



Thank you for choosing TD. The information in this document will help you identify the interest rates applicable to your Account and understand how we calculate them.

This document contains the following two sections:

- Section 1: General Information About Interest
- Section 2: Detailed Interest Rate Tables

**We use the following words throughout this document and want you to understand what they mean.**

**Account** means any personal deposit account opened with TD other than GIC and term deposits. To determine which TD entity issued your Account, please refer to TD's document, *About Our Accounts and Related Services*. You can find this document in our branches and online at [TD.com](https://www.td.com).

**Business Day** means Monday to Friday, except statutory holidays.

**Daily Closing Balance** means the balance in your Account at the end of each Business Day. The Daily Closing Balance for weekends and statutory holidays is the Daily Closing Balance for the previous Business Day.

**You, your, and yours** mean the customer or customers listed on the Account and their Legal Representative if applicable.

**We, us, our, and TD** refer to The Toronto-Dominion Bank and its affiliates, including TD Mortgage Corporation, TD Pacific Mortgage Corporation, and The Canada Trust Company.

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## Section 1: General Information About Interest

### 1.1 How do we determine the interest rate and the interest you earn?

Our interest rates are annual rates of interest. We determine the applicable interest rate and the interest you earn on your Account according to the following:

- Type of Account you have
- Funds in your Account (including Daily Closing Balance)
- Account activity
- The length of time that your Account has remained open

### 1.2 How do we determine the Daily Closing Balance?

We calculate interest on your Account each day based on your Account's Daily Closing Balance.

The following table sets out the time by which you must complete transactions for it to be considered a part of your Daily Closing Balance for that day:

Transaction Type	Transaction Completed By This Time on a Business Day
In-Branch Transactions	Branch business hours
EasyWeb Transfers to and from TD Waterhouse	8:00 p.m. ET
ATM Transactions and Debit Payments	9:00 p.m. ET
EasyWeb or Mobile Banking Account Transfers Involving Foreign Currency	9:00 p.m. ET
All Other Transactions	11:59 p.m. ET

Any transaction completed after these times, or on a weekend or statutory holiday, will form part of your Daily Closing Balance for the next Business Day.

### 1.3 What other factors affect the interest you earn?

Where interest calculates on a daily basis, we base our calculations on a 365-day year. However, interest accrues for one extra day during a leap year. Where interest does not calculate daily, we base our calculations on 366 days in a leap year. We round the total interest paid up or down to the nearest cent. You will not earn interest for the day you close your Account.

## 1.4 What are Tiers, and how do they affect interest you earn?

**Tiers** are ranges of amounts with corresponding interest rates. Different Tiers within an account may have different interest rates. For the purpose of calculating interest, the amounts forming your Daily Closing Balance may be split into different Tiers depending on the account type and as follows:

- Some accounts pay interest on your entire Daily Closing Balance at the interest rate for the Tier to which your entire Daily Closing Balance corresponds
- Some accounts pay interest at one interest rate on the portion of your Daily Closing Balance that falls within a Tier and a different interest rate on the portion of your Daily Closing Balance that falls within another Tier. That means that portions of your Daily Closing Balance may fall within multiple Tiers.

Please carefully read the details set out in the tables below, which outline the Tiers and interest rates that apply to your Account.

## 1.5 When do we pay interest?

If you earn interest, we pay the accrued interest for the entire month to your Account on the last Business Day of the month, unless otherwise stated in the tables in *Section 2: Interest Rate Tables*. We do not compound interest on any day or include interest in your Daily Closing Balance until we pay it to your Account.

Additionally, if you open an account on the last Business Day of a month, we pay the interest earned on the Daily Closing Balance for that month to your Account on the last Business Day of the following month.

If you close an account, we will pay interest up to the day prior to the account's closing date.

## 1.6 When do interest rates change?

Interest rates may change without notice. For current interest rates, please consult [TD.com](https://www.td.com) or visit any branch.

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## Section 2: Interest Rate Tables

The tables below set out the interest rates, Tiers, and other information that may affect interest earned on your Account.

### CHART 1: CHEQUING ACCOUNTS

Chequing Account	Daily Closing Balance	Rate	Details
<b>TD All-Inclusive Banking Plan<sup>A</sup></b> <b>TD Every Day Chequing</b> <b>TD Minimum Chequing</b> <b>TD Unlimited Chequing</b>	<b>No tiers</b>	0.000%	N/A
<b>TD Student Chequing</b>	<b>Portion of Daily Closing Balance</b> Up to \$4,999.99  <b>Portion of Daily Closing Balance</b> \$5,000.00 and over	0.010%  0.010%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.

## CHART 2: SAVINGS ACCOUNTS

Savings Account	Daily Closing Balance	Rate	Details
TD Every Day Savings	<b>Total Daily Closing Balance</b> Up to \$999.99	0.010%	Only one interest rate applies to your total Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying your total Daily Closing Balance by the interest rate for the Tier to which your total Daily Closing Balance corresponds.
	<b>Total Daily Closing Balance</b> \$1,000.00 to \$4,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$5,000.00 to \$9,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$10,000.00 to \$24,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$60,000.00 and over	0.010%	
TD ePremium Savings	<b>Total Daily Closing Balance</b> Up to \$9,999.99	0.000%	Interest will be calculated each day as follows: <ul style="list-style-type: none"><li>• By multiplying your total Daily Closing Balance, up to \$1,000,000.00, by the interest rate for the Tier to which your Daily Closing Balance corresponds, and</li><li>• By multiplying the portion of your Daily Closing Balance, \$1,000,000.01 and over, by the interest rate shown in the last Tier.</li></ul>
	<b>Total Daily Closing Balance</b> \$10,000.00 to \$49,999.99	0.850%	
	<b>Total Daily Closing Balance</b> \$50,000.00 to \$99,999.99	0.850%	
	<b>Total Daily Closing Balance</b> \$100,000.00 to \$249,999.99	0.850%	
	<b>Total Daily Closing Balance</b> \$250,000.00 to \$1,000,000.00	0.850%	
	<b>Portion of Daily Closing Balance</b> \$1,000,000.01 and over	0.850%	
TD Growth™ Savings	<b>Total Daily Closing Balance</b> Up to \$4,999.99	0.000%	Interest will be calculated each day as follows: <ul style="list-style-type: none"><li>• By multiplying your total Daily Closing Balance, up to \$1,000,000.00, by the interest rate for the Tier to which your Daily Closing Balance corresponds, and</li><li>• By multiplying the portion of your Daily Closing Balance, \$1,000,000.01 and over, by the interest rate shown in the last Tier.</li></ul>
	<b>Total Daily Closing Balance</b> \$5,000.00 to \$9,999.99	0.000%	
	<b>Total Daily Closing Balance</b> \$10,000.00 to \$99,999.99	0.500%	
	<b>Total Daily Closing Balance</b> \$100,000.00 to \$499,999.99	0.650%	
	<b>Portion of Daily Closing Balance</b> \$500,000.00 and over	0.750%	

### CHART 3: U.S. DOLLAR ACCOUNTS

U.S. Dollar Account	Daily Closing Balance	Rate	Details
<b>Borderless Plan</b>	<b>Portion of Daily Closing Balance</b> Up to \$499.99	0.000%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.  Interest is paid in the currency of the Account.
	<b>Portion of Daily Closing Balance</b> \$500.00 to \$999.99	0.000%	
	<b>Portion of Daily Closing Balance</b> \$1,000.00 to \$2,999.99	0.000%	
	<b>Portion of Daily Closing Balance</b> \$3,000.00 to \$4,999.99	0.000%	
	<b>Portion of Daily Closing Balance</b> \$5,000.00 to \$9,999.99	0.000%	
	<b>Portion of Daily Closing Balance</b> \$10,000.00 to \$24,999.99	0.000%	
	<b>Portion of Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.000%	
	<b>Portion of Daily Closing Balance</b> \$60,000.00 and over	0.000%	
<b>U.S. Daily Interest Chequing</b>	<b>Portion of Daily Closing Balance</b> Up to \$499.99	0.010%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.  Interest is paid in the currency of the Account.
	<b>Portion of Daily Closing Balance</b> \$500.00 to \$999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$1,000.00 to \$2,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$3,000.00 to \$4,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$5,000.00 to \$9,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$10,000.00 to \$24,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$60,000.00 and over	0.010%	

**CHART 4: TD WEALTH PRIVATE BANKING ACCOUNTS**

<b>Account</b>	<b>Daily Closing Balance</b>	<b>Rate</b>	<b>Details</b>
<b>Chequing Account<sup>C</sup></b>	<b>No tiers</b>	0.000%	N/A
<b>Savings Account<sup>C</sup></b>	<b>Total Daily Closing Balance</b> Up to \$9,999.99 <b>Total Daily Closing Balance</b> \$10,000.00 to \$49,999.99 <b>Total Daily Closing Balance</b> \$50,000.00 to \$99,999.99 <b>Total Daily Closing Balance</b> \$100,000.00 to \$499,999.99 <b>Total Daily Closing Balance</b> \$500,000.00 to \$999,999.99 <b>Portion of Daily Closing Balance</b> \$1,000,000.00 to \$5,000,000.00 <b>Portion of Daily Closing Balance</b> \$5,000,000.01 and over	0.050% 0.050% 0.050% 0.050% 0.050% 0.050% 0.050%	Interest will be calculated each day as follows: <ul style="list-style-type: none"> <li>• By multiplying your total Daily Closing Balance, up to \$999,999.99, by the interest rate for the Tier to which your Daily Closing Balance corresponds, and</li> <li>• By multiplying the portion of your Daily Closing Balance, between \$1,000,000.00 to \$5,000,000.00, by the interest rate shown in the second last Tier, and</li> <li>• By multiplying the portion of your Daily Closing Balance, \$5,000,000.01 and over, by the interest rate shown in the last Tier.</li> </ul>
<b>U.S. Dollar Account<sup>C</sup></b>	<b>Portion of Daily Closing Balance</b> Up to \$499.99 <b>Portion of Daily Closing Balance</b> \$500.00 to \$999.99 <b>Portion of Daily Closing Balance</b> \$1,000.00 to \$2,999.99 <b>Portion of Daily Closing Balance</b> \$3,000.00 to \$4,999.99 <b>Portion of Daily Closing Balance</b> \$5,000.00 to \$9,999.99 <b>Portion of Daily Closing Balance</b> \$10,000.00 to \$24,999.99 <b>Portion of Daily Closing Balance</b> \$25,000.00 to \$59,999.99 <b>Portion of Daily Closing Balance</b> \$60,000.00 and over	0.010% 0.010% 0.010% 0.010% 0.010% 0.010% 0.010% 0.010%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.  Interest is paid in the currency of the Account.

**CHART 5: ACCOUNTS NO LONGER FOR SALE**

Account	Daily Closing Balance	Rate	Details
<b>Plan 60<sup>B</sup> Preferred Chequing<sup>D</sup> Value Account</b>	<b>No tiers</b>	0.000%	N/A
<b>Companion Savings<sup>®</sup></b>	<b>Portion of Daily Closing Balance</b> Up to \$4,999.99  <b>Portion of Daily Closing Balance</b> \$5,000.00 and over	0.010%  0.010%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.
<b>TD High Interest Savings</b>	<b>Total Daily Closing Balance</b> Up to \$4,999.99  <b>Total Daily Closing Balance</b> \$5,000.00 to \$49,999.99  <b>Total Daily Closing Balance</b> \$50,000.00 to \$99,999.99  <b>Total Daily Closing Balance</b> \$100,000.00 to \$249,999.99  <b>Total Daily Closing Balance</b> \$250,000.00 to \$1,000,000.00  <b>Portion of Daily Closing Balance</b> \$1,000,000.01 and over	0.000%  0.050%  0.050%  0.050%  0.050%  0.050%	Interest will be calculated each day as follows:  <ul style="list-style-type: none"> <li>• By multiplying your total Daily Closing Balance, up to \$1,000,000.00, by the interest rate for the Tier to which your Daily Closing Balance corresponds, and</li> <li>• By multiplying the portion of your Daily Closing Balance, \$1,000,000.01 and over, by the interest rate shown in the last Tier.</li> </ul>
<b>TD Premium Bonus</b>	<b>Total Daily Closing Balance</b> Up to \$24,999.99  <b>Total Daily Closing Balance</b> \$25,000.00 to \$59,999.99  <b>Total Daily Closing Balance</b> \$60,000.00 and over	0.010%  0.010%  0.010% (plus bonus interest of 0.050%)	Only one interest rate applies to your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying your total Daily Closing Balance by the interest rate for the Tier to which your total Daily Closing Balance corresponds.  <i>Bonus Interest:</i> On any day when your Daily Closing Balance is \$60,000.00 or more, a bonus interest of 0.050% is calculated on your lowest Daily Closing Balance for each month and paid to the account on the last Business Day in June of each year. Bonus interest accrues but is not compounded until paid.  To earn any interest, the account must remain open for at least 90 days before the payment date.
<b>TD Premium Savings</b>	<b>No tiers</b>	0.010%	We calculate interest each month based on the lowest Daily Closing Balance. We pay interest on the last Business Day of April and October.  To earn any interest, the account must stay open for one full calendar month before the payment date.

Account	Daily Closing Balance	Rate	Details
Tier Savings	<b>Total Daily Closing Balance</b> Up to \$2,999.99	0.010%	Interest will be calculated each day as follows: <ul style="list-style-type: none"> <li>• By multiplying your total Daily Closing Balance, up to \$59,999.99, by the interest rate for the Tier to which your Daily Closing Balance corresponds, and</li> <li>• By multiplying the portion of your Daily Closing Balance, between \$60,000.00 to \$99,999.99, by the interest rate shown in the second last Tier, and</li> <li>• By multiplying the portion of your Daily Closing Balance, \$100,000.00 and over, by the interest rate shown in the last Tier.</li> </ul>
	<b>Total Daily Closing Balance</b> \$3,000.00 to \$4,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$5,000.00 to \$9,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$10,000.00 to \$24,999.99	0.010%	
	<b>Total Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$60,000.00 to \$99,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$100,000.00 and over	0.010%	

**CHART 6: REGISTERED PLANS**

Registered Plans	Daily Closing Balance	Rate	Details
<b>Daily Interest Savings Account - TD Canada Trust RIF/LIF/LRIF/PRIF/RESP</b>	<b>Portion of Daily Closing Balance</b> Up to \$4,999.99	0.000%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.
	<b>Portion of Daily Closing Balance</b> \$5,000.00 to \$24,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$60,000.00 and over	0.010%	
<b>Daily Interest Savings Account - TD Canada Trust RSP/LIRA/LRRSP/RLSP</b>	<b>Portion of Daily Closing Balance</b> Up to \$4,999.99	0.000%	Different interest rates apply to different portions of your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying the interest rate for each Tier by the portion of your Daily Closing Balance in that Tier.
	<b>Portion of Daily Closing Balance</b> \$5,000.00 to \$24,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.010%	
	<b>Portion of Daily Closing Balance</b> \$60,000.00 and over	0.010%	
<b>High Interest TFSA Savings Account - TD Canada Trust TFSA</b>	<b>Total Daily Closing Balance</b> Up to \$999.99	0.500%	Only one interest rate applies to your Daily Closing Balance based on the Tiers listed. Interest will be calculated each day by multiplying your total Daily Closing Balance by the interest rate for the Tier to which your total Daily Closing Balance corresponds.
	<b>Total Daily Closing Balance</b> \$1,000.00 to \$4,999.99	0.500%	
	<b>Total Daily Closing Balance</b> \$5,000.00 to \$9,999.99	0.500%	
	<b>Total Daily Closing Balance</b> \$10,000.00 to \$24,999.99	0.500%	
	<b>Total Daily Closing Balance</b> \$25,000.00 to \$59,999.99	0.500%	
	<b>Total Daily Closing Balance</b> \$60,000.00 and over	0.500%	

<sup>A</sup> TD All-Inclusive Banking Plan: former Investment Builder Account<sup>®</sup> with TD Preferred<sup>®</sup> Service plan earns Tier Savings Account interest.

<sup>B</sup> Plan 60: former Investment Builder Account with TD Plan 60<sup>®</sup> Service plan earns Tier Savings Account interest.

Plan 60: former TD Premium Bonus<sup>®</sup> Account with TD Plan 60 Service plan earns Premium Bonus Account interest plus 0.010%.

Plan 60: former TD Premium Savings<sup>®</sup> Account with TD Plan 60 Service plan earns Premium Savings Account interest plus 0.010% but is paid monthly instead of semi-annually.

<sup>C</sup> TD Waterhouse Private Banking services are offered by The Toronto-Dominion Bank. Private Banking is offered to clients of TD Waterhouse Private Client Services centres.

<sup>D</sup> Excludes former TD Personal Chequing Account-no interest paid on account.

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