

Private Banking

Banking is an integral part of your life. Whether it's having cash on hand for your daily needs or access to flexible credit so you can take advantage of a real estate opportunity, you want banking and credit solutions that work for you – whenever and wherever you need them.

Busy lives and growing wealth often require more sophisticated, responsive banking and credit solutions. No time? We can help.

Your personal strategy

Fueled by a strong understanding of your financial needs and goals, your Private Banker will create a personal strategy for you and your family based on our Life Discovery process. Your personalized strategy may include a range of banking and credit solutions that can work together to make your everyday banking simplified and seamless. As your needs change, so will your strategy.

Your Private Banker is familiar with the often-complex banking and credit needs of affluent clients and understands the value you place on proactive advice and responsive service. You can count on consistent access to the products and services you need, as you need them and suggested updates to your personal strategy as your needs change.



See your financial “big picture” through our harmonized approach that combines your personal and investment banking needs into a comprehensive strategy that is unique to your situation.

Cross-border banking and credit

TD¹ is a truly North American bank. Through TD Cross-Border Banking, TD offers clients with U.S. and Canadian interests the convenience of, and access to, banking services on both sides of the border. So whether you're travelling for business or for pleasure, for a weekend or a season, you can expect the same high level of service you've come to count on at home.

With cross-border banking, you can:

- Open a U.S.-based account² with TD Bank, *America's Most Convenient Bank*[®]
- Easily transfer money between your Canadian and U.S.-based bank accounts, with free "me to me" wires of up to \$25,000 per day
- Apply for U.S. mortgages and/or credit cards based on your Canadian assets, income and credit history³
- Review your Canadian and U.S. accounts online, on the same web page

A full suite of banking

Your private banking solution may draw from any of the following areas:

Cash management

- Savings and chequing accounts
- Overdraft protection and monitoring
- Family trust and holding company accounts
- Wire payments
- Foreign exchange

Short-term investments

- High-interest savings accounts
- Term deposits
- GICs
- Money market funds
- Treasury bills
- Bankers Acceptances
- Commercial paper



Credit as part of your wealth strategy

Credit may be a valuable tool for growing, diversifying or transitioning assets when used in the context of a carefully considered strategy. Take advantage of business, real estate or investment opportunities with our flexible, responsive credit solutions. Your Private Banker will work with TD's credit specialists to help them understand your overall wealth picture and, if desired, design credit options that allow you to respond quickly and confidently when opportunity strikes. TD credit specialists are well-versed in meeting unique client needs in unconventional circumstances where conventional credit may not be a fit. Each solution seeks to manage your overall risk as well as your tax obligation.

Your credit strategy may incorporate:


- Partnership financing for lawyers and accountants at national firms
- Funding for doctors and dentists establishing practices
- Loans and lines of credit secured by real estate or investment portfolios including multiple collateral arrangements
- Retirement compensation arrangements
- Foreign exchange hedging to manage currency exposure risk
- Equity monetization strategies
- Unsecured loans and lines of credit

Our commitment to helping you meet your wealth needs

In the spirit of making your life simpler, your Private Banker is also your connection to a broad range of wealth management solutions, including investment management, estate and trust services, business succession planning and charitable giving strategies.





¹ TD refers to The Toronto-Dominion Bank and its affiliates in Canada who provide deposit, investment, loan, securities, trust and other products or services, as well as TD Bank, *America's Most Convenient Bank* which provides similar services in the U.S. TD Wealth represents the products and services offered by TD Waterhouse Canada Inc. (Member—Canadian Investor Protection Fund), TD Waterhouse Private Investment Counsel Inc., TD Wealth Private Banking (services offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (services offered by The Canada Trust Company). ² TD Bank is TD Bank, N.A., a wholly-owned U.S. subsidiary of The Toronto-Dominion Bank. Member FDIC. Accounts issued by TD Bank, N.A. are not insured by Canada Deposit Insurance Corporation. ³ Subject to credit approval and other conditions. Mortgages limited to property located in a U.S. state where TD Bank, N.A. has locations. Equal Housing Lender . Credit card applicants must be a resident of Canada or a U.S. state where TD Bank, N.A. has locations. ®/ The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or a wholly-owned subsidiary, in Canada and/or other countries.