



## Eligible Dealers

All TD Complete Furniture Dealers established with TD Retail Card Services using the Renovate Credit Card are eligible for the programs listed below.

## Eligible Products

In most cases, the furniture dealer's full line of products are eligible for financing.

## Dealer Responsibilities

Complete ALL information on the TD Complete platform. You must provide all required terms disclosures & a copy of the financing sales receipt to customers.

## Plan Number

A plan number is required on every sales transaction. Plan number drives the customer's terms. Refer to specific programs and promotions for plan numbers. Authorization code and date must be included.

## Dealer Pricing/Volume Rebate\*

Rates are subject to change at TD's sole discretion. Volume Rebates are based on net credit sales volume for the previous calendar quarter and will be credited to your bank account within 45 days after the end of the applicable calendar quarter during the Term of the Agreement. TD shall not be obligated to make any volume rebate payment if you are in breach of the Agreement or if the Agreement has been terminated. Only one volume rebate may be earned per calendar quarter and only one bonus point multiplier from this plan sheet will be used in calculating such rebate.

## NEW TD Renovate Card Pricing Effective 2/1/2021

Plan Description	Minimum Purchase Requirement	Monthly Repayment Factor	Minimum APR	Dealer Cost	Plan Number
Standard Revolving	No Minimum	3.50%	29.99%	0.00%	10555
<b>DEFERRED INTEREST PLANS</b>					
Deferred Interest if Paid in Full in 6 Months	No Minimum	3.50%	29.99%	0.65%	10508
Deferred Interest if Paid in Full in 12 Months	No Minimum	3.50%	29.99%	2.35%	10512
Deferred Interest if Paid in Full in 18 Months	No Minimum	3.50%	29.99%	5.15%	10518
Deferred Interest if Paid in Full in 24 Months	No Minimum	3.50%	29.99%	6.89%	10524
<b>0% APR - EQUAL PAYMENTS</b>					
0% APR for 24 Months with Equal Payments	No Minimum	4.167%	0%	7.35%	10525
0% APR for 36 Months with Equal Payments	No Minimum	2.778%	0%	9.35%	10536
0% APR for 48 Months with Equal Payments	No Minimum	2.083%	0%	12.35%	10550
0% APR for 60 Months with Equal Payments	No Minimum	1.667%	0%	15.35%	10551
0% APR for 72 Months with Equal Payments	No Minimum	1.387%	0%	16.89%	10552

Quarterly Volume Rebate*	
Volume Tiers	Rebate
> \$250K	25 bps
> \$500K	50 bps
> \$1MM	75 bps

### For more information please visit [TDComplete.com](https://tdcomplete.com)

For Add-on Sales or credit inquires, call the Credit Department at **1-800-808-6950**

For any additional questions, plan information, supplies such as sales slips, or if you are not set up with TD Retail Card Services, and would like to be, please call Merchant Services at **1-800-538-3638**.



This flyer is for your information only! It does NOT contain information required for consumer advertising. TD Retail Card Services reserves the right to perform random audits of sales transactions submitted under the program.



## Plan Descriptions

**Standard Revolving:** Standard financing terms apply. Interest will be charged on the unpaid purchase balance at the APR for standard purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. Offer subject to credit approval on a Renovate credit card account. See store associate for more information.

**Deferred Interest if Paid in Full within X Months:** Minimum purchase \$X. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, we will charge interest from the purchase date at the Standard APR. After promotional period ends, the Standard APR also applies to the remaining balance. **Minimum monthly payments required, but they will not pay off the balance in time. You must make larger payments to avoid the interest.** Prior purchases excluded. Account must be in good standing. Offer expires XX/XX/XXXX. Other finance plans may be available. Standard account terms apply to purchases that do not qualify. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your credit agreement for applicable terms. Subject to credit approval. Renovate financing account issued by TD Bank, N.A.

**0% APR for X Months with Equal Payments:** Minimum purchase \$X. 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Offer expires XX/XX/XXXX. Standard account terms apply to purchases that do not qualify. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your credit agreement for applicable terms. Subject to credit approval. Renovate financing account issued by TD Bank, N.A.

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