



Flexible financing for your future.

TD Student Banking Offer for Graduate and Professional Students

Ready
for you



Our TD Graduate and Professional Student Line of Credit offers:

- Flexible Credit Limits and Competitive Rates.
 - Once you have your credit limit¹, you can keep using it while you're in school. No reapplying necessary.
- Interest only monthly payments.
 - Only pay interest, while you're in school, and for 24 months after you finish.
- Repayments made easy.
 - 24 months after you leave school, your line of credit converts to a student loan with monthly fixed payments.²

Plus, enjoy these perks if you're approved for and open a TD Graduate and Professional Student Line of Credit:

Free TD All-Inclusive Banking Plan account while you're in school³, which offers:

- Unlimited transactions - no transaction fees no matter how many times you take money out of your account.
- No TD ATM fee at non-TD ATMs or Foreign ATMs.⁴
- No service fee to send or request money using *Interac e-Transfer*[®].
- Plus, other premium banking benefits.

Your choice of the following TD Credit Cards - with a credit limit up to \$5,000⁵:

- TD Platinum Travel *Visa*^{*} Card,
- TD®Aeroplan® *Visa Platinum*^{*} Card,
- TD Rewards *Visa*^{*} Card and,
- TD Cash Back *Visa*^{*} Card.

Also, available with minimum income⁶ and credit limit requirements:

- TD Cash Back *Visa Infinite*^{*} Card,
- TD First Class Travel *Visa Infinite*^{*} Card and,
- TD®Aeroplan® *Visa Infinite*^{*} Card.

If you are approved for your Credit Card choice, the applicable Annual Fee (if any) for the Primary Cardholder and one Additional Cardholder of the above Credit Cards will be rebated (value ranging from \$89 to \$139/year)⁷ as long as the TD All-Inclusive Banking Plan remains open and in good standing.

What you'll need to bring:

- Proof of enrolment - a letter on school letterhead signed or stamped by the school or a copy of the tuition bill, containing:
 1. Student Name,
 2. Program of study, and
 3. Date of current study year

- If applicable, your source and amount of annual income (e.g. Recent Paystubs or Employment Letter).

Many of our Graduate and Professional Student Line of Credit Applications do not require a co-signor. If a co-signor is required,

- Co-signor's source and amount of annual income (e.g. Recent Paystubs or Employment Letter).

Contact Vassil Iordanov, Branch Manager Bay & Queen (394 Bay St.) to set up an appointment to discuss your Graduate Student TD banking offers!

Vassil.iordanov@td.com
416 982 4007 x 250



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Important Information: Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer unless otherwise indicated. Graduate students are individuals enrolled in an accredited university or college, who are pursuing a Masters or PhD program and have completed a university Bachelor's Degree. Professionals are individuals enrolled in an accredited university or college, pursuing a degree in the following disciplines: MBA, Veterinary, Chiropractic, Law, Optometry, Pharmacy, or Naturopathy. ¹Credit limit is dependent on program and school. Subject to TD Canada Trust credit approval. Other conditions apply. ²The TD Student Line of Credit will be converted to a TD Student Repayment Loan after the 24 month interest only payment period after graduation has ended and the balance outstanding is equal to or greater than \$5,000, subject to the terms and conditions of the Student Line of Credit Agreement. ³Monthly fees for the TD All-Inclusive Banking Plan will be waived for Students while they are in school if they: (a) Have an active TD Canada Trust Student Line of Credit and (b) are a Graduate or Professional Student attending an accredited university or college. Annual proof of enrollment in an eligible post-secondary program is required. For more information about transactions and a complete list of account fees, [click here for Account and Other Related Service Fees](#). For information on our general services, please view our [General List of Services](#). ⁴You may pay a fee to the ATM provider, and for foreign currency withdrawals at an ATM outside of Canada you will pay the foreign exchange related fee. ⁵Must be age of majority in your province of residence. Subject to TD Canada Trust credit approval and meeting applicable income requirements. ⁶To qualify for the TD Cash Back *Visa Infinite*^{*} Card, TD First Class Travel *Visa Infinite*^{*} Card, or TD® Aeroplan® *Visa Infinite*^{*} Card, your personal annual income must be a minimum of \$60,000, or your household annual income must be minimum \$100,000. ⁷Annual Fee rebate applies only for as long as the TD All-Inclusive Banking Plan remains open and in good standing for: (a) the Primary Cardholder of one of the following new (to you) TD Credit Cards: TD Platinum Travel *Visa*^{*} Card, TD® Aeroplan® *Visa Platinum*^{*} Card, TD Cash Back *Visa Infinite*^{*} Card, TD First Class Travel *Visa Infinite*^{*} Card, or TD® Aeroplan® *Visa Infinite*^{*} Card (the "Account"); and (b) one Additional Cardholder for the same Account. The Annual Fee for the second and subsequent Additional Cardholder Cards added to the Account continues to apply. All other fees and charges applicable to the selected and approved TD Credit Card Account continue to apply. [®]Trademark of Visa International Service Association and used under license. *Interac e-Transfer* is a registered trade-mark of Interac Corp. Used under license. © The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries. 6447-0621