



Financial Institution Name:

The Toronto-Dominion Bank

Location (Country) :

Canada

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal name	The Toronto-Dominion Bank (TD)
2	Append a list of foreign branches which are covered by this questionnaire (if applicable)	Refer to Appendix A for full details: Cayman Islands, London, Hong Kong, Singapore, and New York. Refer to Appendix B for a list of subsidiaries also covered by this questionnaire.
3	Full Legal (Registered) Address	Toronto Dominion Centre, King Street West & Bay Street, PO Box 1, Toronto, Ontario M5K 1A2
4	Full Primary Business Address (if different from above)	Same as above
5	Date of Entity incorporation / establishment	February 1, 1955
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	Toronto Stock Exchange (TSX:TD) New York Stock Exchange (NYSE:TD)
6 b	Member Owned / Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	
7	% of the Entity's total shares composed of bearer shares	0
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	No
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	

2. AML, CTF & SANCTIONS PROGRAMME		
9	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
9 a	Appointed Officer with sufficient experience / expertise	Yes
9 b	Cash Reporting	Yes
9 c	CDD	Yes
9 d	EDD	Yes
9 e	Beneficial Ownership	Yes
9 f	Independent Testing	Yes
9 g	Periodic Review	Yes
9 h	Policies and Procedures	Yes
9 i	Risk Assessment	Yes
9 j	Sanctions	Yes
9 k	PEP Screening	Yes
9 l	Adverse Information Screening	Yes
9 m	Suspicious Activity Reporting	Yes
9 n	Training and Education	Yes
9 o	Transaction Monitoring	Yes
10	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes
11	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	No
11a	If Y, provide further details	

3. ANTI BRIBERY & CORRUPTION		
12	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	Yes
13	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
14	Does the Entity provide mandatory ABC training to:	
14 a	Board and Senior Committee Management	Yes
14 b	1st Line of Defence	Yes
14 c	2nd Line of Defence	Yes
14 d	3rd Line of Defence	Yes
14 e	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	
14 f	Non-employed workers as appropriate (contractors / consultants)	Yes

4. AML, CTF & SANCTIONS POLICIES & PROCEDURES		
15	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
15 a	Money laundering	Yes
15 b	Terrorist financing	Yes
15 c	Sanctions violations	Yes
16	Does the Entity have policies and procedures that:	
16 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
16 b	Prohibit the opening and keeping of accounts for unlicensed banks and / or NBFIs	Yes
16 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
16 d	Prohibit accounts / relationships with shell banks	Yes
16 e	Prohibit dealing with another Entity that provides services to shell banks	Yes
16 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
16 g	Prohibit opening and keeping of accounts for any of unlicensed / unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
16 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes
16 i	Define escalation processes for financial crime risk issues	Yes
16 j	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	Yes
16 k	Outline the processes regarding screening for sanctions, PEPs and negative media	Yes
17	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
18	Does the Entity have a record retention procedures that comply with applicable laws?	Yes
18 a	If Y, what is the retention period?	5 years or more

5. KYC, CDD and EDD		
19	Does the Entity verify the identity of the customer?	Yes
20	Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days	Yes
21	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
21 a	Ownership structure	Yes
21 b	Customer identification	Yes
21 c	Expected activity	Yes
21 d	Nature of business / employment	Yes
21 e	Product usage	Yes
21 f	Purpose and nature of relationship	Yes
21 g	Source of funds	Yes
21 h	Source of wealth	Yes
22	Are each of the following identified:	
22 a	Ultimate beneficial ownership	Yes
22 a1	Are ultimate beneficial owners verified?	No
22 b	Authorised signatories (where applicable)	Yes
22 c	Key controllers	Yes
22 d	Other relevant parties	Examples include: Directors, third parties, Power Of Attorney (POA), guarantors, etc.
23	Does the due diligence process result in customers receiving a risk classification?	Yes
24	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
25	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
26	Does the Entity have a process to review and update customer information based on:	
26 a	KYC renewal	Yes
26 b	Trigger event	Yes

27	From the list below, which categories of customers or industries are subject to EDD and / or are restricted, or prohibited by the Entity's FCC programme?	
27 a	Non-account customers	
27 b	Non-resident customers	EDD on a risk based approach
27 c	Shell banks	Prohibited
27 d	MVTS/ MSB customers	EDD on a risk based approach
27 e	PEPs	EDD on a risk based approach
27 f	PEP Related	EDD on a risk based approach
27 g	PEP Close Associate	EDD on a risk based approach
27 h	Correspondent Banks	EDD on a risk based approach
27 h1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	Yes
27 i	Arms, defense, military	EDD on a risk based approach
27 j	Atomic power	EDD on a risk based approach
27 k	Extractive industries	EDD on a risk based approach
27 l	Precious metals and stones	EDD on a risk based approach
27 m	Unregulated charities	EDD on a risk based approach
27 n	Regulated charities	EDD on a risk based approach
27 o	Red light business / Adult entertainment	Do not have this category of customer or industry
27 p	Non-Government Organisations	EDD on a risk based approach
27 q	Virtual currencies	Do not have this category of customer or industry
27 r	Marijuana	EDD & restricted on a risk based approach
27 s	Embassies / Consulates	EDD on a risk based approach
27 t	Gambling	EDD on a risk based approach
27 u	Payment Service Provider	EDD & restricted on a risk based approach
27 v	Other (specify)	Examples of Customer Industry types subject to EDD on a Risk Based Approach: Corporations that can Issue Bearer Shares; Foreign Consulates and Embassies; Payday Lenders; White Label ABM Providers. See Appendix C for commentary on 27(a), 27(t) and 27(r).
28	If restricted, provide details of the restriction	TD operates in accordance with jurisdictional requirements. As such, TD restricts the provision of services where there are legal or reputational concerns.

6. MONITORING & REPORTING		
29	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
30	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
31	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
31 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements?	Yes
32	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes

7. PAYMENT TRANSPARENCY		
33	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
34	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:	
34 a	FATF Recommendation 16	Yes
34 b	Local Regulations	Yes
34 b1	Specify the regulation	Proceeds of Crime (Money Laundering) and Terrorist Financing Act and associated regulations. In addition, TD operates in accordance with jurisdictional requirements. For example, in the U.S., TD complies with the USA PATRIOT Act.
34 c	If N, explain	Not Applicable

8. SANCTIONS		
35	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and / or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and / or masking, of sanctions relevant information in cross border transactions?	Yes
36	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
37	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
37 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
37 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
37 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
37 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
37 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data
37 f	Other (specify)	See Appendix C.
38	Does the Entity have a physical presence, e.g., branches, subsidiaries, or representative offices located in countries / regions against which UN, OFAC, OFSI, EU and G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No

9. TRAINING & EDUCATION		
39	Does the Entity provide mandatory training, which includes :	
39 a	Identification and reporting of transactions to government authorities	Yes
39 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
39 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
39 d	New issues that occur in the market, e.g., significant regulatory actions or new regulations	Yes
40	Is the above mandatory training provided to :	
40 a	Board and Senior Committee Management	Yes
40 b	1st Line of Defence	Yes
40 c	2nd Line of Defence	Yes
40 d	3rd Line of Defence	Yes
40 e	3rd parties to which specific FCC activities have been outsourced	
40 f	Non-employed workers (contractors / consultants)	Yes

10. AUDIT

41	In addition to inspections by the government supervisors / regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF and Sanctions policies and practices on a regular basis?	Yes
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Signature Page

Wolfsberg Group Financial Crime Compliance Questionnaire 2020 (FCCQ V1.1)

The Toronto-Dominion Bank (Financial Institution name)

I, Michael Bowman, Chief AML Officer (Senior Compliance Manager- Second Line representative), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief.

Michael Bowman 6-14-22 (Signature & Date)

Wolfsberg FCCQ - Appendix A

Branches of The Toronto-Dominion Bank

Source: List of Branches covered by TD Bank's Global Certification under the USA PATRIOT Act.

Location and name	Address	Banking Authority
Cayman Islands The Toronto-Dominion Bank	Butterfield House 68 Fort Street Georgetown, Grand Cayman Cayman Islands, B.W.I.	Cayman Islands Monetary Authority Office of the Superintendent of Financial Institutions
London The Toronto-Dominion Bank	60 Threadneedle Street London, England United Kingdom EC2R 8AP	Financial Conduct Authority Office of the Superintendent of Financial Institutions
Hong Kong The Toronto-Dominion Bank	Suite 2210, Two Pacific Place 88 Queensway, Hong Kong	Hong Kong Monetary Authority Office of the Superintendent of Financial Institutions
Singapore The Toronto-Dominion Bank	Millenia Tower 1 Temasek Avenue #15-02 Singapore 39192	Monetary Authority of Singapore Office of the Superintendent of Financial Institutions
New York Toronto Dominion Bank NY Branch	31 W 52nd St, New York, NY 10019- 6101	Comptroller of the Currency - OCC

Wolfsberg FCCQ – Appendix B

Subsidiaries of The Toronto-Dominion Bank¹

Subsidiary	Address of Head or Principle Address ²
Meloche Monnex Inc.	Montreal, Quebec
Security National Insurance Company	Montreal, Quebec
Primum Insurance Company	Toronto, Ontario
TD Direct Insurance Inc.	Toronto, Ontario
TD General Insurance Company	Toronto, Ontario
TD Home and Auto Insurance Company	Toronto, Ontario
TD Wealth Holdings Canada Limited	Toronto, Ontario
TD Asset Management Inc.	Toronto, Ontario
GMI Servicing Inc.	Toronto, Ontario
TD Waterhouse Private Investment Counsel Inc.	Toronto, Ontario
TD Waterhouse Canada Inc.	Toronto, Ontario
TD Auto Finance (Canada) Inc.	Toronto, Ontario
TD Group US Holdings LLC	Wilmington, Delaware
Toronto Dominion Holdings (U.S.A.), Inc.	New York, New York
TD Prime Services LLC	New York, New York
TD Securities (USA) LLC	New York, New York
TD Securities Automated Trading LLC	Chicago, Illinois
Toronto Dominion (Texas) LLC	New York, New York
Toronto Dominion (New York) LLC	New York, New York
Toronto Dominion Capital (U.S.A.), Inc.	New York, New York
Toronto Dominion Investments, Inc.	New York, New York
TD Bank US Holding Company	Cherry Hill, New Jersey
Epoch Investment Partners, Inc.	New York, New York
TDAM USA Inc.	New York, New York
TD Bank USA, National Association ³	Cherry Hill, New Jersey
TD Bank, National Association	Cherry Hill, New Jersey
TD Auto Finance LLC	Farmington Hill, Michigan
TD Equipment Finance, Inc.	Cherry Hill, New Jersey
TD Private Client Wealth LLC	New York, New York
TD Wealth Management Services Inc.	Mt. Laurel, New Jersey
TD Investment Services Inc.	Toronto, Ontario
TD Life Insurance Company	Toronto, Ontario
TD Mortgage Corporation	Toronto, Ontario
TD Pacific Mortgage Corporation	Vancouver, British Columbia
The Canada Trust Company	Toronto, Ontario
TD Securities Inc.	Toronto, Ontario
TD Vermillion Holdings Limited	Toronto, Ontario
TD Financial International Ltd.	Hamilton, Bermuda
TD Reinsurance (Barbados) Inc.	St. James, Barbados
TD Ireland Unlimited Company	Dublin, Ireland
TD Global Finance Unlimited Company	Dublin, Ireland
TD Securities (Japan) Co. Ltd.	Tokyo, Japan
Toronto Dominion Australia Limited	Sydney, Australia
Toronto Dominion Investments B.V.	London, England
TD Bank Europe Limited	London, England
Toronto Dominion Holdings (U.K.) Limited	London, England
TD Securities Limited	London, England
Toronto Dominion (South East Asia) Limited	Singapore, Singapore

¹ Source: 2021 TD Bank Annual Report.

² Each subsidiary is incorporated or organized in the country in which its head or principal office is located, with the exception of Toronto Dominion Investments B.V., a company incorporated in The Netherlands, but with its principal office in the United Kingdom.

³ Separate FCCQ exits for TD Bank, National Association

Wolfsberg FCCQ - Appendix C

Additional Information for The Toronto-Dominion Bank

No.	Question	Additional information
27 (v)	Other (specify)	<p>Comments on the following questions:</p> <p>27(a): Limited services (e.g., low amount FX exchange) are offered to non-account customers.</p> <p>27(t): TD does not knowingly permit relationships with Internet gambling businesses, only licensed/regulated brick and mortar are permitted.</p> <p>27(r): TD maintains a small number of relationships with legal cannabis businesses in Canada that meet industry-specific EDD standards.</p>
37 (f)	Other (specify)	<p>Singapore:</p> <ul style="list-style-type: none"> • Monetary Authority of Singapore (MAS) Alert list • Terrorism (Suppression of Financing) Act ("TSOFA") List <p>Hong Kong:</p> <p>Hong Kong Monetary Authority lists</p>