your consent relating to the collection and disclosure of credit information and the monitoring of your credit status and ongoing eligibility for credit. This is necessary to maintain the integrity of the credit granting process.

Your choices: You may withdraw your consent with MBNA only under paragraphs (f) and (g) above at any time after your Account has been opened by calling MBNA at 1-866-845-0980 or in writing to the MBNA Privacy Office at the address indicated below. Suppression request instructions are accepted from the Primary Cardholder only. Your request will be processed promptly but may not be captured for promotions already in progress. This will not limit information we may provide to you in Account statements or when you contact us or when you opt-in and/or consent to a promotion or marketing offer (such as offers presented through online chat).

Certain consents are mandatory and cannot be withdrawn. For example, once you have a credit card, you may not withdraw your consent relating to the collection and disclosure of credit information and the monitoring of your credit status and ongoing eligibility for credit.

If you do not wish to receive promotions and marketing offers from MBNA or share your Personal Information with your affinity financial institution, if applicable, at any time after your Account has been opened, please call us at 1-866-845-0980.

Your right to access your Personal Information: To request access to your Personal Information subject to any legal restrictions, or make corrections to it, you may write to us at: MBNA, Privacy Office, P.O. Box 9660, Station T, Ottawa, ON, K1G 6M9.

Our privacy policies: To obtain the most current copy of the MBNA Privacy Notice, visit our website at mbna.ca or call us at 1-866-845-0980. The MBNA Privacy Notice includes complete details on how we collect, use and disclose information about you and the products you use; our approach to processing and storage of information outside of Canada; and additional details about your consent rights.

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, which includes the MBNA Privacy Notice. You will obtain and read the Account Agreements from the Primary Applicant. The use or activation by an Authorized User(s) of the Account means they agree to be bound by the MBNA Privacy Notice 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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