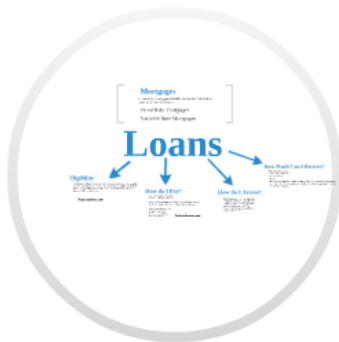


# Victory Bank Limited (B)



## So, Why TD Canada Trust?

- Open 50% longer than any other bank in Canada.
- Free 24/7 telephone banking and 24/7 access to your money with EasyWeb Banking.
- "Highest in Customer Satisfaction Among the 5 Big Retail Banks."



TheCaseSolutions.com

# Victory Bank Limited (B)



# Origin

The Toronto Dominion bank commonly known as TD Canada Trust is the second largest bank in Canada. TD is the sixth largest bank in all of North America.

Td was created in 1955, through the merger of The Bank of Toronto and the The Dominion Bank. On February 1, 1955, the Toronto Dominion Bank was born with 499 branches and a combined team of 5,500 employees.

Today Td is known as a leading customer services provider, TD Canada Trust offers anywhere, anytime banking solutions through telephone and internet banking, more than 2,600 ABMs and a network of approximately 1,100 branches across Canada. TD has over 74,000 employees and over seventeen million clients worldwide. Td has over 1,100 branches. In addition TD has 2,600 ATM Green Machines

Asset-Based Lending is ideal for medium- to large- -size businesses that are; Services providers such as the following:

- Manufacturers
- Wholesalers
- Distributors
- Importers
- Retailers



# TheCaseSolutions.com Bank Accounts

## Chequing Accounts

- Value Account
- Value Plus (Student) Account
- Infinity Account
- Select Service Account
- Plus 60 account

## Savings Accounts

- TD Everyday Savings Account
- Youth Account
- TD High Interest Savings Account

	Value	Value Plus	Infinity	Select Service	Plan 60
<b>Monthly Fee</b>	\$3.95	\$8.95	\$12.95	\$24.95	free
Monthly Fee waived with minimum balance <sup>1</sup> of	\$1,000	\$2,000	\$3,000	\$5,000	
For students <sup>2</sup>	-	Free	-	-	-
<b>Transactions Included:</b>					
Transactions/month	10	25	no limit	no limit	no limit
<b>Additional Fees per transaction:</b>					
Additional transactions	\$0.65	\$0.65	-	-	-
Interac ATM withdrawal fee	\$1.50	\$1.50	\$1.50	-	\$1.50
PLUS system fee in US & Mexico <sup>3,4</sup>	\$9.00	\$3.00	\$3.00	-	\$3.00
PLUS system fee outside Canada, US & Mexico <sup>3</sup>	\$5.00	\$5.00	\$5.00	-	\$5.00
Interac Email money transfer	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
View Cheque service <sup>5</sup>	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50



# Cash Investments

## GIC's

- Special Offer GICs
- Market-Linked GICs
- Cashable GIC
- Non-Cashable GIC



### Want a Way to Maximize Your Returns?

Benefits include:

- Invest in GICs with a higher rate of return or a lower risk
- Reduce the risk of an investment
- Reduce the risk of an investment



- Goals**
- To reduce interest rate risk
  - To increase rate of return

- dividing the amount you are planning to invest by 5 (e.g. \$1000 equals five investments of \$200 each)
- equally investing in five GICs of one- to five-year terms (e.g. \$2000 in a one-year GIC, \$2000 in two-year GIC, ...\$2000 in five-year GIC).

## Mutual Funds

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### TD Mutual Fund's Pre-Authorized Purchase Plan (PPP)

- Invest a set amount at regular intervals.
- Make contributions on a weekly, biweekly, semi-monthly, monthly, quarterly, semi-annual or annual basis.
- Automatically buys more units when price is low, and less when price is high.



- Money Market Funds
- Income Funds
- Balanced and Growth Funds
- Index Funds
- Global Funds
- Sector Funds

1. Choice
2. Resources
3. Affordability



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# Mutual Funds

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- 2. Resources**
- 3. Affordability**



imize

ls  
duce interest rate risk  
crease rate of return

# Eligibility

- Any Canadian Citizen or Landed Immigrant enrolled at a recognized college or university in Canada or out of country, provided the student is pursuing post-secondary school studies and earning credits towards a certificate program. (TD Canada Trust)

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college  
pursuing  
state



# How do I Pay?

- Pay only interest for up to 12 months of being in school.
- Once you have graduated, you have a 12 month grace period in which you can still make monthly interest payments.
- after 12 months, pay 1% of principal loan every month, the deadline for the loan is 20 years.

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# Awards

## Customer Service Awards

TD Canada Trust, Ranked #1 in customer service excellence among the top 5 banks, Synovate (2009, 2008, 2007, 2006, 2005). TD Canada Trust received additional top honours in the following categories:

- Customer Service Excellence
- Recommend to Friends & Family
- Products & Services Excellence
- ATM Banking Excellence
- Online Banking Excellence
- Telephone Banking Excellence



## Workplace Awards

TD Bank Financial Group, 50 Best Employers in Canada, Hewitt Associates and Report on Business Magazine (2009)  
TD Bank Financial Group, Best Workplace in Canada, Great Place to Work Institute (2009, 2008, 2007, 2006)  
TD Bank Financial Group, Canada's Top 100 Employers, Maclean's Magazine (2009, 2008, 2007, 2006)  
TD Bank Financial Group, Canada's Greenest Employers, Mediacorp Canada (2009)  
TD Bank Financial Group, Best Employers for New Canadians, The Maytree and McConnell Foundation (2009, 2008)



## Community Awards

TD Great Canadian Shoreline Cleanup, Best Business & Community Partnership, Imagine Canada (2008)



## Investor Relations Awards

TD Bank Financial Group, Best Retail Investor Communications, IR Magazine Canada Awards (2009)  
TD Bank Financial Group, Best Investor Relations by a CEO, IR Magazine Canada Awards (2009)  
TD Bank Financial Group, Best Investor Relations by sector in 2009 - Financial Services, IR Magazine Canada Awards (2009)



## Corporate Awards

TD Bank Financial Group, World's Safest Banks, Global Finance (2009)  
TD Bank Financial Group, Ranked #1, Bloomberg's Top 20 Banking Strength Monitor, Bloomberg Magazine (2009)  
TD Bank Financial Group, Most Trusted Brands in the Financial Services Industry, Interbrand (2009)  
TD Bank Financial Group, Canada's Most Valuable Brands, Brand Finance (2009)  
TD Bank Financial Group, 100 Most Sustainable Corporations in the World, Corporate Knights Inc. and Innovent Strategic Value Advisors (2009)  
TD Bank Financial Group, Best Bank in North America, Euromoney Magazine (2009)  
TD Bank Financial Group, Best Bank in Canada, Euromoney Magazine, 2008



## Diversity Awards

TD Bank Financial Group, Best Employers for New Canadians, Mediacorp (2008, 2009)  
TD Bank Financial Group, Outstanding Contribution in Assisting Persons with Disabilities to Achieve a More Rewarding Lifestyle, Canadian Foundation for Physically Disabled Persons (2009)  
TD Canada Trust, Best Bank, Xira! Best of Toronto Awards (2008, 2009)  
TD Waterhouse, Best Investment/Advisor Firm, Xira! Best of Toronto Awards (2008, 2009)  
TD Bank Financial Group, Canada's Best Diversity Employers, Mediacorp (2008)



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