



Ready for you | 

**Welcome**  
**Welcome**  
**Welcome**  
**Welcome**  
**Welcome**

Your financial journey in Canada begins **here.**

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**Welcome to Canada.**  
**Welcome to TD.**

Thank you for choosing us.  
We understand the challenges  
of moving to a new country.  
We're here to support your  
immediate and future banking  
needs as you start your  
new life in Canada.

# Solutions for Everyday Banking Needs

## Day-to-day banking products and services

The TD New to Canada Banking Package includes special offers and rebates on day-to-day banking products like Chequing and Savings accounts, Overdraft Protection, and Credit Cards to help you get the most value.



### Chequing Accounts

- An account for regular, day-to-day transactions.
- One of the ways you can access this account is through a debit card that lets you access money at ATMs and make purchases in-store, online, and around the world.
- These accounts generally do not pay interest and may include a monthly fee; however TD offers options to waive this monthly fee on most accounts.



### Savings Accounts

- An account to set aside money you don't need to use right away.
- Allows access to your money through deposits, withdrawals, or transfers as you need.
- You can earn interest, but these accounts often offer fewer withdrawals than Chequing account plans.



### Credit Cards

- A credit card is a great way to help you build credit in Canada. A credit card acts like a type of loan that you need to apply for and lets you borrow funds from an approved limit to make purchases rather than having to pay for them right away.
- Many credit cards offer perks or rewards when they're used, such as cash back, travel rewards, airline points, and more.



### Overdraft Protection (ODP)

- There might be times when there's not enough money in your chequing account to cover your bills. Overdraft Protection is a way to help you cover occasional shortfalls from transactions that may occur in your chequing account and will cover you if you withdraw more than you have in your account, up to an approved limit (subject to 21% interest per year on the overdrawn amount).

To learn more, visit:

<https://www.td.com/ca/en/personal-banking/products/banking-offers-for-newcomers>



# Understanding Canadian Credit

## Build your Credit Score and History

### What is a credit score?

A credit score is a record of your ability to borrow and repay loans on time. As a newcomer to Canada, it's important that you start building your credit history right away to establish your rating.

The credit score range is anywhere between 300 to 900. The higher your score, the better your credit rating. Equifax® notes that a good credit score in Canada is usually between 660 to 724. If your credit score is between 725 to 759, it's likely to be considered very good. A credit score of 760 and above is generally considered to be an excellent credit score.

### Why a good credit score matters

Having a good credit rating can help you borrow money in the future, and in accessing services such as internet and mobile phone plans. It will also help you when buying or renting a home or starting your own business.

### How to build & maintain your credit score

A good way to build credit is to apply for a credit card. Using your credit card regularly and paying it off each month can help to build your credit history. We can help you find the right credit card for your needs.

Once your credit card is set up, remember to:

- Always make payments on time - one or more missed or late payments can negatively affect your credit rating, making it difficult for you to borrow money in the future.
- Avoid going over your credit limit.
- You should also avoid applying for too many loans, having too many credit cards, and requesting too many credit checks in a short timeframe as that could negatively impact your credit score too.
- If you think you might have trouble making a payment, contact us.

## Credit Reporting Agencies

It is important to know what your credit report says (i.e., the report of your credit history). If you need a copy of your credit report, you can contact Equifax or TransUnion, the two main credit reporting agencies (also known as Credit Bureaus) in Canada. These credit reporting agencies maintain a record of your credit history.

### To learn more, visit:

<https://www.td.com/ca/en/personal-banking/advice/borrowing/how-to-build-credit-score>

You can request a copy of your credit report from:

#### Equifax Canada

1-800-465-7166  
consumer.relations@equifax.ca

#### TransUnion Canada

1-877-713-3393  
(Quebec only)  
1-800-663-9980  
(All other provinces)  
marketing@tuc.ca



# Funding Your Account

## Depositing your money

TD offers many convenient options to deposit money into your account:

### Wire Transfer

Allows you to transfer funds electronically from one person or business to another, internationally or domestically. Check out TD.com or visit any TD Branch for details on how to receive a wire transfer to your account.

### Cash, Bank Drafts & Cheques

Visit us in person at any TD Branch or TD ATM to deposit into your TD accounts.



[Learn More](#)



[Wire Transfer Details](#)



### Direct Deposit

Payments from your employer or the government can be directly deposited into your bank account. You can get a copy of your direct deposit form on [EasyWeb](#) or the [TD App](#)



### Mobile Cheque Deposits<sup>4,5</sup>

With the TD App, you can deposit a cheque by simply taking a photo of it.

## Sending and receiving money

### International Money Transfers

- Global Money Transfer: an innovative marketplace for TD customers to send money internationally.
  - Western Union® Money Transfer<sup>SM</sup>: Send money for cash pick-up<sup>2</sup> at a Western Union® Agent location to over 200 countries and territories.
  - International Bank Transfer: Transfer directly to a recipient's bank account globally.
  - Visa Direct: Send money to your recipient's Visa Direct Debit Card, Visa Credit Card or Reloadable Prepaid Visa Card<sup>3</sup>.
- Wire Transfer: You can send and receive transfers in Canada and globally to or from your TD account through a TD Branch.

### Domestic Money Transfer

- Use *Interac* e-Transfer® to securely and efficiently send and receive money anywhere in Canada.
- You can also request money with *Interac* e-Transfer®.



<sup>1</sup> Supported countries can change at any time and not all transfer methods may work in every country.

<sup>2</sup> Western Union Agent locations may also make alternative pickup options available to the recipient.

<sup>3</sup> Most Visa credit, debit, and reloadable prepaid cards around the world are eligible. However, certain countries and financial institutions may choose not to accept these transactions due to local regulatory or other restrictions. Also, certain reloadable prepaid products may be restricted from receiving Visa Direct payments such as reloadable youth prepaid cards, government disbursement cards, and Visa travel cards.

<sup>4</sup> Cheques must be drawn on a Canadian financial institution. Cheques payable in Canadian currency must be deposited to an eligible Canadian dollar account and cheques payable in U.S. currency must be deposited to an eligible U.S. dollar account.

<sup>5</sup> Subject to TD Hold Funds Policy



# Making Banking Easy

## In-Person Banking

With an extensive network of branches and ATMs across North America, we make banking with us convenient and easy.

### TD Branch

- Drop by a branch to take care of your everyday banking needs or book an appointment to meet with an advisor.
- We provide customer service and communications in many languages. Find an advisor who speaks your language by using the language selector and booking an appointment online.



[Book an appointment](#)

### TD ATMs

- TD Branch ATMs are a quick and easy way to deal with your everyday banking.
- Available in multiple languages.
- Pay no ATM fees when you use TD ATMs anywhere in Canada.
- Withdraw different bill types at TD ATMs: \$5, \$20, \$50, \$100.<sup>1</sup>

## Self-serve Banking

Get access to secure digital banking tools that truly unlock the power of day-to-day banking.

### TD App

- Get quick and secure access to your TD accounts. Make credit card payments, view transactions, and deposit cheques.
- Send money to family and friends almost anywhere in the world with TD Global Transfer<sup>1</sup>.
- Quickly send money in Canada with *Interac* e-Transfer<sup>®</sup>.
- Secure your TD Access Card and TD Credit Card with lock and unlock feature.



[Download the TD App](#)

### EasyWeb Online Banking

- The TD online banking platform gives you instant access to all your TD accounts, allowing you to review and manage your accounts and finances in real time from the comfort and convenience of your home or office.
- From paying bills to adding or changing accounts, you can do it all easily and securely with EasyWeb.
- With layers of security, all your transactions and personal information are kept safe and secure.



[Visit EasyWeb](#)

### EasyLine Telephone Banking

- Enjoy convenient and secure access to your TD accounts by choosing our quick automated service or by speaking with a Telephone Banking Specialist.
- Receive personalized banking service 24 hours a day, 7 days a week.
- Translation services available in more than 200 languages.



[Call EasyLine](#)

<sup>1</sup>Denominations and availability of bills may vary for each ATM

## Protect yourself against fraud and scams

Fraudsters may target newcomers who are not familiar with the Canadian financial system and its regulations. Here are some common types of fraud and how to protect yourself.



- Identity theft: when someone uses your personal information without your knowledge or consent to commit fraud such as opening a bank account or applying for credit in your name.
  - Be cautious whenever someone requests your personal information. It helps to know the things TD Bank would never ask you, remember, your bank would never call you and then ask you to provide personal information.
  - Think before posting any personal information online.
  - Store important documents safely and securely.



- Fraudulent emails (phishing), SMS text messages (smishing) and phone calls (vishing): intended to steal personal information.
  - Be cautious when you receive unsolicited emails or messages.
  - Do not click on suspicious links in emails or texts, or on social media.
  - Do not respond to unsolicited emails that seem suspicious.
  - Use multi-factor authentication when available on devices and platforms.



- CRA or Immigration scams: fraudsters impersonate a government agency such as the Canada Revenue Agency. These scams may include threats of arrest or legal action to gain personal information, or to convince you to send money.
  - Do not provide any personal or financial information. Instead, hang up and contact the agency, using their official public phone number.
  - A government agency will never call you threatening you with arrest.
  - The CRA will never text you with a link to claim your refund.
  - The CRA will never ask for payment through cryptocurrency or gift cards.

### Learn more about fraud prevention:

<https://www.td.com/ca/en/about-td/privacy-and-security/how-you-can-protect-yourself/protect-yourself/types-of-fraud-and-scams>







## Elevating **Financial Advice**

TD can help you understand every aspect of banking in Canada. As you work towards your goals, you can turn to us for support and encouragement at each milestone. With personalized advice and digital tools, we're here to help you move forward with what is most essential to you.

## Understanding Registered Savings Plans

There are several savings plans registered with the Government of Canada that have special tax treatment and offer tax benefits that might help make your investments grow even faster.



### ■ Tax-Free Savings Account (TFSA): Grow money tax-free.<sup>1</sup>

- Annual contribution limits apply.\*
- Qualifying withdrawals are not taxable and do not need to be repaid.
- Individuals can carry forward unused contributions from past years.

### ■ First Home Savings Account (FHSA): Help buy a first home

- Individuals may claim an income tax deduction for eligible contributions.
- Annual and lifetime contribution limits apply.
- Eligible withdrawals do not need to be paid back into the FHSA.
- May be transferred to an RRSP or RIF.

### ■ Registered Retirement Savings Plan (RRSP): Plan for retirement

- Individuals may claim an income tax deduction for eligible contributions.
- Qualifying First Time Home Buyers Plan withdrawals and Lifelong Learner Plan are not taxable and are required to be paid back, otherwise added as taxable income.

### ■ Registered Education Savings Plan (RESP): Save for a child's education

- \$50,000\* lifetime contribution limit per beneficiary.
- May be eligible for Canada Education Savings Grant (CESG) and/or the Canadian Learning Bond (CLB).
- May be eligible for Post-Secondary Education (PSE) and Education Assistance Payment (EAP) withdrawals.

### ■ Registered Disability Savings Plan (RDSP): Save for child with a disability

- The beneficiary must be eligible for the Disability Tax Credit.
- Deferred tax benefit as contributions are not tax deductible but withdrawals are not included as income to the beneficiary when paid out of an RDSP.
- Based on family net income, the beneficiary may also be eligible to receive government assistance through two financial programs: the Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB).

## To learn more, visit:

<https://www.td.com/ca/en/personal-banking/products/investment-accounts-plans-products-canada>



\*Information as of 2024 subject to change by the Government of Canada.

<sup>1</sup>Subject to any restrictions on the investments chosen and eligibility / conditions. Each registered plan has different eligibility criteria, features and tax implications. For detailed tax information please speak to a tax advisor.

# Set Financial Goals

Financial goals can be short term or long term. No matter what your financial goals are, having a clear target and plan can motivate you to work towards achieving your dream. Your financial goals may include:



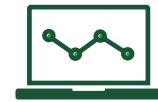
## Buying a car

Purchasing a car or motorcycle as a means of transport may be important to you. We can help you get a new or used vehicle with an auto loan that fits your budget.



## Saving for your child's education

A Registered Education Savings Plan (RESP) is a government-registered plan that helps you save for a child's post-secondary education.



## Emergency Fund

It is recommended to have 3-6 months of basic living expenses saved for emergencies.



## Saving for retirement

A Registered Retirement Savings Plan (RRSP) offers tax benefits for a comfortable retirement.



## Buying a home

You may qualify for a mortgage, even if you don't yet have Canadian credit history, provided you are, or have applied to become, a Permanent Resident and have been in Canada for 5 years or less.



## Starting a business

Get advice and access flexible banking solutions for all your Small Business Banking needs.

## Let us help you come up with a **savings plan**

A TD advisor can help by using TD Goal Builder to provide customized investment advice to help you work towards your goals. Whether you're saving for retirement, an education, a home, or another major purchase, we can help you feel more confident about your financial future.

### The benefits of TD Goal Builder:

- An advisor can help you build a roadmap and provide investing advice towards making your goals a reality.
- Ability to track your progress online and meet with us to adjust your goals to help you feel confident you're on the right path.

### Book an appointment to get started:

<https://www.td.com/ca/en/personal-banking/book-appointment#/appointment-type?topicid=INV01>

### To learn more, visit:

<https://www.td.com/ca/en/personal-banking/personal-investing/goal-builder>



### Personal Investing Learning Centre:

<https://www.td.com/ca/en/personal-banking/personal-investing/learn>

## Investing at TD

Whether you're new to investing, looking to work with an experienced professional, or need personalized investing advice, we've got you covered.

### I prefer to invest in TD products at a branch

Your in-branch Personal Banker can help you select investments that are suitable for your investing goals and budget.

### I want to manage my investments on my own

With a broad range of platforms like TD Direct Investing and TD Easy Trade, tools and educational resources for every type of investor, we make online investing and trading easy, accessible and affordable.

### I want personalized wealth advice

Create a wealth plan with a TD Wealth advisor to help achieve what matters to you most.



# Quick tips to get the most value and avoid extra fees

## 1 Features and Perks

Look for accounts or credit cards that may offer discounted or free features – such as TD's New to Canada and International Student Banking Packages that feature special banking offers and rebates.

## 2 Build Credit History

Apply for and use a credit card early to start building credit in Canada right away. Also, choose a credit card that offers travel or cash back rewards on purchases to get even more value.

## 3 Waive Monthly Account Fees

Know your minimum monthly balance and maintain it to avoid Monthly Account Fees.

## 4 ATM Fees

Try to use TD ATMs as much as possible to avoid paying an ATM fee for withdrawals made at non-TD ATMs.

## 5 Transaction Limit Fees

Different accounts have different transaction limits. Stay within the limit included in your account plan to avoid these fees.

## 6 Avoid NSF Fees

If you use your debit card, write a cheque, or transfer funds without having enough money in your account to make the payment, you may be charged Non-sufficient funds (NSF) fees.

## 7 Visa Debit\*

This is a feature on your debit card that enables online and international purchases, for when you want to spend money directly from your bank account.

## 8 Overdraft Protection

It could help cover occasional shortfalls and prevent NSF fees that may occur from transactions to your chequing account. You need to apply and be approved for this optional product.

## 9 TD Fraud Alerts

Get instant text messages notifying you of suspicious activity on your TD credit or debit cards.

## 10 Financial Check-up

We invite you to visit us again within the next 6 months to complete a personal financial check-up and put together a plan as your needs change.



# Let's stay connected

Moving to a new country can be overwhelming, your banking doesn't need to be. We're here to help you, whenever you need it.



## Have Questions? TD can help you:



Get familiar with the Canadian banking system



Understand your bank account plus the benefits and services we offer



Provide advice and solutions for your banking needs



Establish a savings plan and investing strategy

### Let's stay connected:

<https://www.td.com/ca/en/personal-banking/book-appointment#/appointment-type?topicid=INV01>



We love to see you! Visit a branch to get tailored advice, or connect with us anytime at [td.com](https://www.td.com)



### To learn more, visit:

<https://www.td.com/ca/en/personal-banking/solutions/new-to-canada>