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PO Box 279 STN Commerce Court  
Toronto, ON M5L 0A2  
b2bbank.com

[Date]

[First name] [Last name]  
[Address]  
[City] [Postal code]

**RE: Important updates regarding Investment Loans, RSP Loans and TFSA Loans  
Loan No. [Loan number]**

Dear [Client first name],

We are committed to keeping you informed about matters that impact your loan.

The payment amount on any Investment Loan, RSP Loan or TFSA Loan will be reset<sup>1</sup> to align with the applicable changes to the B2B Bank Prime Rate or B2B Bank Alternative Rate.<sup>2</sup> As a result, your payment amount will change for any of these loans that you hold during its term.

**New payment amount as of (month)**

To reflect the July and September B2B Bank Prime Rate or B2B Bank Alternative Rate changes, your new payment amount has been adjusted downward and will be debited starting (month).

**Future payment updates**

Going forward, we will review your payment amount on a quarterly basis and adjust it as needed. When applicable, we will provide confirmation of your revised payment amount in your quarterly account statement.

For more information or to further discuss your loan details, contact your advisor.

Sincerely,

B2B Bank Administrative Team

1. Payment reset is an adjustment in your payment amount to account for changes in the B2B Bank Prime Rate or B2B Bank Alternative Rate.  
2. B2B Bank Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference prime rate then in effect (the "Prime Rate"). B2B Bank's Alternative Rate means the annual interest rate announced by B2B Bank from time to time as being the reference alternative rate then in effect (the "Alternative Rate"). All rates may fluctuate from time to time and are subject to change without prior notice.