



# Banking Essentials for Newcomers

Your financial journey in Canada begins here

July 24<sup>th</sup>, 2025

TD Bank



# Introduction



**Daniel Paolucci**

Product Manager



# Agenda

1. Focusing on your financial health
2. Understanding chequing and savings accounts
3. Credit Cards
4. Building and maintaining credit
5. Borrowing
6. Banking with TD
7. TD New to Canada banking package



# Banking Essentials for Newcomers

## 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

# Banking Essentials for Newcomers

## 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

# Banking Essentials for Newcomers

## Savings Account



- 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 / Pre-authorized Transfer service



- Choose the right investment to help you grow your money

# Banking Essentials for Newcomers

## Chequing Account



- 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

# Banking Essentials for Newcomers



## Credit Cards

- Build your credit history
- 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**



# Banking Essentials for Newcomers

It's 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

# Banking Essentials for Newcomers

## Personal line of credit



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

## Personal loan



- Funds upfront: vehicle, unexpected expenses and more
- Loan interest rate options: fixed or variable

# Banking Essentials for Newcomers

## How to bank with us



Visit a TD Branch



TD ATMs



Available in 4 languages



EasyWeb Online  
Banking



TD Mobile App



Available in Traditional &  
Simplified Chinese



EasyLine Telephone  
Banking

# Banking Essentials for Newcomers

## 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



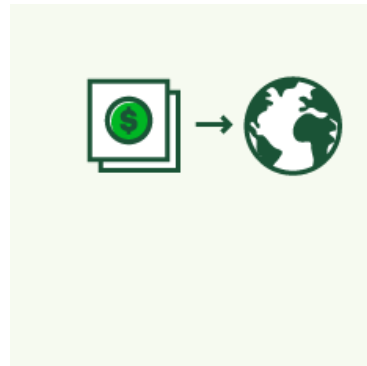
Saving for retirement

# Banking Essentials for Newcomers

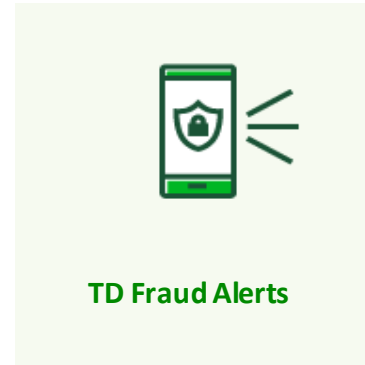
## Discover how easy banking can be



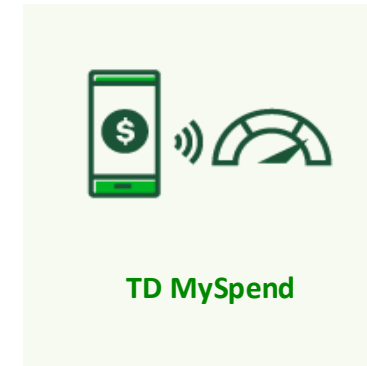
Email money transfer



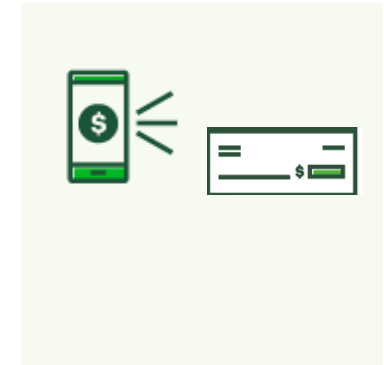
International money transfers



Secure your money



Manage your budget

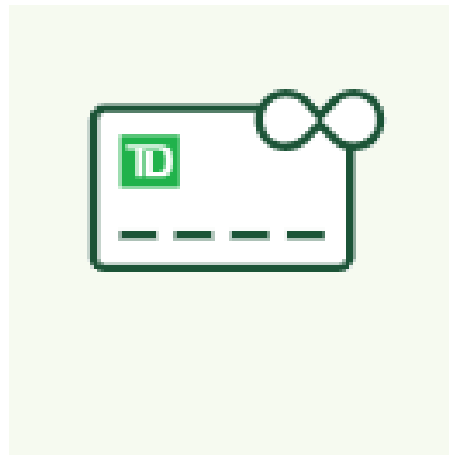


Mobile cheque deposits

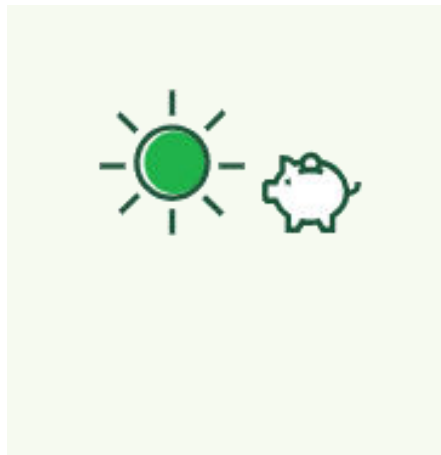
## Banking Essentials for Newcomers

# Ask us about our current offers and Packages!

Explore TD New to Canada Banking Package:



Step 1: Open a TD **Unlimited Chequing Account**



Step 2: Choose an eligible **Savings Account**



Step 3: Apply for an eligible **Credit Card**





# Thank you.

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