



Special Financing Promotions

Offer available on all Ryan (excluding Quebec).

Programs are available through 5/31/2017.

Equal Monthly Payment with No Interest for 36 Months Promotional Offer*

*Offer subject to credit approval on a Yard Card Canada credit card, as applicable.

Minimum Purchase Requirement (After Taxes)	\$1500
Promotional Term Annual Interest Rate	0%
Promotional Offer Minimum Payment	2.778% of Purchase Amount
Promotional Fee*	\$125

*See reverse for more information about this Promotional Offer.

Equal Monthly Payment with No Interest for 24 Months Promotional Offer*

*Offer subject to credit approval on a Yard Card Canada credit card, as applicable.

Minimum Purchase Requirement (After Taxes)	\$1500
Annual Interest Rate	29.9%
Promotional Offer Minimum Payment	4.167% of Purchase Amount
Promotional Fee*	\$125

*See reverse for more information about this Promotional Offer.

3.9% Low Interest Rate with Fixed Payments for 60 Months*

*Offer subject to credit approval on a Yard Card Canada credit card, as applicable.

Minimum Purchase Requirement (After Taxes)	\$1500
Promotional Term Annual Interest Rate	3.9%
Promotional Offer Minimum Payment	1.831% of Purchase Amount
Promotional Fee*	\$125

*See reverse for more information about this Promotional Offer.



Yard Card Canada Promotions for All Provinces (excluding Quebec):

Consumer

***Equal Monthly Payment with No Interest for 36 Months Promotional Offer:** Subject to credit approval on a Yard Card Canada credit card ("your account") and a Minimum purchase amount of \$1,500 after taxes ("your Purchase"). No interest accrues on purchases made under this Promotional Offer during the Promotional Term. Each month you must make a monthly minimum payment on the amount of the particular Purchase that is based on a special repayment factor of 2.778% that is applied to the amount of the purchase for a 36 month Promotional Term. Please see your Yard Card Canada Cardholder Agreement for the full terms and conditions of this Promotional Offer. TD Financing Services Inc. ("TDFS") is the issuer of the Yard Card Canada credit card. TDFS is not responsible or liable for any merchant percentage discount or sale price offers made available to you. **There is a promotional fee of \$125 for this transaction.** Offer expires 5/31/2017.

***Equal Monthly Payment with No Interest for 24 Months Promotional Offer:** Subject to credit approval on a Yard Card Canada credit card ("your account") and a Minimum purchase amount of \$1,500 after taxes ("your Purchase"). No interest accrues on purchases made under this Promotional Offer during the Promotional Term. Each month you must make a monthly minimum payment on the amount of the particular Purchase that is based on a special repayment factor of 4.167% that is applied to the amount of the purchase for a 24 month Promotional Term. Please see your Yard Card Canada Cardholder Agreement for the full terms and conditions of this Promotional Offer. TD Financing Services Inc. ("TDFS") is the issuer of the Yard Card Canada credit card. TDFS is not responsible or liable for any merchant percentage discount or sale price offers made available to you. **There is a promotional fee of \$125 for this transaction.** Offer expires 5/31/2017.

***3.9% Low Interest Rate with Fixed Payments for 60 Months Promotional Offer:** Subject to credit approval on a Yard Card Canada credit card and a Minimum purchase amount of \$1,500 before taxes ("your Purchase"). During the 60 month promotional period that applies to your purchase (the "Promotional Period"): (a) a low interest rate of 3.9% will apply to your Purchase; and (b) a minimum monthly payment ("Monthly Promotional Payment") based on a special repayment factor of 1.831% of your Purchase is due each month. If you do not make a Monthly Promotional Payment during the Promotional Term or if you do not make any required monthly payment on your Account, then the Promotional Offer will terminate and the Preferred Rate of Interest of 29.9% will apply to the remaining balance of your Purchase until it is paid in full. The Promotional Period starts on the date of your Purchase. Please see your Yard Card Canada Cardholder Agreement for the full terms and conditions of this Promotional Offer. TD Financing Services Inc. ("TDFS") is the issuer of the Yard Card Canada credit card. TDFS is not responsible or liable for any merchant percentage discount or sale price offers made available to you. **There is a promotional fee of \$125 for this transaction.** Offer expires 5/31/2017.