



Banking Essentials for Newcomers

Your financial journey in Canada begins here

December 12th, 2024

TD Bank



Introduction



Tyrone Maguire

Product Owner, New to Canada

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

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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

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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

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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



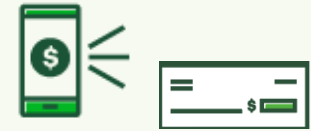
TD Fraud Alerts

Secure your money



TD MySpend

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.

**Banking Essentials for
Newcomers**

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