

E-Sign Disclosure and Consent For Electronic Communications

This E-Sign Disclosure and Consent for Electronic Communications (this "E-Sign Disclosure and Consent") applies only to account opening disclosures and documents ("Account Opening Documents") provided to you in connection with this particular online application for a credit card account ("Account"). You agree that TD Bank, N.A. ("TD") may provide you with the Account Opening Documents in an electronic format, including those documents which TD is required to provide to you in writing. Account Opening Documents may include, but are not limited to, your Cardholder Agreement, the TD Privacy Notice and other initial disclosures. Such electronically provided documents will be considered "in writing." You may withdraw your consent to receive the Account Opening Documents in electronic format by exiting this credit card application. If you withdraw your consent to receive the Account Opening Documents in electronic format before you complete your application for the Account, TD cannot accept and process your application for an Account.

If you can read and print or save this E-Sign Disclosure and Consent form, you have the hardware and software necessary to access, read and print or save the Account Opening Documents we are required to provide to you before you use your Account. You should print or save a copy of your Account Opening Documents for your records. You can obtain a paper copy of the Account Opening Documents by printing it yourself when presented through this application process or, at no charge, by requesting that TD mail you a paper copy by contacting TD at 1-888-925-0708.

You agree to notify TD if your email address or other contact information changes by calling 1-888-925-0708 or via other means provided by TD.

You acknowledge and agree that your consent to receive the Account Opening Documents electronically is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and TD both intend that the Act apply to the fullest extent possible to validate TD's ability to conduct business with you by electronic means.

By checking the consent box and submitting your credit card application, you hereby give TD your affirmative consent to provide the Account Opening Documents to you as described in this E-Sign Disclosure and Consent and agree that you have the ability to read and save or print this E-Sign Disclosure and Consent, which demonstrates that you will be able to receive the Account Opening Documents electronically.