

B2B Bank High Interest Savings Account (HISA) Application

Please include:

✓ An initial deposit made by personal cheque for a minimum amount of $1.00 for the Inter-Institution Funds Transfer (IIFT) Program

In order to avoid delays in processing:

- complete all client identification information (sections 2 and 3) fully and accurately, including employment details (if applicable)
- if you are the Designated Advisor and also the Applicant, please have another licensed advisor sign authorization section 12, as the Validating Advisor, on page 9 of this application

Send all pages of this completed application and required documents to:

B2B Bank
199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto, Ontario M5L 0A2

B2B BANK is a registered trademark of B2B Bank.

Import Data | Reset Form | PRINT LETTER SIZE

B2B BANK

B2B Bank HISA™ Application

Transit | Account No. | Suffix

1. Designated Advisor Information

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss

Dealer number	Dealer or Company name	Email	
Advisor number	Advisor name	Phone number ( )	Fax number ( )

2. Applicant Information

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss

Last name	First name	Initial	
Full residential address (street # and name, apartment #) (not only a P.O. Box number)	City	Province	Postal code
Country of residence	Citizenship	☐ Resident ☐ Non-Resident	
Date of birth (mm/dd/yyyy) / /	Social Insurance Number (SIN)	Home phone number ( )	Cell phone number ( )
Business phone number ( )	Email address		
Name and address of employer	City	Province	Postal code
Detailed Occupation (examples: actor, cook)	Status (examples: employed, unemployed, retired, student)		
Industry/Type of Business (examples: entertainment, food service)	Employer telephone number ( )		

Applicant: Declaration of tax residence

Tick (✓) all of the options that apply to you

☐ The account is an entity account. If this is checked, please complete the CRA Form RC519 - Tax Residency Self-Certification for Entities. Otherwise please complete this Declaration of tax residence section.

☐ I am a tax resident of Canada

☐ I am a tax resident or a citizen of the United States.
If you ticked this box, give your taxpayer identification number (TIN) from the United States:

TIN from the United States

If you do not have a TIN from the United States, have you applied for one? ☐ Yes ☐ No

☐ I am a tax resident of a jurisdiction other than Canada or the United States
If you ticked this box provide your jurisdictions (i.e. countries) of tax residence and taxpayer identification numbers in the section below.

If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

Reason A: I will apply or have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Reason C: Other reason

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason A, B, or C.

Please provide details of two valid pieces of identification (including one with photo). Refer to checklist on page 9 for examples of acceptable pieces of identification.

1. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy) / /
ID Type	ID number	Expiry date (mm/dd/yyyy) / /
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy) / /

SEE OVERLEAF

2. Applicant Information (continued)

2. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy) / /
ID Type	ID number	Expiry date (mm/dd/yyyy) / /
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy) / /

3. Co-applicant Information (if applicable)

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss

Last name	First name	Initial

Full residential address (street # and name, apartment #) (not only a P.O. Box number)	City	Province	Postal code

Country of residence	Citizenship	☐ Resident ☐ Non-Resident

Date of birth (mm/dd/yyyy) / /	Social Insurance Number (SIN)	Home phone number ( )	Cell phone number ( )

Business phone number ( )	Email address

Name and address of employer	City	Province	Postal code

Detailed Occupation (examples: actor, cook)	Status (examples: employed, unemployed, retired, student)

Industry/Type of Business (examples: entertainment, food service)	Employer telephone number ( )

Co-Applicant: Declaration of tax residence

Tick (✓) all of the options that apply to you

☐ The account is an entity account. If this is checked, please complete the CRA Form RC519 - Tax Residency Self-Certification for Entities. Otherwise please complete this Declaration of tax residence section.

☐ I am a tax resident of Canada

☐ I am a tax resident or a citizen of the United States.
If you ticked this box, give your taxpayer identification number (TIN) from the United States:

TIN from the United States

If you do not have a TIN from the United States, have you applied for one? ☐ Yes ☐ No

☐ I am a tax resident of a jurisdiction other than Canada or the United States
If you ticked this box provide your jurisdictions (i.e. countries) of tax residence and taxpayer identification numbers in the section below.

If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

Reason A: I will apply or have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Reason C: Other reason

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason A, B, or C.

Please provide details of two valid pieces of identification (including one with photo). Refer to checklist on page 9 for examples of acceptable pieces of identification.

1. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy) / /
ID Type	ID number	Expiry date (mm/dd/yyyy) / /
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy) / /

SEE OVERLEAF

3. Co-applicant Information (if applicable) (continued)

2. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy) / /
ID Type	ID number	Expiry date (mm/dd/yyyy) / /
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy) / /

4. Account Use/Third Party determination questions

What is the intended use of the account:

☐ General Savings ☐ General day to day operating account ☐ Salary/Direct deposit ☐ Special Purchase ☐ Education

☐ Other (please specify): _____

☐ Use by third party or for the benefit of a third party (please provide all the following third party information):

Third party name (Individual or Company)	Third party date of birth (mm/dd/yyyy) (Individual) / /	Third party citizenship

Third party full address (street # and name, apt. #) (not only a P.O. Box number)	Relationship between client and third party

City	Province	Postal code	Third party country of residence

Third party residence telephone number ( )	Third party cell telephone number ( )	Third party business telephone number ( )

Third party employer name	Years with employer

Third party employer address		
City	Province	Postal code

Third party employer telephone number ( )	Third party status (examples: employed, unemployed, retired, student)

Third party Industry/Type of business (examples: entertainment, food service)	Third party detailed occupation (examples: actor, cook)

In addition, obtain the following information if the third party is a legal person:

Incorporation number	Place of issue (only if entity is a Corporation)

5. Online Banking & Telebanking Service Set-up (mandatory for security purposes)

Please complete the information below in order to set-up Online & Telephone Access.

Applicant — Mother's maiden name: _____

Co-Applicant — Mother's maiden name: _____

6. Inter-Institution Funds Transfer Program (IIFT) — Please attach a cheque from your Other Financial Institution

I understand that I can use this service to transfer money from/to the Other Financial Institution designated on the attached cheque (as provided with the present application) to/from my B2B Bank Account as specified by me in accordance with the Rules and Regulations of the Canadian Payments Association.

Name of Other Financial Institution	Other Account Number*

Address

In order to register the Inter-Institution Funds Transfer capability you must include a cheque drawn on the institution with which you wish to transact. The cheque must be made payable to yourself and must be for an amount of $1.00 or greater.

Your B2B Bank Account and the account you hold at the Other Financial Institution must be registered under the same name(s) and must be the same type of account. A business account cannot be linked to a personal account.
Please note that this service is not available for joint accounts requiring both signatures.
***For accounts held at Credit Unions, please verify with your branch prior to submitting this application. Certain restrictions apply.**
To link additional financial institutions to the service, a new *Inter-Institution Funds Transfer Agreement — Addition of Account* form must be completed and accompanied with the applicable cheque.

Pre-Authorized Debit (PAD) Agreement for Funds Transfer PADs: I authorize B2B Bank to debit my other account held with another financial institution named on the attached cheque for sporadic or one-time payments that I may initiate in accordance with my account agreement. I may revoke my authorization at any time, subject to providing written notice of thirty (30) days. I have certain recourse rights if any debit does not comply with the PAD agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAD agreement. To obtain more information on my recourse rights, or to obtain a sample cancellation form or information on my right to cancel a PAD Agreement, I may contact my financial institution or visit **cdnpay.ca**. Revocation of this authorization does not terminate any contract that exists between B2B Bank and I.

7. What's Next

The account(s) will be opened within 2 business days upon receipt of all completed and required documents (such as the application form, personal cheque for IIFT) at B2B Bank. For more information, please call the advisor support line at 1.800.263.8349.
Once the account is opened:

1. Your client must call the B2B Bank Telebanking Centre at 1.866.334.4434 to obtain their B2B Bank Online Banking and/or Telephone access. An access code and a password will be given once your client has been properly identified.
2. Within 5 business days of the account opening, your client will receive a welcome kit.
3. Your client will be able to make use of the Inter-Institution Funds Transfer (IIFT) capability via **b2bbank.com** as soon as the initial cheque clears *(approximately 10 days)*.
4. The B2B Bank Online Banking is accessible through **b2bbank.com/onlinebanking** and the B2B Bank Telebanking Service can be reached by calling 1.866.334.4434, 24 hours a day, 7 days a week. Client Service Representatives can be reached between the hours of 8:00 a.m. and 8:00 p.m. ET, 7 days a week.

8. Banking Services Agreement

I would like to take advantage of the financial services and privileges offered by B2B Bank as indicated in this Application and, accordingly, I accept the following terms and conditions:

DEFINITIONS
For the purpose of the present agreement, the following definitions will apply:
"Account" refers to the personal deposit account herein opened at B2B Bank;
"Agreement" refers to the B2B Bank Banking Services Agreement herein;
"Application" refers to the B2B Bank Banking Services application herein;
"B2B Bank Online Banking" refers to all the services offered from time to time within the context of the B2B Bank Online Banking at **b2bbank.com/onlinebanking**;
"B2B Bank Telebanking Service" refers to all the services offered from time to time within the context of the B2B Bank Telebanking service at 1.866.334.4434;
"B2B Bank Transaction" refers to all transactions allowed by B2B Bank within the context of the Telebanking Services or B2B Bank Internet Service or by any other means or equipment;
"I, me, my and myself" means each individual as identified, in section 2, as the Applicant herein. When 2 individuals are identified as Applicants herein, and when the context requires or permits, the singular "I", "me", "my" or "myself" shall be read as if the plural "we", "us", "ours" or "ourselves" was used, and vice versa;
"Inter-Institution Funds Transfer" refers to transactions offered from time to time allowing you to transfer money to/from an account held at another financial institution to/from your B2B Bank Account(s) through electronic means, such as those offered through B2B Bank Telebanking Services, and B2B Bank Online Banking;
"Other Account" refers to any other bank account held at any financial institution in Canada, member of the Canadian Payments Association;
"Other Financial Institution" refers to a financial institution other than B2B Bank;
"Payment Order" refers to any cheque, preauthorized debit or any other type of withdrawal accepted by B2B Bank;
"Telebanking Centre" refers to B2B Bank's telephone banking centre offering customer support service for B2B Bank products.
"Validating Advisor" is the individual whose name appears in section 12 and certifies that they have executed steps 1 through 6 in section 12 of the application form.

SEE OVERLEAF

8. Banking Services Agreement (continued)

PERSONAL DEPOSIT ACCOUNT

CHEQUES

1. Cheques or any other instruments deposited in my Account are received by B2B Bank for collection only and, in case of non-payment, will be debited against my Account.

NOTICE OF WITHDRAWAL

2. B2B Bank may require a notice of five (5) days for any withdrawal.

ACCOUNT OVERDRAFT

3. I agree not to overdraw my Account. However, should an overdraft occur, I will repay the overdraft on demand as well as the interest on the overdraft at the interest rate then applicable by B2B Bank.

ACCOUNT AGREEMENT

4. The privileges and advantages of the Account are granted exclusively for my personal use and are those described in the B2B Bank Fee Schedule appended to this application.
5. I agree to promptly check my statements and to notify B2B Bank in writing should I notice any error or have any objection thereto. If I fail to notify B2B Bank within thirty (30) days from the date of the statement, with the exception of when my statements are provided now and in the future by electronic means or otherwise wherein the delay is five (5) days, all entries will be deemed accurate, and with the exception of any amount credited to the Account by mistake or debited for a cheque being counterfeit or unauthorized signature or endorsement. In the last case, I agree to immediately notify B2B Bank of this fact. Statements and records prepared by B2B Bank, as well as recordings made by B2B Bank in connection with operations carried out by means of the service, shall be deemed proof of the said operations.

TELEPHONE TRANSACTIONS

6. I am authorized by B2B Bank to make various transactions by phone. When I communicate with B2B Bank by phone, B2B Bank may record the conversation.
7. All documents bearing my signature, all transactions and applications made by or transmitted by a telecommunication system (e.g., telephone, fax, cable) will have the same legal consequences as a document, a transaction or an application bearing my original signature.

MISCELLANEOUS CHANGE REQUEST

8. I can make certain administrative changes to my client file by phone (e.g., telephone number, change of address).

B2B BANK SERVICES — TELEPHONE AND INTERNET SUBSCRIPTION

9. By subscribing to these services, I have access to B2B Bank Telebanking and B2B Bank Online Banking to carry out certain banking transactions, by phone or by computer using an access number and password. Allowable banking transactions are set out in the Fee Schedule. I acknowledge having received a copy of the aforementioned Schedule.

INTER-INSTITUTION FUNDS TRANSFER (IIFT)

10. I hereby authorize B2B Bank, to debit or credit my Account when transferring funds between it and my Other Account held with another financial institution (the ''Other Financial Institution'') named on the attached cheque, subject to such limits and conditions as are required by B2B Bank. B2B Bank may debit or credit the Other Financial Institution account as it appears on the said cheque when transferring funds between it and my Account, subject to such limits and conditions as may be required by the Other Financial Institution. I undertake to inform B2B Bank in writing, of any change in the Other Financial Institution's account information provided with this agreement at least five (5) days prior to the next due date of a funds transfer.
    I acknowledge that this authorization is provided for the benefit of B2B Bank and the Other Financial Institution(s) named above and is provided in consideration of B2B Bank and the Other Financial Institutions agreeing to process funds transfers against my bank account, in accordance with the Rules of the Canadian Payments Association.
    I warrant and guarantee that all persons whose signatures are required to sign on the Accounts or the Other Account have signed this Agreement. If the Account or the Other Account is held in joint names, we hereby jointly authorize B2B Bank to accept instructions from any one of us in accordance with this Agreement and agree that we each are jointly and severally (in Quebec, solidarily) responsible for the transactions authorized by the other person.
    In order to authorize B2B Bank to arrange electronic funds transfers or to vary or cancel an existing authorization, I will contact B2B Bank by telephone, personal computer or other electronic device as permitted by B2B Bank.
    I need an access number or code to initiate and authorize such transfers or changes, which I shall provide to B2B Bank, when prompted to verify my identity. By using this password or code, and initiating a funds transfer or change, I acknowledge that, I am authorizing B2B Bank to either transfer funds from the Account to the Other Account or from the Other Account to the Account, as the case may be and as specified by me/us or to cancel or vary an authorization as may be applicable.
    All transactions carried out before 8:45 p.m. ET shall be recorded on the same day. Transactions after that time shall be recorded on the following day.
    This Agreement may be cancelled at any time, subject to me providing written notice of 30 days to B2B Bank by mail to: B2B Bank, 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto, Ontario M5L 0A2.
    Revocation of this authorization does not terminate any contract for goods or services that exists between B2B Bank and I. This agreement applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged.
    I may dispute a funds transfer in any of the following circumstances:
    - The funds transfer was not authorized;
    - The funds transfer was not made according to this Agreement; or
    - This funds transfer service/program was revoked.

    I understand that there is no automatic reimbursement. In order to apply for reimbursement when I disputes a funds transfer debit from the Account, I agrees to write to B2B Bank, stating the relevant circumstances (the "Declaration''). B2B Bank must receive the Declaration within 90 days of the date that the funds transfer debit was posted to the Account. If I do not deliver the Declaration on time, or if I dispute a funds transfer credit to the Account, I will have to resolve the reimbursement claim with the Other Financial Institution and not with B2B Bank.
    I agree that my information with respect to the Account, the Other Account and this Banking Services Agreement may be disclosed to financial clearing institutions, in order to give effect to this Agreement. Any disclosure will follow the rules of the Canadian Payments Association.
    I shall use the service in compliance with B2B Bank's instructions and guidelines which are provided in Fee Schedule and which may be modified from time to time by B2B Bank. Subscription to and use of services constitute proof of acceptance of the terms and conditions of this Agreement. I waive pre-notification of the amount to be debited and the due date(s) and I specifically understand and agree with this provision.

FEE SCHEDULE

11. I shall use the service in compliance with B2B Bank's instructions and guidelines which are provided in the Fee Schedule and which may be modified from time to time by B2B Bank. Subscription to and use of services constitute proof of acceptance of the terms and conditions of this agreement and of the Fee Schedule. I acknowledge having received a copy of the aforementioned Shedule.

OPERATION

12. Any transaction completed by means of the services shall be treated by B2B Bank according to the operations indicated in the Fee Schedule.

UNAUTHORIZED PAYMENTS

13. I may not carry out, by means of the services, the payment of any bills or the transfer of any funds between two (2) suffixes with the same account number which would exceed the balance remaining in the suffix from which the funds would be debited or which would exceed the overdraft limit permitted for the said suffix.

CONFIDENTIALITY

14. In order to gain access to the service, I must use my access number and my password. I agree to keep my access number and password confidential. I agree to employ reasonable measures to protect the confidentiality of my access number and password. In particular, I must not act in a negligent manner by, for example, divulging my access number or password to another person, writing it down on easily accessible documents, using as a password personal information or that of a friend or family member (such as a birth date, name, telephone number, home address), a PIN number already in use or a bank card number or account number.

SEE OVERLEAF

8. Banking Services Agreement (continued)

I agree to inform B2B Bank as soon as the confidentiality of my access number or password has been breached or I suspect that it is known by a third party. B2B Bank can be notified by contacting the Telebanking Centre and the notice shall take effect immediately. I also agree under these circumstances to take the necessary steps to change my access number and/or password according to the instructions received from B2B Bank.

CONSENT TO TRANSACTIONS

15. I acknowledge and agree that any operation or transaction carried out using my access number and password indicates my consent to said transactions, as if the operation were authorized in writing, and required no further verification by B2B Bank. B2B Bank nevertheless reserves the right to verify and authorize or refuse any transaction if it deems such action necessary. Furthermore, I agree that the operations or transactions carried out using my access number or password, whether they are carried out by myself or a third party, with or without my consent or knowledge, are binding upon me and render me responsible to B2B Bank as long as B2B Bank has not been advised of a breach of confidentiality of my access number and/or password.

CONSERVATION OF DOCUMENTS AND PROOF

16. The recording of electronic banking operations on a computer storage medium constitutes conclusive proof of said banking operations and shall be binding upon me in case of any dispute or legal proceeding with B2B Bank.

SERVICE CHARGES

17. I agree to pay B2B Bank the charges for all the services indicated in this Application and Fee Schedule. I authorize B2B Bank to debit my Account for these charges.
18. B2B Bank may change, at any time, the charges applicable to the various services as follows:
    - Account / B2B Bank Telebanking Service / B2B Bank Online Banking:
      a notice sent to me by mail with an account statement or an e-mail with its new rates. These changes will take effect if mailed with a statement or e-mailed, within thirty (30) days from the mailing or sending date of the new rates.

RESPONSIBILITY

19. I will not hold B2B Bank or its affilities liable in the following cases:
    - any delays, damages or inconveniences caused by an operational failure of the B2B Bank Telebanking or B2B Bank Online Banking, or for my inability to access the B2B Bank Telebanking or B2B Bank Online Banking;
    - for the quality of the goods or services acquired through the use of the B2B Bank Telebanking or B2B Bank Online Banking.

    B2B Bank offers no guarantee regarding B2B Bank Telebanking Service and B2B Bank Online Banking and cannot be held liable for any acts or omissions that occur online or on the part of an Internet service provider. I shall not hold B2B Bank liable with respect to delays, damages or inconveniences caused by the failure or malfunction of the service or by my inability to gain access to it. B2B Bank shall not be held liable by myself or a third party for any damage whatsoever (including without limitation direct or indirect, special, incidental or consequential, exemplary or punitive damages, losses or expenses) that could result from the use of said services, the inability to use said services, any defects in performance, errors, omissions, interruptions, delays in operations or transmissions, computer viruses, failure or breakdown of systems or lines, loss of data, unauthorized use or reproduction of the site or information therein or otherwise, even if B2B Bank or its representatives are informed of the possibility of such damages, losses or expenses.

TAXES

a) B2B Bank may debit my Account for all applicable taxes.
b) I agree to notify B2B Bank of any change in my status as a Canadian resident and to reimburse B2B Bank for any amount it paid in regard to a request by the tax authority concerned.

JOINT AGREEMENT

a) If more than one person signs the Application for opening an Account, such Account will be held jointly and severally (in Quebec, solidarily) and each provision of the agreement will be applicable to each and every co-applicant.
b) We authorize B2B Bank to deposit for credit to this joint Account any amount, including the proceeds of any cheque, or any other instrument payable to one or more of us.
c) Unless otherwise provided by us, we authorize B2B Bank to pay and charge against the Account the amount of any cheque or other instrument signed by either one of the co-applicants. In this case, funds deposited to the Account may be withdrawn by either one of us, and either one of us authorizes B2B Bank to accept as receipt of amount withdrawn any voucher, cheque, or any other instrument signed by either one of us.
d) If a survival right is stated at the end of this agreement, the death of one or more co-applicants does not affect the right of the other co-applicants to withdraw funds according to the instructions that we have given above. (Not applicable to joint Accounts held in Quebec).
e) We accept joint responsibility (in provinces other than Quebec, we agree to be jointly and severally liable and in Quebec, we agree to be solidarily liable) for any debt, overdrawn amount or amount due for the services we have signed for, and if one or more applicants have signed this agreement, the provisions of this agreement will apply to all co-applicants.

CHANGES/TERMINATION

20. B2B Bank may change, at any time, the terms and conditions of, and the services governed by, this Agreement by sending me a notice with my statement. Such changes will take effect within ten (10) days from the date of notice. A copy of the changes in the conditions will be made available on the B2B Bank Website.
21. B2B Bank may terminate this Agreement or services covered by the Agreement without prior notice if I contravene a provision of this agreement, or limit the use I make of the services if it considers that I abuse them.
22. If B2B Bank terminates this Agreement, I must immediately repay any amount due to B2B Bank.
23. I can cancel this Agreement or the services offered at any time without prior notice, simply by informing B2B Bank.

SETTLING DIFFERENCES

24. Any complaints or comments should be addressed to the B2B Bank Telebanking Centre, at 1.866.334.4434.

INFORMATION

25. I authorize B2B Bank to:
    - request information, from time to time and when necessary, for the purposes of this Agreement and until full payment of any sum due to B2B Bank, from any person provided by law, from any person and any agent of personal information mentioned in the credit reports obtained, from any financial institution and from any mortgage insurer or other person for whom a reference is provided and I authorize said persons to provide the information requested;
    - disclose information it has about me to any person authorized by law, any agent of personal information, any financial institution, any mortgage insurer, or, with my consent, any person so requesting;
    - use my social insurance number for identification purposes and for data consolidation, for the services rendered by B2B Bank.
26. In order to benefit from quality service and obtain any information available with respect to the financial products offered by B2B Bank, or by any other enterprise deemed appropriate by B2B Bank, I authorize B2B Bank to use the information in its files regarding me for sending me any documents, advertising material, or information that B2B Bank will consider appropriate.
27. Personal information that B2B Bank holds regarding me will be used only in activities generally carried on by B2B Bank, and only the employees or authorized representative of B2B Bank may have knowledge thereof provided that such information is necessary or useful to carry out their duties.
    I acknowledge and agree that B2B Bank may at any time, without notifying me, assign my account to any person. The assignee will be required by applicable laws to retain my personal information for a certain period of time.
28. Any file concerning me will be kept at B2B Bank's head office. At my written request, B2B Bank will allow me to consult the information which may be accessed by law and I may obtain a copy of such information by paying the cost charged by B2B Bank.
29. I can ask B2B Bank to cease using the information for the purposes of section 26 at any time by advising the B2B Bank Telebanking Centre in writing.
    B2B Bank shall not refuse to render the services otherwise provided for in the present agreement or to grant me credit when I qualify for it even if I have withdrawn my authorization to use the information.

SEE OVERLEAF

8. Banking Services Agreement (continued)

CLIENT AUTHORIZATION AND ACKNOWLEDGEMENT

30. I hereby authorize B2B Bank to provide Account balances to my Dealer/Advisor for the purpose of commission calculation. I understand that this Client Authorization revokes any previous authorization given by me to any other person in this regard. I hereby recognize and agree that I am solely and entirely responsible for the choice of the Dealer/Advisor, that neither B2B Bank nor its affiliates have made any representation to me in connection thereto and that B2B Bank and its affiliates will not, in any way, be liable for anything relating to such matters. I further undertake to indemnify and save B2B Bank and its affiliates harmless from any actions, suits, costs and/or damages that may be made against B2B Bank and its affiliates in this regard.
    I hereby agree and acknowledge having been informed that my Dealer/Advisor will receive compensation from B2B Bank based on the daily closing balance of my Account.
31. I acknowledge having received from B2B Bank or my Advisor the information regarding my personal deposit Account, including the fees and other service charges, the method of calculating interest, the interest rate in effect today, its characteristics, and its policy on complaints as well as adequate explanations of the nature and scope of this agreement.

AGREEMENT

32. This Agreement adds to but does not substitute itself for any other agreements and terms and conditions governing all other accounts that I now have or may have in the future with B2B Bank.

INTER-INSTITUTION FUNDS TRANSFER – Waiver of pre-notification and acknowledgement.

33. I waive pre-notification of the amount to be debited and the due date(s) and I specifically understand and agree with the provision of this Inter-Institution Funds Transfer agreement set out in section 10 hereabove.

SIGNATURES

34. B2B Bank shall be authorized to extend loans on presentation of any cheque or other written request bearing my signature as subscribed to the present document or that of any other person authorized to draw cheques on my Account. If several Clients are co-signatories to the present agreement, their obligations shall be joint and several (in Quebec, solidarily) under the terms of the present agreement and moreover they shall renounce all recourse to benefit of division and discussion.

UNDERTAKINGS

35. I make the following undertakings with respect to B2B Bank:
    a) to provide B2B Bank with all financial information that B2B Bank may reasonably require from time to time and to permit B2B Bank to make inquiries, using any sources which it may deem necessary, in order to verify from time to time my overall financial situation;
    b) to advise B2B Bank of any change of address;
    c) to pay the charges appurtenant to my Account, as determined from time to time by B2B Bank; and I hereby authorize B2B Bank to debit my Account, other accounts I might have opened at B2B Bank or my Other Account(s), accordingly.

NOTIFICATION

36. Any notification to be given by B2B Bank or by me under the terms of the present agreement shall be in writing and delivered by hand or sent by ordinary mail to the address indicated in the present. Any notification delivered by hand shall be deemed to have been received on the date of its delivery and any notification sent by ordinary mail shall be deemed to have been received on the third working day following the day of posting.

CURRENCY

37. Any overdraft amounts extended by B2B Bank to me shall be made in Canadian legal tender. All amounts payable by me to B2B Bank under the terms of the present agreement shall be paid in Canadian legal tender.

AMENDMENTS

38. B2B Bank reserves the right at all times to amend the provisions of the present agreement by simple notification addressed to me.

SEE OVERLEAF

9. Personal Information authorization

Personal Information:

B2B Bank collects personal information including certain credit, employment, and other financially-related information ("Personal Information") from its clients, and if necessary, from their surety (guarantor) and other sources, as described below. B2B Bank makes use of this personal information in the context of activities it generally carries out, including but without limiting the generality of the foregoing: verifying the identity of its clients, opening an account or a loan, understanding the overall financial situation of a client and adequately delivering products and services.

To this end,

a) I authorize B2B Bank, its affiliates and service providers acting on its behalf to:
   i) obtain information regarding my solvency or financial situation, as may be required from time to time for the purposes provided herein including the applicant and co-applicant's identification and until full payment of any amount as may be owing to B2B Bank, from legally authorized persons as well as from any Designated Advisor, personal information agent, any person referred to in credit reports obtained, any financial institution, any mortgage insurer or any other person providing references, from my current or previous employer mentioned in the application, and I authorize such persons to disclose the information requested;
   ii) disclose the information it holds on myself to any person authorized by law, Designated Advisor or Validating Advisor, personal information agent, financial institution, mortgage insurer or any organization duly designated by B2B Bank according to paragraph (c) below, or with my consent, to any person who so requests it;
   iii) use my social insurance number for income tax reporting, identification and data-grouping purposes regarding services offered by B2B Bank;
   iv) make my personal information available to its employees, affiliates and services providers who are bound to protect the confidentiality of information.
   In granting this authorization, I acknowledge that I am giving B2B Bank permission to request and access my credit report from credit reporting agencies.

b) You may at all times, without notifying me, assign my account to any person. The assignee may be required by applicable laws to retain my personal information for a certain period of time.

c) With a view to benefiting from high-quality service and obtaining all information available regarding the financial products offered by B2B Bank, its affiliates or any enterprise that has been duly designated by B2B Bank, I authorize B2B Bank, its affiliates and any enterprise duly designated by B2B Bank to make use of the information it holds in my regard in order to communicate any background documentation, advertisement or information to me. I understand that the employees and authorized representatives of B2B Bank and its affiliates will use my personal information only to the extent that such personal information is necessary or useful for the performance of their duties. I am entitled to request that B2B Bank refrain from using the information for the purposes set out in this paragraph at any time by providing written notice to B2B Bank. B2B Bank will not refuse to provide the services described herein, in the event that I am entitled to them, even if I have revoked my authorization regarding the use of this personal information.

d) In the case of services rendered by B2B Bank from a foreign country, I understand that B2B Bank may be required to disclose my personal information to regulatory authorities in the foreign jurisdiction, as per applicable laws;

e) I authorize B2B Bank to disclose and share information in cases of fraud, inquiry, or breach of any financing agreement with competent authorities.

f) I authorize B2B Bank to disclose and share information with other financial institutions when inter-bank communication is required to prevent or control fraud, during inquiries for breach of any financing agreement, or any statutory violation.

g) Any file with which I am concerned will be kept at the appropriate department at B2B Bank. B2B Bank will allow me to examine information to which I am entitled by law, and I may obtain a copy of such information upon payment of amounts charged by B2B Bank and upon written request to B2B Bank.

Advisor Authorization:

I also authorize B2B Bank for as long as my Account remains open, to provide to or to obtain from my Advisor (if applicable) any personal information required to render the services provided for herein. I hereby recognize and agree that I am solely and entirely responsible for the choice of my Advisor and that neither B2B Bank nor its affiliates have made any representation to me in connection thereto. I further undertake to indemnify and save B2B Bank and its affilitates harmless from any actions, suits, costs and/or damages that may be made against B2B Bank and its affiliates in this regard.

Quebec only:

The parties have requested that this document and all other related documents be drawn up in the English language only. Les parties ont expressément requis que ce contrat ainsi que tous les documents et avis émis en vertu des présentes ou s'y rattachant soient rédigés en anglais seulement.

Right of survivorship (not applicable to Quebec residents): ☐ Yes ☐ No

10. Applicant authorization

I/We acknowledge that, prior to signing on the space(s) below:

1. I/We have read, and I/we understand and agree to be bound by all the Terms and Conditions contained in this Application, Agreement and that the current fee schedule has been provided to me.
2. My/Our Designated Advisor or Validating Advisor has signed below, has given me/us a duly completed copy of this Application and Agreement, and has allowed me/us sufficient time to become aware of its terms and scope.
3. I/We undertake to advise B2B Bank in writing of any change to the information in this application.
4. I/We represent and warrant that all the Personal Information setout herein or provided to the Financial Institution is true and complete.
5. I/We agree and acknowledge having been informed that my/our Agent will receive compensation from the Financial Institution based upon the acceptance of my/our application paid as agreed to by my/our Agent and the Financial Institution.
6. I/We have received a copy of the B2B Bank fee schedule from my/our Agent or Validating Agent which lists the charges applicable to this account.

Signature of Applicant	Date (mm/dd/yyyy)	Signature of Co-Applicant	Date (mm/dd/yyyy)
	/ /		/ /

11. Designated Advisor authorization

Do not complete this section if you are both the Designated Advisor and the Applicant.

I, as the authorized Designated Advisor, hereby certify that:

1. I know the Applicant(s);
2. I have personally met with the Applicant(s) indicated on page 1 and 2;
3. I have seen the original identification records indicated on page 1, 2 and 3;
4. Having made reasonable inquiries, I have no reason to believe that the Applicant(s) is/are acting on behalf of a third party or if so, have provided the required information in the section titled “AccountUse/Third Party Determination Questions”;
5. I have witnessed the Applicants(s) signature(s) above;
6. I have provided a copy of the B2B Bank fee schedule (available at **b2bbank.com**) to the Applicant which lists the changes applicable to this account.

Designated Advisor Name (print)	Signature of Designated Advisor	Date (mm/dd/yyyy)
		/ /

12. Validating Advisor authorization

Another licensed advisor must complete this section ONLY if the Designated Advisor is also the Applicant.

I, as the authorized Validating Advisor, hereby certify that:

1. I know the Applicant(s);
2. I have personally met with the Applicant(s) indicated on page 1 and 2;
3. I have seen the original identification records indicated on page 1, 2 and 3;
4. Having made reasonable inquiries, I have no reason to believe that the Applicant(s) is/are acting on behalf of a third party or if so, have provided the required information in the section titled “AccountUse/Third Party Determination Questions”;
5. I have witnessed the Applicants(s) signature(s) above;
6. I have provided a copy of the B2B Bank fee schedule (available at **b2bbank.com**) to the Applicant which lists the changes applicable to this account.

Validating Advisor Name (print)	Signature of Validating Advisor	Date (mm/dd/yyyy)	Validating Dealer #	Validating Advisor #
		/ /		

Personal identification requirements checklist

Details of **two** pieces of **valid** identification are required for each applicant for **personal** accounts.
Each application must clearly indicate the Full name as provided on the ID, ID type, unique ID number, ID Place of issue (jurisdiction), Issuing authority, Issuing country, ID Verification date, Date of issue of the document (if applicable) and the ID Expiration date.

When a new account is being opened, details of the following are required:

- One piece of Type 1 Documentation and one piece of Type 2 Documentation
  OR
- Two pieces of Type 1 Documentation

Type 1 Documentation

- Driver's Licence issued in Canada
- Passport
- Certificate of Indian Status - issued by Government of Canada
- Canadian Permanent Residence Card
- Quebec Health Card (with photo ID and expiration date)
- Identification Card - issued by the Province (not available in Quebec)

[Note: Health Cards in Quebec must be offered by clients - they cannot be requested]

Type 2 Documentation

- Certificate of Canadian Citizenship or Naturalization
- Provincial Health Card (without photo ID and/or expiry date)
- Birth Certificate - issued in Canada only (by the Government, Church issue not accepted)
- Social Insurance Card - issued by Government of Canada
- Major Credit Card (bearing the name of the applicant and their signature)
- College/University Student ID Card (bearing the name of the applicant, signature and photograph)
- Firearms Licence - issued federally with photo ID
- NEXUS Card (bearing the applicant's name, passport number and photograph)
- CNIB Card
- Canadian Forces Identification Card (bearing individuals name, photo and expiration date)

[Note: Health Cards are not acceptable identification for Manitoba, Nova Scotia, Ontario or Prince Edward Island]