



Business Planner
Your small business
planning guide



Canada Trust



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Welcome to the TD Canada Trust Business Planner

At TD Canada Trust, we're making it easier for small business owners to do their banking. We know that you're putting everything into your business, doing whatever it takes to make it work. You deserve our help and respect – and you have it.

We also know how important it is for you to have a solid relationship with your bank. A relationship you can count on, day in and day out.

That's why we've created new services, products and advice tailored specifically to your small business needs.

We offer you –

- Valuable products and financial advice to help you run your business more effectively
- Easier business banking with simpler forms
- Easy credit application and fast credit response
- Business banking anytime, anywhere

You can take advantage of these Small Business Banking Services at any of our branches. More than that, you'll find that we'll listen to you, take the time to understand your business and figure out how to make your relationship with us as easy as possible.

The creation of this Business Planner reflects our commitment to our Small Business customers. The Business Planner is a comprehensive financial planning guide for your business. It is easy to use, and can help you manage your business more effectively by organizing your business finances.

Your business plan is your company's road map to success. Completing the Business Planner will help you identify your competitive advantages, set your goals and enable you to grow your business. Please take the time to complete the Business Planner as fully and accurately as possible. If you need any assistance, just call your TD Canada Trust branch representative.

Glossary of Business Terms

Business mortgage – for businesses that own and occupy their premises, mortgage financing can be used to purchase or refinance property.

Cash equity contribution – money invested in your business that represents an ownership interest.

Cash receipts – cash you receive from selling your goods or services.

Collateral or security – assets pledged to support a loan or line of credit.

Cost of goods/services sold – direct costs incurred in making your product or service.

Current assets – cash, receivables, inventory and other assets due within one year.

Current liabilities – payables, bank loans and other debts payable within one year.

Depreciation – the amount by which the cost of an asset is written off, over its estimated useful life.

Disbursements – money paid out to run your business – the opposite of revenue.

General and administrative expenses – the common expenses of doing business, e.g. rent, hydro, advertising, insurance, etc.

Goodwill – an intangible asset reflecting the excess paid for a company over its net asset value.

Gross profit margin – the difference between revenue and the cost of goods or services sold.

Interest expense – the cost of servicing your company's debt.

Line of Credit – a type of bank credit generally used for day-to-day operating expenses.

Operating profit – profit before owners' drawings, dividends and business income taxes.

Payables (or accounts payable) – money your business owes to suppliers, etc.

Receivables (or accounts receivable) – money owed to your business by customers.

Retained earnings – accumulated profits retained in your business and not paid out as dividends.

Revenue or sales – money you receive for the product or service you sell.

Shareholders' equity – the net assets belonging to the owners of a business. (The difference between your company's total assets and total liabilities.)

Term loan – a type of bank loan for a specified amount and period of time, often used to finance equipment or other fixed asset purchases.

Your Business Profile

Your business profile can be your road map to success. The more complete your business profile, the more easily you can assess your particular cash management or borrowing needs.

In this section, fully describe what your business does – or what your business plans are. What advantages does your business have in the marketplace? Providing specific details will help you better understand your business environment, identify your strengths and weaknesses, and target areas for future growth.

Your business briefly described

- Legally Registered Business Name _____
- Trade Name _____
- Address _____

- Is property Leased Owned?
If leased, Expiry Date? _____
- Phone _____ Fax _____ Email Address _____
- Is this an existing or new business? Existing New
- Date business established _____
- Form of business ownership Sole proprietorship Date of trade name registration _____
 Partnership Date of registration _____
 Corporation Date of incorporation _____
- Who are the owners of the business?
Name _____ % of ownership _____
Name _____ % of ownership _____
Name _____ % of ownership _____
Name _____ % of ownership _____
- Number of employees _____ Full-time _____ Part-time _____
- The product or service your business provides _____

- Industry sector Retail Manufacturing Service Franchise
 Other _____

Your involvement in your business

- Full-time
- Part-time

Your competitors/your suppliers

- Who are your major competitors? _____

- Who are your major suppliers? _____

- How readily can you switch suppliers? _____
- What payment terms do you have with your suppliers? _____

Your competitive advantage

- Who are your major customers? _____

- Do you have a broad range of customers, or relatively few? _____
- Why do customers prefer your product or service to that of your competitors? _____

- Do you grant credit to your customers and, if so, what is your collection policy? _____

The location and estimated size of your market

- How big is your market in terms of dollars/geographical region/other? _____

- What is your share of that market? _____

The environment in which you do business

- How do economic factors impact your business? For example: Interest rates – Taxes – Level of consumer spending – Current economic cycle – Currency rates – Other.

- How do political factors impact your business? For example: Regulatory environment – Free trade – Government policies – Other.

- How do social factors impact your business? For example: Trends/fads – Current affairs – Other.

- How do technological factors impact your business? For example: Significant changes affecting production and/or the nature of your product.

- How does the Internet affect your business? For example: Internet marketing and sales – Other.

- How do environmental factors impact your business? For example: Pollution – Recycling – Other.

- Has an environmental audit been completed for your business? _____

If so, when and by whom? _____

Your business success factors

- Your business strengths: _____

- Your business weaknesses: _____

- Why do you think your business will succeed? _____

Your future growth

- Where do you expect your business to be in five years?

Your key business objectives

Your Business Plan

Experience teaches that successful small businesses plan carefully for their future. Your business plan outlines exactly what you plan to do – and how much you think it is going to cost you to do it.

A well-prepared plan helps justify your business proposal as well as convince employees, investors and suppliers that you have thoroughly researched and planned for your business.

Give careful thought to this section, and describe your business plan in point form under these two major headings.

Your financing needs

- How much of your own funds have you invested in your business to date? _____
- How do you plan to further fund your business to support future growth? _____

- What is the source of these funds? _____

- What major business purchases or changes (e.g. equipment) have you made this year, or will you make next year? _____

- Do you need to borrow money? How much? _____

- If you need to borrow, what type of financing do you require? Please indicate below.
 - Business Line of Credit Equipment Loan
 - Business Mortgage Other
- Specifically, what will your bank loan(s) be used for? _____

- How will you repay your loan? _____

- What type of security can you offer?

<input type="checkbox"/> Cash	<input type="checkbox"/> Principal Residence	<input type="checkbox"/> Owner-Occupied
<input type="checkbox"/> GICs	<input type="checkbox"/> Equipment	Business Property
<input type="checkbox"/> Savings Bonds	<input type="checkbox"/> Leaseholds	<input type="checkbox"/> Other _____
	<input type="checkbox"/> Personal Guarantee	

Current banking arrangements

- Your bank _____
- Your branch _____
- Your account numbers _____
- Type of loan(s) outstanding _____

- Amount of loan(s) outstanding _____
- Repayment terms _____

Your Business Financial Statements

Use this section to help you prepare your business financial statements – the documents that describe in detail what makes your business run.

- Your Business Balance Sheet
- Your Business Income Statement
- Your Business Cash Flow Forecast

If your company does business outside of Canada, it is important to understand your foreign exchange exposure and how this can affect your forecast. We can help you put together a foreign exchange strategy to better manage your foreign cash flow.

If you have financial statements for your business from your accountant, attach them and disregard this section. If you do not have statements, the following section can help you summarize your financial position. Fill in the information for the length of time you have been in business. If your business is a start-up venture, complete the Cash Flow Forecast section only, and then proceed to Your Personal Financial Statement.

Your Business Balance Sheet

A balance sheet is a snapshot of the financial state of your business at a point in time. A balance sheet reflects what your business owns (assets) and what your business owes (liabilities), as well as capital (shareholders’ equity) that has been invested in your business.

Include the following information for the past five years, if available. This will give you a more complete picture of your business’s development and allow you to plan accordingly.

	As of _____ (day/month)				
Year	_____	_____	_____	_____	_____
ASSETS					
<i>Current Assets</i>					
• Cash					
• Accounts receivable					
• Inventory					
• Prepaid expenses					
• Other					
<i>Total Current Assets</i>					
<i>Fixed Assets</i>					
• Land					
• Buildings					
• Equipment					
• Subtract accumulated depreciation					
<i>Total Fixed Assets</i>					

As of _____
(day/month)

Year	_____	_____	_____	_____	_____
ASSETS CON'T					
<i>Intangible Assets</i>					
• Goodwill					
• Patents					
• Other					
<i>Total Intangible Assets</i>					
<i>Total Assets</i>					
LIABILITIES AND SHAREHOLDERS' EQUITY					
<i>Current Liabilities</i>					
• Short-term bank debt					
• Accounts payable					
• Income taxes payable					
• Long-term debt due within one year					
• Other					
<i>Total Current Liabilities</i>					
<i>Long-term Liabilities</i>					
• Long-term debt					
• Other liabilities					
<i>Total Long-term Liabilities</i>					
<i>Total Liabilities</i>					
<i>Shareholders' Equity</i>					
• Cash equity contribution					
• Authorized stock or share capital					
• Retained earnings					
<i>Total Shareholders' Equity</i>					
<i>Total Liabilities and Shareholders' Equity</i>					

Your Business Income Statement

An income statement details your revenue or sales, expenses and profits over the period you have been in business. If your business has been established for some time, include this information for the past five years. If your business is a new venture or start-up, project your future income on a quarterly basis for the following year.

As of _____
(day/month)

- Annually or
 Quarterly

	Q1	Q2	Q3	Q4	Year
Revenue or Sales					
• Minus:					
Cost of goods/services sold					
Gross Profit Margin					
• Minus:					
Selling expenses					
Office expenses					
Payroll expenses and deductions					
Interest expenses					
General expenses					
Total Operating Expenses					
Operating Profit					
• Minus:					
Business taxes payable					
Owners' drawings					
Depreciation					
Other					
Subtotal					
Net Income					

Your Business Cash Flow Forecast

A cash flow forecast indicates your estimated sources of business revenue and the projected pattern of business expenses on a monthly basis over the course of one year.

Project the following information for the next 12 months.

Month:	1	2	3	4	5
Cash Receipts					
• Cash from sales					
– Current month					
– Previous months (accounts receivable)					
• Cash equity contribution					
• Other cash received					
Total Cash Receipts					
Cash Disbursements					
• Equipment – purchases, rentals, down payments or leases					
• Rent					
• Salaries – General					
– Management					
• Materials and inventory					
• Insurance					
• Marketing and promotion					
• General and administrative expenses					
• Bank interest					
• Principal portion of long-term debt payments					
• Taxes					
• Other (specify)					
Total Cash Disbursements					
Net Cash Position					
Monthly surplus (or deficit)					
Cumulative cash flow (or deficit) to date					

Your Personal Financial Statement

Besides your business finances, you need to understand your personal financial strength. This will give you greater flexibility in choosing financial solutions that are appropriate for you – and for your business. Please estimate the value of your house, car, etc. at what you believe are current market values. Don't overlook any loan, debt or outstanding credit card balances you may have, including income taxes. Indicate if you are including your spouse's assets or liabilities in the following information.

Your Net Worth Statement

	You	Your Spouse	Combined
Your Assets			
• Cash	_____	_____	_____
• Savings and chequing account balances	_____	_____	_____
• GICs, CSBs, etc.	_____	_____	_____
• Stocks, bonds, mutual funds, etc.	_____	_____	_____
• RRSPs, etc.	_____	_____	_____
• Residence	_____	_____	_____
• Other real estate	_____	_____	_____
• Vehicles	_____	_____	_____
• Other (specify)	_____	_____	_____
• Total Assets	_____	_____	_____

	You	Your Spouse	Combined
Your Liabilities			
• Credit card balances	_____	_____	_____
• Personal loans, Line of Credit	_____	_____	_____
• Income taxes owing	_____	_____	_____
• Residential mortgages	_____	_____	_____
• Other real estate mortgages	_____	_____	_____
• Other (specify)	_____	_____	_____
• Total Liabilities	_____	_____	_____

Your Net Worth			
• Total Assets	_____	_____	_____
minus Total Liabilities	_____	_____	_____
• Net Worth	_____	_____	_____

Description of Assets and Liabilities

- What is the address of residential or other property? _____

- How is it registered (e.g. jointly with spouse)? _____
- Make, model and year of vehicle(s) _____
- Description of investment portfolio _____

- Provide the following details for mortgages or loans on, or secured by, property or other assets:

<u>Financial Institution</u>	<u>Outstanding Balance</u>	<u>Repayment Terms</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Credit cards held and outstanding balances on each:

<u>Card</u>	<u>Account #</u>	<u>Cardholders</u>	<u>Outstanding Balance</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Your Employment History

Your most recent employment:

- Company _____
- Address _____ • Phone _____
- Responsibilities _____ • Annual Income _____
- Employment Period _____

Congratulations

Now that you've completed the Business Planner, just visit any TD Canada Trust branch and talk to a business banking specialist about your plans, and to review the needs of your business. If you'd like more information about our products and services, you can also visit www.tdcanadatrust.com/smallbusiness

You've got our commitment to make your business banking a comfortable experience as we help you meet your financial needs. With products and services that are easy to use and streamlined application processes, we're here to help you spend less time administering and more time growing your business.

TD Canada Trust Small Business Banking Services

We offer a full range of products and services to meet your small business banking needs. We'll show you how convenient it can be to open an account or switch to TD Canada Trust. For assistance in choosing the accounts that are right for you, please contact your TD Canada Trust Financial Advisor, or visit our website at www.tdcanadatrust.com/smallbusiness

EasySwitch

We'll help make it easy to move your account to TD Canada Trust with our EasySwitch™ service. We'll coordinate the transfer of account balances and any pre-authorized payments and deposits to ensure that everything is taken care of as quickly as possible.

Small Business Accounts

Business Chequing Account

The TD Canada Trust Business Chequing Account is an operating account designed to meet all your day-to-day banking needs. It offers the convenience of access to automated banking machines (ABMs), telephone banking, Internet banking and *Interac*® Direct Payment, as well as in-branch banking. Choose from a selection of Business Chequing Account Service Plans that allow your business to perform day-to-day transactions for a low monthly fee.

Business Savings Account

The Business Savings Account can be the ideal complement to your Business Chequing Account.

This non-chequing investment account offers tiered daily interest. There are no charges to your Business Savings Account for transfers to, or from, any other TD Canada Trust account, and you have immediate access to your funds when you need them.

U.S. Dollar Business Chequing Account

This U.S. currency operating account is designed for customers who conduct business in U.S. Dollars and wish to maintain their deposits in U.S. Dollars. Choose from a selection of U.S. Service Plans that allow your business to perform day-to-day transactions for a low monthly fee.

Electronic Services

EasyWeb™ Internet banking and EasyLine™ telephone banking

By Internet or phone, you can perform your day-to-day business banking transactions with the utmost convenience and security. Obtain account information, pay bills¹, and transfer funds between accounts 24 hours a day, 7 days a week. Manage your accounts on our award-winning, comprehensive website that includes our EasyWeb Security Guarantee, to ensure you will receive 100% reimbursement in the unlikely event account losses occur resulting from unauthorized EasyWeb activity.²

Payroll Service

How much easier would your life be without the headaches that come with preparing your payroll? We've teamed up with Ceridian Canada, a leader in payroll services, to offer you this service. Ceridian^{®1} will gather all the information, run

your payroll and have it ready for distribution within as little as 24 hours. With Ceridian's small business payroll solution, payroll is fast, accurate, convenient and inexpensive.

Credit and Credit Protection Products

Business Overdraft Protection

With Business Overdraft Protection, you can ensure that your business account will be covered, up to your approved limit, for any unexpected and temporary cash shortfalls. Business Overdraft Protection is available in both Canadian and U.S. Dollars, between \$1,000 and \$10,000.

Business Line of Credit

Finance your daily operating costs with a convenient and affordable TD Canada Trust Business Line of Credit. For ongoing credit needs of \$10,000 or more, a Business Line of Credit offers exceptional value, including –

- Assistance in meeting any planned short-term operating needs of your business
- Access to funds without having to reapply for credit
- Automatic funds advance in the exact amount you need, up to your available credit limit
- Competitive interest rates and monthly fees
- Convenient access by cheque or debit card
- Available in Canadian and U.S. Dollars

Business Loan

Whether you're looking to finance new equipment, a vehicle or other assets, a TD Canada Trust Business Loan could be right for you. Every business is unique. That's why we offer flexible payment schedules and terms that allow you to

match your loan to your cash flow and to the expected life of the assets purchased. We'll help you select from a variety of fixed or floating interest loans, with a variety of security options, such as buying a vehicle, financing equipment or doing renovations.

Business Mortgage

A TD Canada Trust Business Mortgage could help make owning your business premises a reality. If you're looking to finance a new property, expand existing premises or consolidate your business debts, a TD Canada Trust Business Mortgage can be a flexible way to achieve these goals. If you own, or want to own, and occupy your premises, our Business Mortgage offers a variety of options so you can tailor the terms of your financing to meet your business needs and cash flow situation –

- Your choice of fixed or floating interest rates
- The opportunity to reduce your borrowing costs with a no-penalty prepayment option of up to 10% of the original mortgage balance per year (for fixed rate facilities)
- Fully repay floating rate facilities at any time without penalty
- Up to 50% of the above-ground area of a mortgaged property may be used for rental purposes

Canada Small Business Financing Loan (CSBFL)

With a CSBFL, you, TD Canada Trust and the federal government work together in the financing of your small business loan for amounts up to \$500,000.³ A personal guarantee for up to 25% of the original loan amount and a one-time federal government registration fee of 2% of the loan amount are required.⁴

TD Visa Cards for Business TD Business Visa Card

The TD Business *Visa** Card⁵ is an expense management system that works hard for you. At no additional cost, you can receive optional monthly detailed management reports.⁶ You'll get the information you need to help keep travel, entertainment and other business expenses under control. Want to travel?

The new TD Business Travel Visa Card

The new TD Business Travel *Visa* Card⁷ is an expense management system that works hard for you – like the TD Business *Visa* Card, but in addition, it lets you turn everyday business expenses into travel rewards. It can get you where you want to go faster by earning TD Points on purchases you make using your Card⁸. Our “Book Any Way” feature allows you to book your travel on your Card through any travel agency or website and then later redeem your TD Points toward your travel purchase. Or you can book your trip through the exclusive TD *Visa* Travel Rewards Centre by phone or web.⁹ You can redeem TD Points for any type of travel expense – flights, car rentals, hotels and more – any time of the year.¹⁰ Plus, you can make business travel easier with a host of insurance and travel assistance services available to Cardholders at no extra charge.

TD Venture Line of Credit Visa Card

The TD Venture Line of Credit[®] *Visa* Card offers you the ease and convenience of a *Visa* Card that acts like a line of credit. It helps you manage your business expenses with no annual, monthly or application fees. Your limit can be as high as \$50,000.³ Best of all, as a *Visa* Card that operates like a line of credit, you benefit from a lower competitive interest rate. Use it any time at any ABM displaying the *Interac* or *PLUS** symbol worldwide and at TD Canada Trust branches.

For more details about our TD *Visa* Cards for Small Business, please call TD *Visa* at **1-888-388-9666** or visit www.tdcanadatrust.com/tdvisa/commercial.jsp

Business Credit Life Insurance

Protect what's important. Business Credit Life Insurance¹¹ can mean financial security for you and your family and anyone else who has a stake in your business. This valuable protection provides convenient and affordable life and accident coverage. It can cover your TD Canada Trust business loans, lines of credit and overdraft protection, up to a maximum of \$1,000,000.¹²

Merchant Services

Provide your customers with payment flexibility

TD Merchant Services provides reliable card payment solutions that are flexible and easy to use for small, medium and large businesses. We offer a range of point-of-sale (POS) solutions including countertop (with the capability of processing through the Internet), wireless, PC software and e-commerce options. Our solutions authorize and settle both credit and debit card transactions electronically and we offer ready-to-use or customized solutions. Funds are deposited into your TD Canada Trust business account¹³ as early as the next business day.

TD Merchant Services Commitment

We will –

- Analyze your payment processing needs and offer solutions that are designed to save you time and money
- Help you choose the most appropriate equipment from our wide range of fixed and portable POS terminals
- Supply smooth-running, easy-to-use equipment and technology

- Install most terminals and ensure that you get a fully functional and reliable system
- Provide training on how to use our terminals and outline steps you can take to help prevent fraud and chargebacks
- Provide on-site technical service within four hours of your call seven days a week (except Christmas Day and New Year's Day) in most major centres, as long as your call is received by 4 p.m. ET on weekdays and 2 p.m. ET on weekends

Countertop Point-of-Sale Terminals Freedom IV

The Freedom IV is ideally suited to merchants who want to offer their customers a complete array of electronic transaction capabilities. It incorporates chip technology so you can process transactions with chip cards and magnetic stripe cards. The terminal combines a magnetic swipe reader and a thermal printer in one compact unit with your choice of an integrated or separate PIN pad, plus Digital Subscriber Line (DSL)/Dial-up IP compatibility for faster transaction processing. The result is an economical and highly functional terminal.

Liberty Terminal

The Liberty is ideally suited for merchants processing less than \$100,000 in sales annually and looking for a trustworthy terminal. The Liberty is easy to use and integrates the terminal, printer and PIN pad in a single unit, while offering speedy authorization on both chip and magnetic stripe card transactions.

Wireless Point-of-Sale Terminal

Freedom V Wireless Debit and Credit Terminal

If your business requires a long- or short-range

wireless POS solution, then the Freedom V could be ideal for you. It is compact, light and portable.

With the Freedom V, your customers can – Pay anywhere – with the ability to let you do business practically anywhere, the Freedom V Wireless Terminal provides you with long-range wireless capability

Pay at the table – ideal for businesses in the food services industry, the Freedom V *Bluetooth*^{®2} Terminal provides you with short-range wireless capability

Debit and Credit Software

Offer your customers a wide selection of payment options and provide instant authorization for credit and debit card payments using your PC. The only additional hardware we provide is a PIN pad if you accept debit card payments.

Merchant PC

In addition to allowing you to offer credit and debit card payment options, this PC-based software gives you the ability to configure the transaction screens to your preference, customize reports and assign operator IDs and staff passwords, bringing you added security and saving you time.

Merchant PC Batch

This PC-based software allows you to offer credit card and e-commerce payment options to your customers. With the ability to batch transactions and store previous transactions, this software is ideal for customers processing recurring transactions.

E-Commerce Solutions

Online Mart Payment Services can provide you with start-to-finish payment management and processing solutions. Online Mart will collect payment, provide detailed statements of your account activity and deposit your daily receipts directly into your TD Canada Trust business account. For more information and detailed pricing, please visit our website at www.tdmerchantservices.com and select Online Mart under Tools and Resources.

Value-Added Service

Online Reporting

Whether you are looking for information on a specific transaction or for monthly, weekly or daily sales information, the TD Merchant Services online reporting tool provides simple, fast and easy access to real-time information. And you can download your data into a spreadsheet or PDF to help with reconciliation or chargeback efforts.

Other Services

Foreign Exchange

Our goal is to offer you a foreign exchange service that is not only competitive with other Banks but also with other foreign exchange providers. We want to help you protect your future cash flow against negative currency fluctuations and help eliminate some of the uncertainty of doing business abroad.

- Real-time quotes and customized competitive pricing
- Economic research
- Over 30 currencies available for trading
- Timely settlement of your trades arranged through a TD Canada Trust account

TDFX

TDFX® is an Internet-based foreign exchange trading application that provides Small Business customers with the ability to buy and sell foreign currencies online. You will receive 24-hour access to your trading history, which can be exported to other applications.

Business Banking Direct Trade Foreign Exchange

For more complex foreign exchange requirements, Direct Trade allows you to deal directly with a foreign exchange specialist who can offer personalized advice and market insight. To get started, simply ask about our Foreign Currency Services for Small Business customers.

Cash Management Services

We offer a full range of electronic products that allow Small Business customers to effectively manage their receivables and payables, thereby improving cash flow.

For information on the full range of cash management services, such as Balance Reporting, Transfers, Electronic Funds Transfer, Wire Payments and our Tax Payment and Filing Service, visit your nearest TD Canada Trust branch.

Key things to consider when opening an account

To open an account for your business, we require the following information and documentation to meet legislative and regulatory requirements, and bank policies:

1 Legal documentation that confirms the existence of your business

- Articles of Incorporation, Partnership Agreement or Business Name Registration

2 Nature of the business

- We need to understand your business and the markets your business serves

3 Not-for-profit organizations

- We are required to record whether the organization is not-for-profit and/or is registered with the Canada Revenue Agency. If it is registered, we also require the Business Number

4 Purpose of account

- We need to understand for what purpose(s) the account will be used (e.g. day-to-day operation, payroll, etc.)

5 Confirmation of third party usage

- We are required to determine and record whether the new account will be used for or on behalf of a third party
- A third party is defined as anyone other than the account holder or TD Bank Financial Group¹⁴

6 Verification of the identification of the signing authorities on the account

- Two pieces of original identification for each person
- Full name and home mailing address
- Birth Date
- Type of identification and place of issuance
- Employment information/occupation

7 Identification of business owners

- We are required to determine and record the names of those individuals who own the business
- For each individual with a direct or indirect ownership interest of 25% or more, we are required to collect and record their name, home address and occupation

8 Director information

- For each director of a corporation, we are required to collect and record their name, home address and occupation

Thank you for considering TD Canada Trust for your business banking needs.

Notes:

- 1 Regular transaction or handling fee or account charges may apply.
 - 2 Maintaining the care, control and confidentiality of your Access Card number, Connect ID and EasyWeb password is your responsibility as set out in our Customer Agreements. Customer Agreements include: Financial Services Terms, the Cardholder and Electronic Banking Services Terms and Conditions, Business Banking and Services Agreement, Business Services Master Agreement, Business Access Service Schedule and the EasyAccess Agreement.
 - 3 Subject to complying with TD Canada Trust lending policies and criteria. Some conditions apply. Personal guarantee(s) may be required.
 - 4 Other conditions may apply.
 - 5 Annual fee of \$50 per Card applies.
 - 6 Detailed management reports are provided only on months in which there is account activity.
 - 7 Annual fee of \$149 per Card applies.
 - 8 TD Points are earned on purchases. Fees, Cash Advances (including Balance Transfers and TD *Visa* Cheques), interest charges, refunds, rebates or other similar credits do not earn TD Points.
 - 9 Operated by Carlson Marketing Canada Ltd.
 - 10 To redeem TD Points for travel purchases charged to your Card that are not booked through the TD *Visa* Travel Rewards Centre (the "Centre"), Cardholder must contact the Centre after the travel purchase has been posted to the Account and within 90 days from the transaction date of the travel purchase. The required TD Points will be redeemed from the TD Points balance available on the date TD Points are redeemed for the travel purchase, not the transaction date of the travel purchase. The amount that will be credited toward the travel purchase will be equal to the value of the TD Points redeemed. If there are insufficient TD Points available to cover the entire amount of the travel purchase, the Account will only be credited by the value of the TD Points redeemed. Any amount of the travel purchase not covered by the TD Points redeemed will remain on the Account for payment. TD Points must be redeemed in 10,000 point increments. A \$40 booking fee (plus applicable taxes) applies and will be charged to your Card unless travel is booked online through www.tdtravelrewards.com or if you redeem TD Points toward a travel purchase. Current as of August 15, 2009 and subject to change. Visit www.tdtravelrewards.com or call the TD *Visa* Travel Rewards Centre for further details.
 - 11 Business Credit Life Insurance provides group life coverage, underwritten by Sun Life Assurance Company of Canada and accident coverage, underwritten by TD Life Insurance Company. Complete details of benefits, exclusions and limitations are contained in the Certificate of Insurance.
 - 12 Only available to qualifying individuals. Health questions and medical underwriting may apply.
 - 13 Subject to approval by TD Merchant Services and First Data Loan Company, Canada if applicable.
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