



August 18, 2014

## Important information about upcoming changes to your MBNA MasterCard® credit card account(s)

Dear Valued Customer,

As you may remember, TD Bank Group purchased your MBNA credit card account(s) in December 2011.

I am writing today to let you know that your account(s) will transition to a new credit card system over the "conversion weekend" of **September 26 to September 30, 2014**. Please review carefully the information you will receive by mail, including the personalized letter and accompanying inserts, and be sure to share the information with any authorized users on your account(s).

Although you will see some changes, one thing that will stay the same is our commitment to providing you with great service. Our goal is to make the process as seamless as possible for you and to minimize service disruptions, increase security and provide a great customer experience.

### The information below will be your guide to:

- ✓ ] highlights of many account features that will remain the same;
- ✓ ] important information about changes;
- ✓ ] action you'll need to take;
- ✓ ] what to expect over the conversion weekend, **September 26 to September 30, 2014**, including some temporary service interruptions.

### We're here to assist you

Starting today, you can access updates, up to and including the conversion weekend of **September 26 to September 30, 2014**, on our website. Save [mbna.ca](http://mbna.ca) to your Favourites so that you can easily check for information updates. You can also call us at **1-800-264-8655**, 24 hours a day, seven days a week to hear information on the upcoming changes.

### Many account features will remain the same

We want to assure you that many features of your credit card account(s) will stay as they are now. Here are some highlights that are relevant to you:

**You'll continue to have the same credit card(s).** Your credit card number(s) and the personal identification number(s) ("PIN") you have now will stay the same.

You can continue to use your card(s) in stores to make purchases and at automated teller machines ("ATM") to complete balance transfers, get cash advances and make payments, as you do today. If you earn rewards with your credit card, you'll continue to do so, just the way you do today.

You must continue to make payments to your credit card account(s), using the same payment options you have today. For pre-authorized payment arrangements, please see the section below about "new statement dates".

Account fees and other fees related to your account(s) will stay the same. One small change you'll notice is that "return access cheque fees" will be referred to as "RAC fees", effective **September 26, 2014**.

The insurance coverage included with your credit card account(s) will not change. Rest assured that the protection you enjoy as a cardholder will continue as always, and the terms and conditions of your included insurance coverage will remain the same.

If you have optional balance protection insurance, your coverage will not change. The protection you enjoy as a cardholder will continue as always, and your premium rates, benefit payments and the terms and conditions of your optional insurance coverage will remain the same.

## Important information about changes to your account(s)

**Your Account Agreement, Disclosure Statement and Privacy and Personal Information Protection Notice have been updated.** Please find enclosed your new updated *Account Agreement* and *Privacy and Personal Information Protection Notice* and an insert that highlights important changes to your current *Disclosure Statement*. Unless otherwise indicated, these changes take effect **September 26, 2014**. Please review these documents and keep them in a safe place for future reference as they contain important information about your account(s).

**A wire transfer will be processed as a cash advance.** Effective **September 26, 2014**, a wire transfer will be processed as a cash advance, as outlined in the "Types of Transactions" section of your new *Account Agreement*.

**In the "Details of Your Transactions" section of your statement, you'll notice changes to the way transactions are listed** on your statement issued in **October 2014**. Please refer to the "Types of Transactions" section of your new *Account Agreement* for details.

**The method we use to calculate interest is changing, but the interest rates on your account(s) will stay the same.** This change takes effect on the first day of your **Statement Period** immediately following **August 29, 2014**. For more information on how interest is calculated, please refer to the enclosed *Account Agreement*.

**Access cheques:** Any existing access cheques you may have will no longer be valid following the conversion weekend. You can continue to use your existing access cheques until **September 1, 2014**; however, if the access cheque is cashed after **September 25, 2014**, the cheque will be returned and a fee may be charged by the financial institution. You can order new replacement access cheques at [mbna.ca](http://mbna.ca), after **September 29, 2014**. Please note that new access cheques will be issued at standard interest rates.

**Balance transfers:** If your balance transfer(s) was requested prior to **September 18, 2014**, it will be processed without interruption. However, any new requests for balance transfers will only be processed after **September 29, 2014**.

**Good news: New and improved statements.** We've redesigned and rewritten our statements to provide a clean, new look to make them easier to read. Please review the "*How to Read Your Statement*" insert, which will be included with your statement sent in **October 2014**.

**New statement dates:** Beginning in **November 2014**, the dates when your statements are issued will change, varying three to five days from the statement dates you have now. Please note that this change may affect your payment dates, payment amounts and pre-authorized payments. Check your **October 2014** statement for the payment details you'll see starting with your **November 2014** statement.

If you currently receive eStatements, please note that between **August 26 and September 27, 2014**, you will receive a paper statement instead. Rest assured that you will begin to receive eStatements again in **October 2014**. **Important! To continue receiving eStatements, please enroll in Online Banking by December 15, 2014**, or you will automatically be switched to paper statements. Refer to the "Action Required" section of this letter for enrollment details.

## Action Required – Here's what you'll need to do, on or after September 30, 2014

Most of the changes explained below will affect you, if you access your account information online or through telephone banking. Please note that, for your convenience, you can continue to call the same toll-free number shown on the back of your credit card and visit the same website address, [mbna.ca](http://mbna.ca)

Good news for Online Banking customers: At [mbna.ca](http://mbna.ca), you will enjoy some convenient benefits, including the ability to:

- download and print up to seven years of statement history;
- toggle easily back and forth between English and French;
- add any authorized users to your account(s) online;
- log in directly to the site – no more multiple pages to scroll through and no need to use a Sitekey;
- click to get from the main site to our new rewards site, where our rewards card customers will now find all rewards details.

**\* Action: Enroll or re-enroll in Online Banking to continue enjoying the convenience of managing your account(s) online.** It's easy: Simply go to [mbna.ca](http://mbna.ca) on or after **September 30, 2014**, and follow the simple steps below.

**\* Action: If you are a rewards customer, enroll or re-enroll in Online Banking to access your rewards information.** Following the conversion weekend, you can access the new rewards website through Online Banking. You will need to enroll or re-enroll in the new system. It's easy: Simply go to [mbna.ca](http://mbna.ca) on or after **September 30, 2014**, and follow the simple steps below.

**To enroll or re-enroll in Online Banking, simply follow these easy steps:**

1. Go to [mbna.ca](http://mbna.ca) and click enroll.
2. Set up your new Online Banking ID and password. If you have multiple accounts, you will need to set up each account separately. Our sign-in screen has changed to a convenient, one-step screen that includes your new login name and password.
3. In order to provide you with enhanced security features, you will be prompted to set up security questions.
4. You will then be required to review and accept a new *Electronic Access Agreement* and *Paperless Agreement*.
5. If you receive eStatements, you will need to re-enroll in Online Banking by **December 15, 2014**, in order to continue receiving eStatements, or you will be automatically switched to paper statements.
6. If you still receive printed statements, while enrolling in Online Banking, please take this opportunity to sign up for eStatements (electronic statements). You'll automatically receive email notifications when your eStatements are ready for you to view.
7. As you enroll or re-enroll in Online Banking, you will need to take the following steps for each account:
  - set up your e-notifications preferences;
  - review your profile and contact information.
  - If you are a rewards customer, you should print your rewards transaction history before **September 24, 2014**, as you will not be able to view this information following the conversion weekend. Rest assured that your rewards balance will carry forward and your transaction history will begin to build again on **September 26, 2014**, and can be viewed on **September 30, 2014**. Simply go to [mbna.ca](http://mbna.ca), click on the rewards tab and select "Check your rewards balance" to access your personal rewards information.

**\* Action: Enroll in telephone banking on or after September 30, 2014.** Please note that you will need to set up a telephone banking ID in order to speak with a live agent or use the IVR system, our Automated Telephone Banking service. If you have multiple accounts, you will need to set up each account separately. You will be prompted to set up a telephone banking ID when you call us. Please have your credit card(s) handy when you call.

You will notice some additional changes to our IVR services:

- a new voice;
- IVR options will change: please listen carefully to all options before you make your selection;
- some features will no longer be available: statement reprint requests, access cheque fulfillment requests, and access to self-enrollment for insurance and rewards balances. Please note that most of these features will be available through Online Banking.

## Questions? We're here for you.

You are important to us, today and in the future. For information about the transition to our new system, any time, please visit us at [mbna.ca](http://mbna.ca). For recorded updates or to speak to someone about our conversion weekend, please call **1-800-264-8655**, 24 hours a day, seven days a week or, outside of the US or Canada, call collect at **1-613-907-2390**. If you use a TTY, please call **1-800-872-5758**.

Sincerely,



Debra Armstrong  
Senior Vice President  
Credit Cards

P.S. If you have more than one account with us, and your name or other contact information is not identical for each account, you may receive more than one letter from us. Be sure to carefully review each letter, which will be customized for your different accounts. Please note that the account information used for this letter was as of **May 2014**, and does not reflect any changes made after that date.

### What to expect over the conversion weekend

As outlined below, you may experience some short-term interruptions in service over the conversion weekend of **September 26 to September 30, 2014**. We apologize for any inconvenience. Be sure to mark your calendar with these key dates and actions you may need to take.

For updates anytime on the transition of your account(s), please visit [mbna.ca](http://mbna.ca)

Service or Product	Date
Your credit available for the conversion weekend will be based on your closing balance as of:	<b>September 25, 2014</b>
IVR, our Automated Telephone Banking service, available:	Limited account information and service options will be available over the conversion weekend. You may experience some service interruptions but we expect them to be minimal.  IVR and rewards transactional information, balances and balance transfers will be updated beginning on <b>September 30, 2014</b> .
Our agents will be available for assistance:	<b>September 26 to September 30, 2014</b>
Online Banking, online chat and MBNA rewards redemption unavailable:	<b>September 24 to September 29, 2014</b> <ul style="list-style-type: none"><li>• Online Banking re-enrollment starting on <b>September 30, 2014</b>.</li><li>• Online Banking transaction information, balances and balance transfers will be available on or after <b>September 30, 2014</b>.</li><li>• MBNA rewards redemption will be available on or after <b>September 30, 2014</b>.</li></ul>
Enroll <u>each</u> account in telephone banking on or after:	<b>September 30, 2014</b>
Enroll or re-enroll <u>each</u> account in Online Banking on or after:	<b>September 30, 2014</b>
Pre-Authorized Debit Service ("PADS") and other transactions:	Your PADS will be processed as usual during the conversion period, with all transaction activity and balances updated on <b>September 30, 2014</b> .
Personal identification number ("PIN") reset and change:	If you need to reset your PIN, please do so by <b>September 24, 2014</b> . PINs cannot be reset or changed between <b>September 25 and September 29, 2014</b> .

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