

Welcome



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Your financial journey in Canada begins **here**

# Focus on your financial health



## Plan

Plan for  
the future



## Save

Create an  
emergency fund



## Spend

Aim to spend  
less than your  
income



## Borrow

Don't take on  
too much debt

# Plan For the Future



## How confident are you about your financial goals?



Create financial goals



Ensure you're protected



Assess your short- and long-term goals



Connect with a TD advisor regularly





**Save  
Create an  
emergency  
fund**



### Savings Accounts



An account to help you grow your savings and reach your financial goals faster

Short to Mid-term Financial goals

### Set Financial Goals



It's recommended to have 3-6 months of basic living expenses saved for emergencies



Create a strategy for setting aside money at regular intervals with Simply Save and/or Pre-authorized Transfer Service



Choose the right investment to help grow your money

**Spend**  
**Aim to spend**  
**less than your**  
**income**



### Chequing Accounts



- Pay bills, send money and manage your cash flow

### Additional Services



- Pre-Authorized Debit
- Simply Save, Pre-Authorized Transfer Service
- Online Bill Pay on EasyWeb or TD App

### Overdraft Protection



- Avoid declined transactions, late payment charges on your statements or bills, and non-sufficient funds fees

### Credit Cards



- Build your credit history
- TD payment plans available
- Set up automatic bill payments

### Additional benefits specific to the card that best suits your needs



Aeroplan &  
Travel Rewards



Cash Back  
Rewards



Low Rate  
Rewards



Starbucks  
Stars

# In your first few months in Canada



## Build your Credit Score and History



What is a credit score?



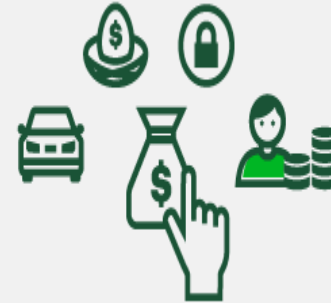
How to build & maintain your credit score



Why a good credit score matters



**Borrow**  
Smart borrowing  
option to  
fund your needs



### Personal Line of Credit



Easy and flexible at competitive interest rates  
rainy-day fund to cover unexpected expenses  
Save money on interest by transferring higher rate balances

### Personal Loan



Funds upfront: vehicle, unexpected expenses and more  
Loan interest rate options: fixed or variable  
Loan payments that fit your budget to repay your loan

# How to bank with us



## TD Branch



## TD ATMs



## TD App



## EasyWeb Online Banking



Available in 4 languages

## EasyLine Telephone Banking



Available in Traditional & Simplified Chinese



# In your first few years in Canada



Buying a car



Buying a home

Save for your child's education



Starting a business



International student



Portfolio management



Investing and trading



Saving for retirement





**Discover  
how easy  
banking  
can be**



**Email Money Transfer**

**International Money Transfers**

**Secure your money**

**TD Fraud Alerts**

**Mobile cheque deposit**

**Manage your budget**

**TD MySpend**



# Ask us about our Current Offers and Packages!



Permanent  
Residents



Temporary  
Residents



International  
Students



## We are Ready for YOU!

Thank You



Thank You

**Thank You**

Thank You

Thank You