

# International Student Banking Package – Terms & Conditions

(Valid July 1, 2025 until November 5, 2025)

## Calculating \$690 TD International Student Banking Package Valuation.

<sup>1</sup> Value of up to **\$690** in welcome bonuses, savings and benefits is calculated as follows:

- \$125 Cash Offer when you start by opening a new TD Student Chequing Account<sup>3</sup> AND Complete any two of the following with your new TD Student Chequing Account before January 31, 2026
  1. Set up a recurring direct deposit from your employer or the Government.
  2. Set up Autodeposit for Interac e-Transfer® and send or receive one e-Transfer of at least \$50.
  3. Make an online purchase using your TD Access Card with Visa\* Debit.
  4. Set-up a Pre-Authorized Transfer Service or Simply Save Service to an eligible TD Savings Account
- Up to \$100 in Cash Back Dollars when you open a new TD Cash Back Visa\* Card by November 5, 2025.<sup>5</sup> Conditions apply.<sup>5a</sup> Eligible for students only.
- Eligible students can earn up to \$250 in value<sup>6</sup> in the first year when opening a NEW TD Direct Investing account with ongoing benefits afterward. Earn a cash reward of \$50, up to 10 commission-free trades (\$9.99 per trade) and quarterly maintenance fees rebated (\$25 per quarter) for the first year. In addition, subsequent trades can receive a 50% commission rebate until the student turns 26 years old.<sup>6</sup>
- TD Global Transfer Offer<sup>7</sup>: Up to \$105 annual value is based on seven Western Union® Money Transfers<sup>SM</sup> for 12 months using TD Global Transfer<sup>TM</sup> at a fee of up to \$15 per transfer. You must complete the qualifying criteria as set out in the offer. Transfer fee amount is dynamic and subject to change. Foreign currency exchange rates still apply. Other banks involved in transferring the money may charge additional fees to the recipient of the funds.
- Get a \$50 Amazon.ca Gift Card<sup>8</sup> if you: (a) open a new TD Student Chequing Account and complete the qualifying criteria for TD Student Chequing Account \$125 Cash Offer<sup>3</sup>; (b) open a new TD Every Day Savings Account, a TD ePremium Savings Account or a TD High Interest Savings Account by November 5, 2025 and complete the qualifying criteria<sup>8</sup> by January 31, 2026; and (c) Open an eligible Credit Card<sup>8</sup> by November 5, 2025 and meet the qualifying conditions in accordance with the \$50 Amazon.ca Gift Card Offer<sup>8</sup>
- \$60 in savings with no monthly fee for the TD Monthly Plan Overdraft Protection service set up on a TD Student Chequing Account (regular \$5 monthly fee for Monthly Plan Overdraft Protection)<sup>9</sup>

<sup>2</sup> To qualify for the International Student Banking Package, you must:

- 1) Be age of majority at the time of Account opening in your province or territory of residence,
- 2) Provide your unexpired Study Permit from the Government of Canada (e.g., IMM Form 1442, 1208, 1102),
- 3) Be a full-time post-secondary student enrolled in an accredited university or college in Canada with Proof of Enrollment (Proof of Enrollment is a document that has been issued by the school and contains the student's name, the name of the University or College, program, and year of study. Acceptable proof of enrollment can include:
  - a tuition invoice or statement of account from the school for the current period of study,

- a detailed timetable (current or upcoming period of study),
  - letter from Registrar's office verifying enrollment.
  - Transcripts displaying the school's name, student's full name, student type and the semester of study on school's letterhead.
- 4) For students studying in the Province of Quebec, a Quebec Acceptance Certificate (CAQ) is also required in addition to the documents noted above. If you have a Taxpayer Identification Number (TIN) and have not provided it before, you must provide it during your visit.

And provide 1 of the following pieces of personal identification:

- Valid passport
- Canadian driver's license
- Government of Canada identification card

Note: Other identification documents may be acceptable or required. Please visit a TD branch for details.

We reserve the right to change, extend or withdraw this offer at any time, and the offer cannot be combined with any other offer unless otherwise indicated.

<sup>3</sup> TD Student Chequing Account \$125 Cash Offer Terms and Conditions:

To be eligible for the \$125 Cash Offer, customers must:

- 1) Open a TD Student Chequing Account between May 1, 2025, and November 5, 2025 (the "New Student Chequing Account"), and
- 2) Complete any two of the following with the New Student Chequing Account before January 31, 2026:
  - (i) Set up a recurring Direct Deposit from your employer or the Government with the first deposit posted to the New Chequing Account by January 31, 2026. The Direct Deposit must occur either weekly, biweekly, monthly, or twice per month. Whether or not a Recurring Direct Deposit is acceptable for this offer is subject to our approval;
  - (ii) Set up Autodeposit for Interac e-Transfer® and send or receive one e-Transfer of at least \$50 by January 31, 2026;
  - (iii) Make an online purchase using your TD Access Card with Visa\* Debit by January 31, 2026. Regular transaction fees may apply, see [About Our Accounts and Related Services](#) for more information;
  - (iv) Set-up a recurring Pre-authorized Transfer Service or Simply Save from the New Chequing Account to a TD Every Day Savings Account, TD ePremium Savings Account or TD High Interest Savings Account by January 31, 2026. Recurring Pre-authorized Transfer can be daily, weekly, bi-weekly, monthly. Simply Save can be daily, weekly, or bi-weekly of any amount between \$0.50 to \$5.00; or

The following are not eligible for the \$125 Cash offer:

- a. Customers who already have an existing TD Chequing Account (other than a U.S. Dollar Account) as of May 1, 2025;
- b. Customers who had a TD Chequing Account (other than a U.S. Dollar Account) that was closed on or after May 1, 2024;
- c. Customers who open a TD Chequing Account on or after May 1, 2025, but change the account to a type other than the TD Student Chequing Account before this offer is fulfilled;
- d. Customers who received any Chequing Account offers from TD from 2023, 2024, 2025; or
- e. TD staff members or any TD customers who have a joint account with a TD staff member.

For any New Student Chequing Account that is a joint account, at least one account holder on the New Student Chequing Account must meet the eligibility requirements.

Limit of one \$125 Cash Offer per New Student Chequing Account. Limit of one \$125 Cash Offer per customer.

The \$125 Cash Offer will be deposited to the New Student Account within 12 weeks of all conditions being met, provided that the New Student Chequing Account is still open, in good standing, with all conditions continuing to be met.

We can change, extend, or withdraw this offer at any time, and it cannot be used in conjunction with any other offer or discount for the same product. All amounts are in Canadian dollars unless otherwise noted. Other conditions may apply.

For more information about transactions and a complete list of account fees and Overdraft Protection Service Fees, see [About Our Accounts and Related Services](#).

<sup>4</sup> TD Every Day Savings Account 1.00% Interest Rate Bonus for 3 months Terms & Conditions: Savings Account bonus offer only applies to a TD Every Day Savings Account that is opened by customers who open the New Chequing Account (the "New Savings Account"). Bonus offer is limited to 1 eligible savings account per person and the type of savings account cannot change during the Offer Period. The bonus rate is in addition to the posted interest rate on the savings account and will be applied to the savings account commencing no later than 10 business days after the customer has accepted the TD International Student banking package and will be effective for 3 months thereafter ("Offer Period"). During the Offer Period, your New Savings Account is not eligible for any other offer. Regular posted interest rates will apply after the end of the Offer Period. Bonus interest will be calculated separately and paid monthly. Interest rates are subject to change without notice. All interest rates are per annum. For details on rates, please see <https://www.td.com/ca/en/personal-banking/products/bank-accounts/account-rates/>

<sup>5</sup> TD Cash Back Visa\* Card Offer Terms and Conditions:

Annual interest rates, fees and features are current as of April 30, 2025 unless otherwise indicated and subject to change.

Limited Time Offer ("Offer"): This Offer starts on May 1, 2025 and ends November 5, 2025 (the "Offer Period") and is only available to those student Cardholders of a new TD Cash Back Visa\* Card ("Account"). Account must be opened by November 5, 2025. You may qualify to earn up to a total value of \$100 through this Offer:

Earn \$10 Cash Back Dollars on your first \$10 purchase in the first 3 months or earn \$100 in Cash Back Dollars when you spend \$1,200+ in the first 3 months; applied to your Cash Back Dollar balance after the 3 months as a one-time payout. Conditions apply.<sup>^</sup>, <sup>Δ</sup>

You must keep your Account open, active and in Good Standing during the Offer Period and at the time the Cash Back Dollars are applied to your Account. To earn \$100 Cash Back Dollar to the TD Cash Back Visa\* Card, you must make \$1200 in Purchases on your account including the first eligible Purchase within 90 days of Account opening ("First 3 Months"). Cash Back Dollars can be redeemed to help pay down your account balance.

Offer may be changed, withdrawn (excluding Quebec) or extended at any time and cannot be combined with any other offer unless otherwise indicated. Please allow 8 weeks after the conditions of the Offer are fulfilled for the Cash Back Dollars to be awarded to your Account. This Offer is not available to customers who (1) have activated a TD Cash Back Visa\* Card Account prior to the Offer Period, (2) transfer their existing TD Credit Card into a TD Cash Back Visa\* Card Account, or (3) customers who have closed any TD Credit Card within the last 12 months.

We reserve the right to limit the number of Accounts opened by and the number of Cash Back Dollars awarded to any one person. Closing your Account or transferring to another TD Credit Card may result in forfeiture of any Cash Back Dollars not yet awarded.

This Offer is only available to (1) full-time post-secondary students enrolled in an accredited university or college in Canada or elsewhere, (2) who are Canadian residents, (3) do not have an existing TD Credit Card account and (4) who have listed 'Student' as their Occupation on their application for the TD Cash Back Visa\* Card.

See your Disclosure Statement and Cardholder Agreement for more details on annual interest rates, including how we charge interest and apply payments to Purchases.

Quebec Only

Primary Cardholder remains liable for all charges to the Account, including those made by any Additional Cardholder. Maximum of 3 Additional Cardholders on the Account.

(i) Annual Fees: To be charged on the first statement after your first use of the Card, and annually thereafter in the same month.

(ii) Billing Cycle/ Statement period: Can start on any calendar day of the month and can vary in length, although it lasts approximately one month.

(iii) Grace Period: You will benefit from an interest-free grace period of at least 21 days on Purchases if we receive payment in full on the Balance on your current statement by the Payment Due Date. There is no interest-free grace period on Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques).

(iv) Minimum Payment: Your minimum payment is the greater of 5% of your New Balance or \$10, plus all past due amounts and any amount that exceeds your credit limit. If the New Balance is less than \$10, then the minimum payment is equal to the New Balance.

(v) Example of Interest Charges

Examples of Interest Charges for a 30-Day Billing Cycle				
Annual Interest Rate		Average Daily Balance		
		\$100	\$200	\$1,000
Purchases	21.99%	\$1.81	\$3.61	\$18.07
Cash Advances	21.99%	\$1.81	\$3.61	\$18.07
Purchases – Default Rate	26.99%	\$2.22	\$4.44	\$22.18
Cash Advances – Default Rate	27.99%	\$2.30	\$4.60	\$23.01

<sup>^</sup> Account must be open and in Good Standing to earn and redeem Cash Back Dollars. Redemptions of Cash Back Dollars at any time on request must be for a minimum amount of \$25. Where Cash Back Dollars are redeemed on an annual basis, the annual earnings period will start from when the Card is used to make Purchases until the Account's January billing cycle of the following year, after which time the annual earnings period will continue each year from the Account's January billing cycle to the January billing cycle of the following year. Cash Back Dollars will continue to accrue until redemption instructions are provided. There is no maximum annual amount of Cash Back Dollars that can be earned. For complete details on how to redeem Cash Back Dollars, please see the "TD Cash Back Program Terms and Conditions" section of the TD Cash Back Visa Cardholder Agreement available at [www.tdcanadatrust.com/products-services/banking/credit-cards/agreements.jsp](http://www.tdcanadatrust.com/products-services/banking/credit-cards/agreements.jsp).

<sup>6</sup> TD Direct Investing Offer Terms and Conditions: Eligible students can earn up to \$250 in value in the first year when opening a NEW TD Direct Investing account with ongoing benefits afterward. Earn a cash reward of \$50, up to 10 commission-free trades (\$9.99 per trade) and quarterly maintenance fees rebated (\$25 per quarter) for the first year. In addition, subsequent trades can receive a 50% commission rebate until the student turns 26 years old. Both full share trades and partial share trades are included in the rebated trades offer. Offer applies to any qualifying new TD Direct Investing client who is a Canadian resident of age of majority in their province or territory on May 1, 2025. The offer is available to all eligible students who are 25 years of age or under at the time of application. This offer begins on May 1, 2025 and ends on November 5, 2025. Please see the complete terms and conditions below for eligibility.

To qualify for the Cash, Trade or Quarterly Maintenance Fee rewards, a client must:

1. Be a new or existing TD Student Chequing account holder at time of opening a New TD Direct Investing account ("New Account"). The offer is available to all clients who are 25 years of age or under at time of application.
2. Open a New TD Direct Investing account ("New Account") by November 5, 2025. The offer is available to all clients who are 25 years of age or under at time of application.
3. A New Account may not be a TD Easy Trade™ account. The account type opened must be a single account holder: Cash, Tax Free Savings Account (TFSA), First Home Savings Account (FHSA), Margin, or Retirement Savings Account (RSP) account. Locked-in registered, non-personal, joint, RESPs, RIFs and RDSP accounts do not qualify for this offer.
4. To qualify for the Cash reward, a client must transfer into the New Account \$1,000 or more in investable assets or cash from another Canadian financial institution(s) or a TD Canada Trust account ("Qualifying Assets") by November 28, 2025, noting:

- a. The Qualifying Assets must be in the New Account by no later than November 28, 2025.
  - b. Transfers originating from pre-existing TD Direct Investing, TD Easy Trade™, TD Wealth Financial Planning, TD Wealth Private Investment Advice, TD Wealth Private Trust and TD Wealth Private Investment Counsel accounts are not included in the Qualifying Assets.
  - c. Qualifying assets exclude any securities that are restricted, subject to a cease trade order or that are non-listed and without independent evidence of current value acceptable to TD Direct Investing.
  - d. Qualifying Assets will be measured according to the combined value of Canadian and U.S. denominated assets deposited in that currency component of a New Account. USD balances will be converted into CAD to determine eligibility.
  - e. Where a client opens multiple New Accounts, the Qualifying Assets will be calculated by combining the value of the assets transferred into the New Accounts.
5. To qualify for commission trade rebates for full share trades and partial share trades, a client must place the first 10 commissionable trades in the New Account during the 12-month period starting from the date the New Account was opened to receive the full value rebate. Rebates apply only to self-serve trades placed electronically during this period. Trades placed over the phone with the assistance of an Investment Representative are not included. Up to 10 commission rebates will be applied to Canadian and U.S. equity, ETF, and/or option trades which incur a commission charge. For options trades, the flat commission trade fee will be rebated, but the commission fee per contract will still apply. Fixed income, mutual funds, trades placed on markets which are not in the U.S. or Canada, and new issues are excluded from this promotional offer.
  6. After the first 10 commission trades or after 12 months since the TD Direct Investing account was opened, a 50% discount on subsequent commission trading fees will be rebated. Discounts only apply to self-serve trades completed electronically. Rebates will expire when client turns 26 years of age.
  7. If account is charged maintenance fees, they will be rebated to the account on a quarterly calendar basis for the first 12 months since account opening.
  8. If client turns 26 years of age during the first 12 months of account opening, rebate promotions will remain active until the end of the first 12-month period.
  9. Client must hold a TD Student Chequing account in good standing and be 25 years or under to continue qualifying for all discounts on the TD Direct Investing account.
  10. If client turns 26 years of age after 12 months since account opening, all promos and rebates will no longer be applied to the account.
  11. Keep a TD Student Chequing account in good standing to receive all eligible rebates.

Clients requiring assistance to register or otherwise apply for this offer should contact an Investment Representative at 1-800-465-5463 or ask for assistance at their TD Canada Trust branch.

Further Terms and Conditions:

- Clients must maintain a minimum of \$1,000 in the New Account until December 30, 2025 following the transfer(s) of the Qualifying Assets (the "Qualification Period"). If withdrawals, deregistration, or transfers during the Qualifying Period reduce the amount of the client's Qualifying Assets below \$1,000, no reward will be granted. The value of Qualifying Assets will not be reduced if market value

drops below threshold due to market events.

- Margin debit balances are allowed and will not be counted against the value of assets held on account. To receive commission rebates, a participant must keep their New Account in good standing with TD Direct Investing for 1 year following the account open date. Good standing requires that a New Account must not go into a debit position or into a margin call. Debit positions on margin accounts are acceptable.
- To receive cash reward, commission rebates, and discounted trading fees, a participant must keep their New Account in good standing with TD Direct Investing. Good standing requires that a New Account must not go into a debit position or into a margin call. Debit positions on margin accounts are acceptable. TD Direct Investing account must be linked to the profile within the retail banking division of The Toronto-Dominion Bank (TD Canada Trust) to confirm student bundle eligibility. The option to link may be changed anytime by contacting TD Direct Investing.
- Employees of TD Bank Group are not eligible for this offer.
- The offer, rebates and discounts may be changed, extended, or withdrawn at any time without notice.
- This offer cannot be used in conjunction with any other TD Direct Investing offer.
- This offer is not transferrable to other clients or, if the client joins an existing household, to any preexisting account belonging to the household.
- There may be tax implications associated with the commission rebate. Clients should consult with their personal tax advisor for more information. For registered plans, the commission rebate is paid directly to the plan and is not considered a contribution.
- Up to 10 trade commissions will be rebated (up to \$9.99) and subsequent trades will be rebated at a discount of 50%. Only self-serve trades completed electronically are eligible. Please review our Fees & Pricing information available on our website.
- If trades are placed in CAD, the commission will be rebated to a maximum of \$9.99/trade CAD. Trade commissions placed in USD will be rebated in USD to a maximum of \$9.99/trade USD.
- Commission fees will be rebated to the New Accounts which were charged the commission on a first in first-out basis from the date the account is opened.
- Terms of Award Payment: The cash award will be paid in CAD to the eligible client account by January, 16, 2026. Where the client's Qualifying Assets are transferred to a single account, the Cash Reward will be deposited into that account. Where the client's Qualifying Assets are transferred to multiple accounts, the Cash Reward will be divided and deposited to each account in proportion to the value of the Qualifying Assets transferred into each account.
- Terms of trading fee rebates: TD Direct Investing will apply a bulk rebate of eligible trades to your Account by November 5, 2025 and then rebate eligible commissionable trades to your New Account by every last business day of the month (starting November 28, 2025) for commissionable trades placed in the previous month. If last day of the month is a holiday, commission rebates will be applied within the next 2 business days.
- Terms of Maintenance Fee rebates: If the quarterly maintenance fee is charged to the account, it will be rebated back to the account on a quarterly calendar basis.

<sup>7</sup> TD Global Transfer Offer Terms & Conditions: The International Student TD Global Transfer offer is available to individuals who qualify for the International Student Banking Package and open a TD Student Chequing Account ("the New Chequing Account"). Starting the month the New Chequing Account is opened, Western Union® Money Transfer<sup>SM</sup> fees charged to the New Chequing Account will be credited back to the New

Chequing Account within 45 days of the effective date of the transaction for each eligible TD Global Transfer transaction, up to a 12-month period. Only transfers completed from the New Chequing Account using the following transfer methods are eligible for the offer:

(i) Western Union® Money Transfer<sup>SM</sup>

The Western Union® fee amount is dependent on the amount sent. The New Chequing Account must remain open and in good standing to be eligible for this offer.

Foreign exchange and other bank fees still apply. If you are sending funds in a different currency from the currency of your account, you will be purchasing this other currency from us at the exchange rate we set. Fees are in the currency of the account from which the money is sent. Other banks involved in transferring the money may charge additional fees to the recipient of the funds. For details on fees, please see <http://www.tdcanadatrust.com/products-services/banking/accounts/fees.jsp>.

For details on TD Global Transfer, please see <https://www.td.com/ca/en/personal-banking/how-to/international-money-transfer/td-global-transfer/>. Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer unless otherwise indicated.

<sup>8</sup> \$50 Amazon.ca Gift Card Terms & Conditions: Customers must provide a valid email address and accept the offer by the date presented in the email confirming qualification to receive the Amazon.ca Gift Card offer.

The Amazon.ca gift card will be electronically issued and emailed to the email provided to the bank advisor at a branch during the time of the New Account opening and provided all conditions have been met. The Amazon.ca Gift Card is subject to the restrictions set out in the terms and conditions available at [amazon.ca/gc-legal](https://amazon.ca/gc-legal) and may be subject to change from time to time. TD is not responsible if a gift card is not honoured for any reason, including if the third-party merchant issuing the gift card becomes insolvent or bankrupt. We reserve the right to limit the number of accounts opened and the number Amazon.ca Gift Cards awarded by any one person. Your TD account must be open, active and in good standing at the time the Amazon.ca Gift Card is issued. Please allow 12 weeks after the conditions have been met for fulfillment of the Amazon.ca Gift Card.

To earn the limited-time Amazon.ca Gift Card offer, you must complete all three conditions below:

1) Open a New Account between May 1, 2025, and November 5, 2025 and complete any two of the following with the New Account before January 31, 2026:

- (i) Set up a recurring Direct Deposit from your employer or the Government with the first deposit posted to the New Chequing Account by January 31, 2026. The Direct Deposit must occur either weekly, biweekly, monthly, or twice per month. Whether or not a Recurring Direct Deposit is acceptable for this offer is subject to our approval;
- (ii) Set up Autodeposit for Interac e-Transfer® and send or receive one e-Transfer of at least \$50 by January 31, 2026;
- (iii) Make an online purchase using your TD Access Card with Visa\* Debit by January 31, 2026. Regular transaction fees may apply, see [About Our Accounts and Related Services](#) for more information;

- (iv) Set-up a recurring Pre-authorized Transfer Service or Simply Save from the New Chequing Account to a TD Every Day Savings Account, TD ePremium Savings Account or TD High Interest Savings Account by January 31, 2026. Recurring Pre-authorized Transfer can be daily, weekly, bi-weekly, monthly. Simply Save can be daily, weekly, or bi-weekly of any amount between \$0.50 to \$5.00; or

2) Open a New Savings Account by November 5, 2025, and complete one of the following with the New Savings Account:

- (i) Set up a Pre-authorized Transfer Service with your first transaction processed by January 31, 2026. The Pre-authorized Transfer Service must occur either weekly, biweekly, monthly, or twice per month.
- (ii) Set up Simply Save with your first transaction processed by January 31, 2026.

3) Apply for, be approved, and activate a new TD Cash Back Visa\* Card, TD Rewards Visa\* Card, TD Platinum Travel Visa\* Card, TD First Class Travel® Visa Infinite\* Card, TD® Aeroplan® Visa Platinum\* Credit Card, TD® Aeroplan® Visa Infinite\* Card, TD® Aeroplan® Visa Infinite Privilege\* Credit Card, TD Cash Back Visa Infinite\* Card, or TD Low Rate Visa\* Card (a "new TD Credit Card") by November 5, 2025. Your new TD Credit Card must be open, active and in Good Standing at the time the Amazon.ca Gift Card is issued.

Accept the offer by the date presented in the email, confirming qualification to receive the Amazon.ca Gift Card.

Customers who are a Primary Cardholder of a Personal TD Credit Card as of May 1, 2025 will not receive this offer. This offer is not available to customers who closed a Personal TD Credit Card account in the last 6 months.

Offer may be changed, withdrawn (excluding Quebec), or extended at any time and cannot be combined with any other offer unless otherwise indicated.

<sup>9</sup> Monthly Overdraft Protection Service Saving on the TD Student Chequing Account: Save \$60 in 12 months with no monthly fee for the TD Monthly Plan Overdraft Protection service set up on a TD Student Chequing Account (regular \$5 monthly fee for Monthly Plan Overdraft Protection)

For more information about transactions and a complete list of account fees and Overdraft Protection Service Fees, see [About Our Accounts and Related Services](#).

TD Direct Investing is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.

TD Easy Trade™ is a service of TD Direct Investing, a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.

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

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The Toronto-Dominion Bank is the issuer of the TD Cash Back Visa\* Card.

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