



## **Important information regarding credit card transactions posted**

Dear Cadillac Fairview;

On Tuesday April 20, 2010, TD Merchant Services performed a system upgrade which resulted in a change in how credit card transactions were processed for Cadillac Fairview's customers.

As a result of this system upgrade, credit card transactions processed by Cadillac Fairview for personal credit cardholders were posted to their credit card account as a 'cash advance' transaction instead of a credit card purchase transaction. As well, customers using their business credit card for purchases were unfortunately declined during this period.

TD Merchant Services has worked to reverse the changes that were made such that all transactions processed after April 22, 2010 are being processed as they were prior to the changes. We have corrected the affected transactions for your personal credit cardholders to accurately reflect a credit card purchase. However, please be advised that transactions posted as cash advances during the impacted period may have been subject to an additional transaction fee by the cardholder's issuing bank. Unfortunately, TD Merchant Services does not have the ability to reverse these additional fees and any customers impacted will need to contact their card issuer directly to request a reversal of this additional transaction fee.

Please accept our apologies for the inconvenience this may have caused you and your customers.

If you have any questions, please do not hesitate to contact me by phone at 416 307-7589 or by email [maggie.hook@td.com](mailto:maggie.hook@td.com).

Yours truly,

A handwritten signature in black ink, appearing to read 'M. Hook'.

Maggie Hook  
Relationship Manager  
TD Merchant Services