

NOTICE OF APPROVAL OF A CLASS ACTION SETTLEMENT

Réal Marcotte and Bernard Laparé v. The Toronto-Dominion Bank (TD) (No 500-06-000197-034)

DID YOU MAKE **PURCHASES IN A FOREIGN CURRENCY WITH YOUR TD CREDIT CARD** BETWEEN **APRIL 17, 2000 AND AUGUST 31, 2001?**

IF SO, THIS NOTICE MAY CONCERN YOU

THE SETTLEMENT

By judgment, The Toronto-Dominion Bank (TD) must pay the foreign currency conversion fees that were charged between April 17, 2000 and August 31, 2001 inclusively, while using a personal TD Visa credit card, fees that the bank had not disclosed to the consumers. TD must also pay \$25, plus interest, in punitive damages per class member.

On May 5th, 2015, the Superior Court of Quebec approved a settlement between the parties according to which TD will pay to the admissible cardholder members of the group a global amount of **\$ 7 250 000** in reimbursement of conversion fees and in punitive damages. This amount also includes judicial fees, fees related to the administration of the distribution protocol, and extrajudicial fees for class members' counsel and disbursements.

WHO IS A CLASS MEMBER?

You are a class member if, while residing in Quebec, **you made at least one transaction in a foreign currency with a personal TD VISA credit card** and the transaction was charged to your account between **April 17, 2000 and August 31, 2001** inclusively. **To receive compensation the member must be an admissible cardholder.**

WHAT DO YOU NEED TO DO TO RECEIVE COMPENSATION?

The global amount to be distributed, after deduction of the fees, costs and disbursements, will be divided equally between all members, being the **former cardholders** and the **current cardholders**.

A **current cardholder** is a person who holds, at the moment of the identification of the accounts as provided for in the transaction, a personal TD VISA credit card account and a TD Consumer Account between April 17, 2000 and August 31, 2001. Each current cardholder will receive directly in his or her active personal TD VISA account his or her share of the compensation, without having to undertake any steps whatsoever.

A **former cardholder** of a personal TD VISA account is a person who held a personal TD VISA credit card between April 17, 2000 and August 31, 2001, and who can properly **complete and submit a claim form within 60 days of the present notice**, meaning on or before **August 7, 2015**. The claim form must be submitted before this date to the claims administrator **Collectiva Inc**, online at **www.conversionfeesclassaction.com**, by phone at 1-800-287-8587, or by mail.

NEED MORE INFORMATION?

If you have any questions concerning the transaction and the claims process, please communicate with the claims administrator:

Collectiva Class Action Services inc.
285 place D'Youville, Suite 9
Montreal, Quebec H2Y 2A4
Telephone: 514.287.1000
Toll free: 1.800.287.8587
Fax: 514.287.1617

Website: www.conversionfeesclassaction.com
Email: conversionfeesclassaction@collectiva.ca

Notice approved by the Quebec Superior Court.

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