

This Counsel role is part of the TD's Cards and Merchant Solutions legal team, a collaborative and dynamic legal team providing strategic legal advice in support of TD's growing credit card portfolio that includes private label, general purpose and co-brand credit card products. This attorney will primarily provide legal support to TD's U.S. private label credit card business and be part of a legal team working directly with business management and external clients on product development and implementation, acquisition and marketing offers, the solicitation and origination of consumer credit card accounts, negotiating and documenting credit card program agreements and portfolio purchase and sale agreements and the ongoing support of the business in its client relationships.

Job Requirements

This includes providing legal advice and counsel in connection with the following functions and activities:

- Transaction services, including, credit card applications, credit card issuance, billing statements, payment processing, and collections.
- Customer service interactions and related operations.
- Adherence to credit card partner program agreements.
- Cards operations issue remediation, including identification of consumer credit compliance issues, root cause identification, and remediation analysis and implementation.
- Policy and procedure review.

Department Overview

The Legal Department of TD Bank Group is comprised of lawyers and support staff of approximately 300 employees in Canada and the US with expertise tailored to deliver integrated legal solutions to our global business units and corporate functions. We are committed to delivering the highest level of expertise, service, responsiveness and flexibility to our clients by:

- Understanding our clients' business legal and regulatory requirements
Anticipating emerging issues and providing flexible responses based on experience
- Providing advice that protects the Bank's reputation and mitigates legal risk
- Advise TD leaders on legal, business, and industry risks in transactions with other credit card issuers and other firms, as well as with prospective and existing brand partners.
- Interpret laws, rulings and regulations impacting the company and advise the business as appropriate, including Reg. Z, Reg. B, FCRA, UDAAP, as well as, BFCP and OCC guidance.
- Provide advice on legal and regulatory risks associated with product and capability development; prepare associated legal documents to support products and capabilities.
- Conduct contractual analysis in the context of laws, rulings, and regulations impacting TD and its stakeholders.
- Provide advice on consumer and commercial credit card regulatory compliance and debt collection practices matters
- May manage administrative and paralegal staff and junior attorneys, assigning responsibilities and evaluating results; provides leadership, coaching, counseling and guidance to staff.

- Demonstrates highest professional ethical and behavioral standards, and complies with all applicable Bar Rules and Codes of Professional Responsibility.
- Prevents and/or resolves conflicts with the team; encourages and empowers others.
- Assists in the management of expenditures for outside counsel.
- Reduces expenses in providing internal legal advice.
- Resolves most situations where conflicts arise between the needs and desires of specific business units and the interests of the Company without requiring intervention of more senior lawyers.
- Inspires the confidence of clients by clearly understanding the client's role with the Company and considers the practical business implications of legal advice.
- Identifies relevant facts; gathers relevant information from appropriate resources; evaluates the reliability of information obtained.
- Knows relevant substantive law; identifies legal issues for business units and formulates relevant legal strategies.
- Leads in complex and sensitive negotiations; considers the long-term consequences and coaches clients towards protecting the Company's interest.
- Provides advice in ambiguous situations; identifies and reduces future legal risks; identifies and takes action on future opportunities.
- Anticipates client needs; deals with complex legal issues; delivers difficult messages without jeopardizing client relationships.
- Serves in one or more permanent or ad hoc practice groups or cross-practice teams of attorneys and staff.
- Builds effective relationships with peers in other functions across the enterprise including Compliance, Anti-Money Laundering and Operational Risk.
- May assist Managing Counsel in developing and managing departmental budget for both internal and external legal spend.
- Must be eligible for employment under regulatory standards applicable to the position.