

TD Easy Trade™
Commission Schedule
and Statement of
Disclosure of Rates
and Fees



Investing Fees

These are the fees and commissions you incur for each buy or sell trade in TD Easy Trade.

TD Exchange Traded Funds (ETFs) trades	First 50 stock trades per year	After the first 50 stock trades per year	
	Canadian Stocks and U.S. Stocks	Canadian Stocks	U.S. Stocks
Free	Free	C\$9.99	US\$9.99
		\$1.99 for trades less than 1 share	

In the table above, Canadian Stocks refer to stocks denominated in Canadian dollars and U.S. Stocks refers to stocks denominated in U.S. Dollars. How we charge commissions:

- Trade orders entered will be charged the applicable commission rate per order.
- Multiple trade orders placed on the same day, for the same security, and on the same side of the market, will be subject to multiple commission charges.
- Partial fills executed on more than one day will be charged the applicable TD Easy Trade commissions for each day a partial fill order is executed.
- All TD Easy Trade clients get 50 commission-free stock trades per calendar year (January – December). Applicable commission charge is displayed at the time of order entry (0\$ for the first 50 stock trades and \$9.99 per stock trade thereafter).
The 50 commission-free stock trades are per client and not per account. A client can have multiple accounts and will only receive 50 commission-free stock trades across accounts.

Buying and Selling U.S. Stocks:

- When trading a stock or ETF denominated in U.S. dollars (USD), the price of the security will be displayed in USD and the commission will be charged in USD.
- You may be charged a fee by the Securities and Exchange Commission (SEC) when trading U.S. listed equities. This fee is outside of the control of TD. For more information, please visit the U.S. Securities and Exchange Commission website.

Currency Conversion Costs:

- If you make a trade involving a security which is denominated in a currency different from the currency component of the account in which the trade is to settle, are charged commissions or fees in a currency different from the currency component, or receive a payment or transfer in a currency different from the currency of the component a conversion of currency will be required.
- In all such transactions and at any time a conversion of currency is made, we will act as principal with you in converting the currency at rates established or determined by us or parties related to us. We and the parties related to us may earn revenue, in addition to the commission applicable to such a trade, based on the difference between the applicable bid and ask rates for the currency and the rate at which the rate is offset either internally, with a related third party, or in the market. The charge to you and the revenue earned by us and parties related to us may be higher when a transaction requires more than one currency conversion or when the currency is not commonly traded.
- Conversion of currency, if required, will take place on the trade or deposit date, as applicable, unless we agree otherwise. When a security is held in an account component denominated in a currency other than that specified for payment in a corporate action, we will convert that payment at our then-prevailing exchange rate and make payment to your account in the currency of that component.

Fees for Other Services

These are some other fees that may apply to TD Easy Trade accounts based on your activities.

All fee amounts are indicated in CDN \$ unless otherwise specified.

Account Transfer Fees (Partial and Full)	\$150.00
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A fee will be charged for all accounts that are withdrawn in full or transferred to another financial institution.

Retirement Savings Plan (RSP) Withdrawal Fees

Full withdrawal fee	\$100.00
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Partial withdrawal fee	\$25.00
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Other Fees

For TD Canada Trust bank account fees refer to the TD Canada Trust "About our Accounts and Related Services" brochure

Wire Payments – Outgoing

Up to \$10,000	\$30.00
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\$10,000 – \$50,000	\$50.00
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More than \$50,000	\$80.00
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U.S. dollar wire and fee in CDN equivalent. Foreign bank charges may apply

Wire Payments – Incoming

Canadian/Foreign	\$17.50
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U.S.	\$17.50 U.S.
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Delivery and receipt against payment (per transaction)	\$50.00
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Delivery of registered certificates and/or Direct Registration Services (DRS) statement

Canadian Companies (certificate and DRS statement)	\$56.50
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U.S. Companies (DRS statement)	\$80.00 U.S.
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Rush (1-3 business days-applicable to Canadian securities only)	\$150.00
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Additional shipping charges may apply for delivery of certificates outside Canada. If a U.S. certificate is required in exceptional circumstances, the U.S.

Depository charges	\$500.00 U.S.
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For Shareholder Communication materials for Objecting Beneficial Owners only, material delivery costs may be incurred by the client when the issuer or third party does not pay, depending on the size and weight of the item.

Cheque pick-up fee (per cheque)	\$6.50
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Asset Transfers to a related third party TD Direct Investing account (per request)	\$15.00
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Please note that other charges may apply, including but not limited to all applicable fees incurred from the transfer agent, lawyer, or issuing company for re-registration.

Handling Fee for accounts with a debit balance (per event plus applicable transaction commissions and fees)	\$15.00
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Mailed Trade Confirmations and Account Statements (per envelope)	\$2.00
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Duplicate statement/confirmation/tax slip (less than 7 years, per item)	\$5.00
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Estate Accounts and Extraordinary Circumstances

In extraordinary circumstances (including the death of a client) certain transactions may only be facilitated manually and special fees apply. Fees apply per security transaction.

Processing fee for the deposit of physical securities certificates registered in the name of the deceased	\$150.00
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Processing fee for TD ETFs and Canadian stocks trades	\$43.00
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Processing fee for U.S. stocks trades. Additional currency conversion costs apply to U.S. stock trades. See "Investing Fees" on Page 1.	\$43.00 U.S.
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Please note that the processing fee for trades includes any applicable standard TD Easy Trade commissions.

Additional Disclosures

- **TFSA and RSP:** In this document, the Tax-Free Savings Account refers to the TD Waterhouse Tax-Free Savings Account and the Retirement Savings Plan refers to the TD Waterhouse Self-Directed Retirement Savings Plan.
- **Changes to Rates and Fees:** Interest and exchange rates are subject to change without notice. All other rates and fees are subject to change upon 60 days prior notice.
- **Sales Tax:** Fees are subject to GST or HST where applicable. GST and HST Registration #899181127 RT0001.
- **Canadian and US Dollar Components:** TD Easy Trade accounts are available in Canadian dollar and US dollar components.
- **Interest on Cash Balances:** Interest on accounts will be calculated at TD Easy Trade's prevailing rates, based on the daily closing cash balance and, if payable, will be paid monthly. No interest is paid on closing cash balances where the monthly amount is less than CDN \$5 or US \$5.
- **Interest on Debit Balances:** Interest will be charged where permitted on account debit balances at TD Easy Trade's prevailing overdraft interest rate, specified by the prevailing interest rates and subject to a minimum charge as specified by TD Waterhouse Canada Inc. from time to time. For Tax-Free Savings Accounts (TFSA) and Retirement Savings Plan (RSP) accounts, interest will be calculated on the daily closing balance of the account and payable monthly.
- **Waiver of Protest:** Presentment, protest and notice of dishonour of all items including cheques lodged with TD Easy Trade are waived and the full amount of any such item may be charged back to any or all accounts if we do not receive prompt payment thereof and any such item will be forwarded to you by ordinary mail, not insured, at your risk.

Reports and transaction confirmations will be considered final if not objected to on the date of notification by telephone or within 10 days of when we send them to you. Statements of your account will be considered final if not objected to within 45 days of when we send them to you.

- **Client Problem Resolution Process:** We process large volumes of client account transactions each day and we try to ensure that your business is handled in an efficient, courteous and accurate manner. However,

we want to know if we have not met the high level of standards we set for ourselves. We have procedures for clients that wish to bring a complaint to our attention and have it addressed quickly and effectively. Please see the TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents for full information about our client problem resolution process.

If you should have a complaint, we encourage you to contact us at **1-877-250-2588**. If it is not resolved to your satisfaction, please write to Wealth Cares team, P.O. Box 5999, Stn. F, Toronto, Ontario, M4Y 2T1.

For more information, please call
TD Easy Trade at
1-877-250-2588
td.com/EasyTrade

Commissions, management fees and expenses all may be associated with investments in exchange-traded funds (ETFs). Please read the prospectus and ETF Fact(s) before investing. ETFs are not guaranteed, their values change frequently and past performance may not be repeated. ETF units are bought and sold at market price on a stock exchange. TD Asset Management Inc. is the manager of the TD ETFs and receives an annual management fee charged directly to the ETF. Management fees are included in the ETF's management expense ratio. TD Easy Trade is a service of TD Direct Investing, a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. ® The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

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