



B2B Bank Unsecured Line of Credit Application

Please include:

- ✓ Proof of income
- ✓ 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)
- complete the Line of Credit Agreement (section 8)
- if you are the Designated Advisor and also the Applicant, please have another licensed advisor sign authorization section 13, as the Validating Advisor, on page 11 of this application

Send all pages of this original 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 Unsecured Line of Credit Application

PLEASE ENSURE THAT THE INFORMATION RECORDED BELOW IS COMPLETE AND ACCURATE.

Purpose of loan	Loan amount \$
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1. Designated Advisor Information Mr. Mrs. Ms. Miss

Dealer number	Dealer or Company name	Email	
Designated Advisor number	Designated 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	Social Insurance Number (optional)	Date of birth (mm/dd/yyyy)	Number of dependents	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced
Home phone number ()	Cell phone number ()	Business phone number ()	Email address		
Previous address (if less than two years at current)			City	Province	Postal code

Please provide details of two valid pieces of identification (including one with photo). Refer to checklist on page 11 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)
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)

Employment Status: Employed Unemployed Self-Employed Commissioned Sales Retired Student Other : _____

Name and address of current employer		Years	Gross annual income \$
Industry/Type of Business (examples: entertainment, food service)		Detailed Occupation (examples: actor, cook)	
Employer telephone number ()	Other income: Source	Amount \$	Source Amount \$
Previous employer (if less than two years at current address)		Years	Gross annual income \$

3. Co-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	Social Insurance Number (optional)	Date of birth (mm/dd/yyyy)	Number of dependents	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced
Home phone number ()	Cell phone number ()	Business phone number ()	Email address		
Previous address (if less than two years at current)			City	Province	Postal code

Please provide details of two valid pieces of identification (including one with photo). Refer to checklist on page 11 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)
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SEE OVERLEAF

3. Co-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)

Employment Status: Employed Unemployed Self-Employed Commissioned Sales Retired Student Other : _____

Name and address of current employer		Years	Gross annual income \$
Industry/Type of Business (examples: entertainment, food service)		Detailed Occupation (examples: actor, cook)	
Employer telephone number ()	Other income: Source	Amount \$	Source
Previous employer (if less than two years at current address)		Years	Gross annual income \$

4. Intended Use of the Account

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): _____

5. Financial Information

ASSETS	ESTIMATED VALUE	LIABILITIES	MONTHLY PAYMENTS	BALANCE
Principal Residence Year Purchased Purchase Price	\$	Mortgage/Rent Lender/Landlord	\$	\$
Other Real Estate	\$	Mortgage Lender	\$	\$
Chequing and/or Savings account(s) Institution	\$	Line of Credit Lender	\$	\$
Mutual Funds Institution	\$	Personal Lender	\$	\$
Bonds/GICs/Stocks Institution	\$	VISA Card Limit \$	\$	\$
RRSPs Institution	\$	Master Card Limit \$	\$	\$
Auto Year and Make	\$	Car Loan Lender	\$	\$
Auto Year and Make	\$	Car Loan Lender	\$	\$
Other	\$	Alimony/Child Support	\$	\$
TOTAL	\$	TOTAL	\$	\$

Do you have any executions or judgements filed against you? Yes No
 Have you ever declared bankruptcy? Yes No If yes, date of discharge? _____
 Check for additional services: Debit card Telephone access Online Banking access

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*
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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 may 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.

7. Payment Options

- Pre-Authorized Debit (Void cheque required) — Minimum Payment (monthly)
- Pre-Authorized Debit (Void cheque required) — Fixed Payment : Amount: \$ _____ Date/Frequency: _____
- Pre-Authorized Debit (Section 5 must be completed) — Telephone Transfers
- Mail Cheque

Pre-Authorized Debit (PAD) Agreement for Personal and Funds Transfer PADs:

By selecting Pre-Authorized Debit for payment of loan instalments, I authorize B2B Bank to debit my other account held with another financial institution named on the attached cheque for regularly recurring loan payments in the amounts and on the dates specified in my line of credit agreement, and/or for sporadic or one-time payments that I may initiate in accordance with my line of credit agreement. **I agree to waive the requirement under the Canadian Payments Association Rules to receive a written pre-notification prior to each PAD as set out in the Rules.** I may revoke my authorization at any time, subject to providing written notice of 30 days. I have certain recourse rights if any debit does not comply with this PAD agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this 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.

8. B2B Bank — Line of Credit Agreement

I further understand that this Agreement is subject to and conditional upon my B2B Bank Unsecured Line of Credit Application being accepted in writing by B2B Bank and that B2B Bank shall not be responsible for any loss incurred by me as a result of B2B Bank's delay or refusal to accept my application.

Date
(Date of Agreement)

BETWEEN:

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

AND:

THE APPLICANT / CO-APPLICANT

(See page 2)

(Hereinafter called the "Client")

LINE OF CREDIT IN REPLACEMENT OF PREVIOUS AGREEMENT SIGNED:

Information Summary

A.	Initial Credit Limit	\$ _____												
B.	Annual Interest Rate	<p>Your interest rate is expressed as today's B2B Bank Prime Rate plus or minus an adjustment factor.</p> <p>Your interest rate is: B2B Bank Prime Rate + _____ % As of _____ 20 _____, B2B Bank Prime Rate is: _____ % Your interest rate is: _____ %</p> <p>Your interest rate will vary automatically if and when the B2B Bank Prime Rate varies. Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect.</p>												
C.	Date from which interest is Charged	You are charged interest from the day you withdraw money, until you pay the money back in full. Interest is calculated daily and debited from the account monthly. There is no interest-free grace period.												
D.	Minimum Payment	Your minimum payment will be 3% of the outstanding balance or \$25.00 , whichever is greater.												
E.	Foreign Currency Conversion	\$6.00 Foreign currency transactions performed directly in your line of credit will be posted in your account in Canadian dollars at the exchange rate in effect on the transaction accounting date.												
F.	Annual Fees	There are no annual fees charged at this time.												
G.	Other Fees	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">Fee for each Non-sufficient Funds (NSF) transaction</td> <td style="text-align: right;">\$50.00</td> </tr> <tr> <td style="padding-left: 20px;">Returned item</td> <td style="text-align: right;">\$ 5.00</td> </tr> <tr> <td style="padding-left: 20px;">Electronic Funds Transfer (Wire) received in Canadian currency</td> <td style="text-align: right;">\$15.00</td> </tr> <tr> <td style="padding-left: 20px;">Withdrawal from an ABM (does not apply to a Laurentian Bank ABM):</td> <td></td> </tr> <tr> <td style="padding-left: 40px;">INTERAC® (within Canada)</td> <td style="text-align: right;">\$ 1.50</td> </tr> <tr> <td style="padding-left: 40px;">PLUS® (outside Canada)</td> <td style="text-align: right;">\$ 3.00</td> </tr> </table> <p>Note: Fees are charged on the day the transaction occurs and are subject to change at any time.</p>	Fee for each Non-sufficient Funds (NSF) transaction	\$50.00	Returned item	\$ 5.00	Electronic Funds Transfer (Wire) received in Canadian currency	\$15.00	Withdrawal from an ABM (does not apply to a Laurentian Bank ABM):		INTERAC® (within Canada)	\$ 1.50	PLUS® (outside Canada)	\$ 3.00
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Withdrawal from an ABM (does not apply to a Laurentian Bank ABM):														
INTERAC® (within Canada)	\$ 1.50													
PLUS® (outside Canada)	\$ 3.00													

8. B2B Bank — Line of Credit Agreement (continued)

Disclosure Statement

- a) The total maximum amount of credit available under the agreement you have signed is indicated on Line A of the Information Summary (hereinafter the "Summary").
- b) The annual interest rate applicable as at the date of the disclosure is indicated on Line B of the Summary (or any other rate of which you may be advised from time to time in accordance with the Line of Credit Agreement).
- c) The cost of borrowing includes only interest. Following advance interest will accrue. The interest is calculated as indicated on Line C of the Summary and described in greater detail in the Line of Credit Agreement.
- d) The minimum payment per period* is calculated as indicated on Line D of the Summary and described in greater detail in the Line of Credit Agreement.
- e) A line of credit statement will be sent to you every month unless, during this period, there were no transactions made, no interest rate change and no outstanding balance.
- f) The principal fees charged by B2B Bank that you may incur are those indicated on Line G of the Summary.
- g) If the line of credit is not reimbursed upon demand of B2B Bank or if a payment is not made on the due date, in addition to repayment of the accrued interest and the principal balance, the following fees may apply:
 - i) legal fees incurred by B2B Bank or on its behalf to institute proceedings in order to recover the amount owed; and
 - ii) fees for returned or refused payment (the fees payable are indicated on Line G of the Summary).

To obtain information about your account you may reach B2B Bank Telebanking Centre at 1.866.334.4434.

*B2B Bank may nevertheless demand reimbursement of advances granted at any time.

Terms and Conditions

UPON ACCEPTANCE BY B2B BANK, I would like to take advantage of the Line of Credit 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:

- "ABM" refers to any automated banking machine, point of sale terminal or any other equipment used for transaction purposes;
- "ABM card" or "Card" represents a debit card issued by B2B Bank allowing me to access an automated banking machine for transaction purposes. This card remains the property of B2B Bank;
- "Account" refers to the account herein opened at B2B Bank;
- "Agreement" refers to the B2B Bank Line of Credit agreement herein;
- "Application" refers to the B2B Bank Line of Credit 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 B2B Bank Telebanking Services or B2B Bank Online Banking or by any other means or equipment;
- "Designated Advisor" is the dealer or representative whose name appears in the Application or as I may direct from time to time to B2B Bank in writing; I acknowledge that the Designated Advisor is my agent and not B2B Bank's;
- "Fee Schedule" refers to the B2B Bank unsecured line of credit fee schedule (that has been provided by your advisor) which lists the charges applicable to this Account and may be amended from time to time;
- "I, me, my, myself, you, and your" 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;
- "Issuing Company" refers to the companies that are participating in the service and whose invoices I registered with B2B Bank for payment via this service;
- "Laurentian Bank" refers to Laurentian Bank of Canada;
- "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;
- "PIN" refers to the personal identification number allowing me to make withdrawals with my ABM card;
- "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.

1. CREDIT FACILITIES AND DISCLOSURE OF COST OF BORROWING

In conformity with its Line of Credit program, B2B Bank shall extend credit facilities (hereafter designated the "Line of Credit") to me, such Line of Credit to be available in part or in whole at my discretion in accordance with the conditions stipulated in the present Agreement.

- 1.1 The maximum of the Credit Limit and the amount of the advance shall be specified on Line A of the Cost of Borrowing Disclosure Statement, Information Summary. Following advance, interest will accrue.
- 1.2 Length of each period for which a statement of account shall be provided is one month.
- 1.3 Minimum payment (hereafter designated the "periodical payment") required for each period* will be 3% of the outstanding balance or \$25.00 whichever is the greater.
- 1.4 The Annual Interest Rate shall be specified on Line B of the Cost of Borrowing Disclosure Statement, Information Summary. The credit charges shall apply to the daily debit balance. They shall be calculated daily and debited from the account monthly. The Payments shall first be applied to the credit charges.

* B2B Bank may nevertheless demand reimbursement of advances granted at any time (see Articles 7.5, 9 and 10 of this contract).

TABLE OF EXAMPLES OF THE CREDIT CHARGES

Date	Debit		Credit	Balance	Daily credit charges
01-xx-xxxx		Forward		+ \$100.00	
01-xx-xxxx	\$200.00			- \$100.00	
01-xx-xxxx			\$50.00	- \$ 50.00	$\frac{\$50.00 \times \text{rate}}{365 \text{ days}} =$
02-xx-xxxx		Forward		- \$ 50.00	
02-xx-xxxx	\$50.00			- \$100.00	NIL
02-xx-xxxx			\$200.00	+ \$100.00	
03-xx-xxxx		Forward		+ \$100.00	$\frac{\$100.00 \times \text{rate}}{365 \text{ days}} =$
03-xx-xxxx	\$200.00			- \$100.00	**

**The credit charges are added and debited monthly.

8. B2B Bank — Line of Credit Agreement (continued)

2. TERMS OF USE

The Line of Credit extended shall allow me to obtain loans (hereinafter known as “the loan(s)”) from B2B Bank in one or more of the following ways:

- 2.1 **Advances.** By accessing the Line of Credit account through an automated banking machine or by any other instrument of payment accepted by B2B Bank. A service fee specified in the Fee Schedule may be charged for all cheques, withdrawals from an ABM or by any other instrument of payment accepted by B2B Bank; or
- 2.2 **Automatic Transfers of Funds.** By drawing a cheque or making a withdrawal in any other way for an amount exceeding the current balance of the operating account(s) at B2B Bank or by making written application to B2B Bank.
Loans resulting from automatic transfers shall be subject to the following additional conditions:
- 2.2.1 The loan shall be made at the end of the day in the amount required to cover such overdraft and charges.
- 2.2.2 The charges applicable to such transactions shall be those that are in force at B2B Bank for an automatic funds transfer and the interest rate on said overdraft shall be that applicable to the Line of Credit account.

3. BANKING SERVICES

- 3.1 **Statement.** 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.

3.2 Telephone Transactions

- 3.2.1 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.
- 3.2.2 All documents bearing my signature, all transactions and applications made by or transmitted by a telecommunication system (e.g., telephone, fax, wire) will have the same legal consequences as a document, a transaction or an application bearing my original signature.

- 3.3 **Miscellaneous Change Request.** I can make certain administrative changes to my client file by phone (e.g., telephone number, change of address).

3.4 B2B Bank Services – Telephone and Internet

- 3.4.1 **Subscription.** 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.

3.4.2 Inter-Institution Funds Transfer (IIFT)

I hereby authorize B2B Bank, to debit or credit my Account when transferring funds between it and my other account held with 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 accounts, 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 Account 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, ON M5L 0A2.

Revocation of this authorization does not terminate any contract for goods or services that exists between me and B2B Bank. 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 dispute a funds transfer debit from the Account, I agree 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 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. I waive pre-notification of the amount to be debited and the due date(s) and I specifically understand and agree with this provision.

- 3.5 **Operation.** Any transaction completed by means of the services shall be subject to the Fee Schedule.

- 3.6 **Unauthorized Payments.** 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.

- 3.7 **Confidentiality.** 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. I agree to inform B2B Bank as soon as the confidentiality of my

8. B2B Bank — Line of Credit Agreement (continued)

- 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.
- 3.8 **Consent to Transactions.** 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.
- 3.9 **Conservation of Documents and Proof.** 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.
- 3.10 **Service charges.** I agree to pay B2B Bank the charges for all the services indicated in this Agreement and Fee Schedule. I authorize B2B Bank to debit my Account for these charges.
B2B Bank may change, at all times, the charges applicable to the various services as follows:
- Account / ABM / B2B Bank Telebanking Service / B2B Bank Online Banking:
by 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.
- 3.11 **Use of ABMs.** (The provisions of this Agreement relating to the use of debit cards conform to the Canadian Code of Practice for Consumer Debit Card Services).
Considering the rights B2B Bank holds by virtue of an agreement with Laurentian Bank or could hold by virtue of any other agreement that B2B Bank might conclude with another partner (hereinafter referred to as the "Partner"), and considering the privilege given to me by B2B Bank to use the services of ABM, point of sale terminals or other machines (the "Banking Machines") that the ABM Card gives me access to (hereinafter referred to as the "Card").
- 3.12 **PIN.** I am responsible for the safekeeping of my Card and for my PIN. I agree to keep my PIN confidential. In particular, I must not inscribe my PIN on my Card or make an inscription of it on or near an easily accessible document (e.g., keeping it in my wallet or purse). I agree not to use as my PIN a combination of numbers or letters which can be easily discovered such as (but not limited to): personal data (a PIN in which I have all or part of my name, address, phone number, birth date) or those of a person close to me, all or part of a number on my Card or my account number.
- 3.13 **Removal of equipment.** B2B Bank, Laurentian Bank or the Partner, may at its sole discretion and without prior notice, remove all or some of its Banking Machines or cancel the use thereof and shall not be liable or responsible for any losses resulting therefrom.
- 3.14 **Cancellation of Card.** B2B Bank may, without prior notice, cancel the use of my Card should I fail to abide by my obligations under this Agreement or it may reduce the benefits related thereto (e.g., withdrawal limit, amount available upon deposit). The Card is the property of B2B Bank and consequently may be withheld or revoked should I fail to abide by this Agreement.
- 3.15 **Authorization to debit charges.** I authorize B2B Bank to withdraw directly from my account all service charges as provided in section 3.10 and relating to the Card or Banking Machines.
- 3.16 **Amendments.** B2B Bank may, at any time without prior notice, amend the terms and conditions of this Agreement.
- 3.17 **Instructions.** All ABM transactions will be debited from or credited to my Account according to my instructions at the time of the transaction. The transaction slip produced and issued by the ABM shall constitute my written instructions.
- 3.18 **Verification.** I understand that the contents of the envelopes used for a transaction are subject to B2B Bank's verification and approval.
- 3.19 **Time of transactions.** 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.
- 3.20 **Daily withdrawal limit.** I cannot make daily withdrawals from an ABM which exceeds the limit established by B2B Bank or any limit specified above under section "Withdrawal Limit".
- 3.21 **Withdrawals before verifications.** Any amount deposited to my account through an ABM may not be withdrawn until it has been verified by B2B Bank. However, if B2B Bank authorizes an amount available upon deposit specified above, the maximum that I may withdraw before such verification shall be the lesser of:
- the amount of the deposit, or
- the amount available upon deposit.
- 3.22 **Cheques/Instruments Holding Policy.** I agree that, in compliance with its Cheques/Instruments Holding Policy, which is available at b2bbank.com, the Bank may hold funds that result from the deposit of any instrument in my Account.
- 3.23 **Proof of transactions.** B2B Bank's statements and records pertaining to any ABM transactions and the verification of the contents of envelopes inserted into the ABM shall be proof that the transactions have been completed.
- 3.24 **Instructions and guidelines.** I must comply with B2B Bank's instructions and guidelines regarding the use of the Card and the ABM. B2B Bank, Laurentian Bank or the Partner shall not be liable nor responsible for any late payments, damage or inconvenience which are a result of the Card's or the ABM's malfunctioning.
- 3.25 **Use.** Other than the exceptions provided in section 3.27, the use of the ABM or the Card is entirely at my own risk and B2B Bank, Laurentian Bank or the Partner shall not be liable nor responsible in any way for any accident, assault, theft, loss or damage sustained by me while using an ABM, whether or not the ABM is located on the B2B Bank, Laurentian Bank or the Partner's premises or elsewhere.
- 3.26 **Loss or theft of a Card.** I must notify B2B Bank at once if my Card is lost or stolen or if I suspect that another person knows my PIN, is using my Card or the number on my Card, by contacting the Telebanking Centre at 1.866.334.4434.
- 3.27 **Cardholder liability.** This section applies to losses which occur at any ABM, whether banking machine, point of sale terminal or other equipment.
A) Full Liability: I understand that I am responsible for all transactions made with my authorization, for all transactions resulting from entry error, if I make fraudulent or worthless deposits or when I unintentionally contribute to an unauthorized use if I do not subsequently co-operate with B2B Bank or another investigative body.
B) Limited liability: I am responsible for losses up to my daily limit for each day losses occur when I contribute to an unauthorized use of my Card, for example, when I do not respect the undertakings of sections 3.12 and 3.26. I can however be responsible for losses which exceed my Account balance if I have a line of credit or if the withdrawal is made subsequent to a fraudulent deposit or worthless deposit.
C) No liability: I am not responsible for losses due to technical problems, B2B Bank's errors or system malfunctions. I am not responsible for losses occurring after the Card has been reported lost or stolen, the Card is cancelled or I have reported someone else knows my PIN. I am not responsible for losses attributable to a non-authorized use of my Card when I have respected the conditions of sections 3.12 and 3.26 and the transactions leading to the losses are made in a situation independent from my free will, including when I involuntarily contribute to the situation, providing that I collaborate with B2B Bank in any related investigation.
- 3.28 **No liability for quality of merchandise.** I release B2B Bank of all liability with respect to the quality of the merchandise or the rendering of services obtained using the Card. Any disputes with a merchant shall be settled directly between myself and the merchant.
- 3.29 **Limit changes.** Subject to B2B Bank's approval, I may change the limits provided for in paragraphs 3.20 and 3.21 above over the telephone. All such changes shall have the same legal implications as though I had signed a document to this effect.
- 3.30 **Responsibility:** I will not hold B2B Bank or its affiliates liable in the following cases:
- if my ABM Card is not honoured, whatever the reason for refusal invoked by the merchant to which it is presented for payment;
- any delays, damages or inconveniences caused by an operational failure of my Card, an ABM, the B2B Bank Telebanking or B2B Bank Online

8. B2B Bank — Line of Credit Agreement (continued)

Banking, or for my inability to access an ABM or the B2B Bank Telebanking or B2B Bank Online Banking;
- for the quality of the goods or services acquired through the use of my ABM Card or 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. I shall settle directly with a billing company any claim or dispute related to a transaction. B2B Bank shall not be liable for the failure of a billing company to register the payment of any bill which I have made by means of the service, nor shall it be liable for any extra costs, including interest penalties, charged by a billing company.
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.
I acknowledge that any dispute with a merchant or issuing company will be settled directly between the merchant or the issuing company and myself.

3.31 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.

3.32 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.

4. ANNUAL INTEREST RATE

I shall pay B2B Bank, before and/or after the due date, as the case may be, interest on all loans extended to me by B2B Bank under the terms of this Agreement. Such interest shall be due with effect from the date at which the loan(s) is/are extended up to and including the date of reimbursement. Such interest shall be calculated daily using the day end debit balance of the Line of Credit account. Any interest rate modification will be indicated on the Account statement.

5. METHOD(S) OF PAYMENT

When my Account shows a debit balance, I agree to reimburse the sums due to B2B Bank by means of consecutive minimum monthly payments. I shall pay sums according to the following mode:

By automatic debit

- 5.1 I authorize B2B Bank to automatically debit my Account at B2B Bank for an amount equivalent to the periodical payment on the 26th day of each calendar month. Each periodical payment shall cover the period beginning the 26th day of the month preceding payment and terminating on the 25th day of the current month when such periodical payment is due (the "period"). If a deposit is made before this date and is equal to or greater than the payment, no debit shall be made.
- 5.2 Should the balance in the Account be insufficient to cover the amount of the periodical payment, B2B Bank shall attempt a debit operation each day until such time as the amount of the periodical payment has been effectively debited.

6. DEBIT REQUEST AND AUTHORIZATION

I authorize B2B Bank to debit my Account at B2B Bank for the monthly payments on the loan(s) B2B Bank may authorize from time to time, under the conditions of the Agreement governing this Account, up to the approved credit limit.

I hereby authorize B2B Bank to proceed without any requirement for prior notice of any additional authorization. In addition, I acknowledge having been fully apprised of the mechanisms of the variable credit extended to my Account and accept the conditions. I recognize and accept that the interest rate applicable to the advances under this Agreement may vary from time to time and may be higher than the interest rate(s) payable on overdue payments under the terms of the Agreement herein.

B2B Bank reserves the right to cancel the automatic debiting of the above mentioned loan, if the fluctuations observed in the balance of the overdraft limit are not to the satisfaction of the authorized representatives of B2B Bank.

This authorization may only be revoked 15 days after a written notice to this effect has been received by B2B Bank.

7. OTHER CONDITIONS TO THE PERIODICAL PAYMENT

- 7.1 The balance of the Account established at the end of each period above shall include interest accrued over such period and, where applicable, the appurtenant charges. Should the periodical payment be insufficient to cover the interest due, then the unpaid interest shall be incorporated into the balance of the Account and shall itself be subject to interest at the same rate.
- 7.2 If the Account shows a credit balance at the end of the period, then the periodical payment shall be equal to zero.
- 7.3 Any sum, apart from the periodical payment, which is deposited in the Account and which is not assigned to the payment of an amount already due, shall be deemed to be a partial payment on the periodical payment.
- 7.4 Notwithstanding the above, the periodical payment shall be equal to any amount exceeding the credit limit should such excess amount be more than the periodical payment.
- 7.5 I agree to reduce the balance of my Account by reimbursing part of the principal amount from time to time.
- 7.6 Upon 30 days notice to me, B2B Bank may change the amount of the periodical payment and, moreover, B2B Bank reserves the right at any time to require repayment of part of or the whole amount of the principal.
- 7.7 The amount of any past due periodical payment shall be automatically added to the periodical payment of the following month.

8. CANCELLATION OF LOAN PRIVILEGE

B2B Bank reserves the right to refuse to extend any loan:

- 8.1 When I have an outstanding past due periodical payment;
- 8.2 When, in the opinion of B2B Bank, my overall financial situation has deteriorated.

No loan shall be extended if the amount of such loan increases my principal and interest debt beyond my credit limit or if such credit limit has already been exceeded.

9. LOAN ACCELERATION CLAUSE

All loans extended to me by B2B Bank and all other sums payable to B2B Bank by me, notwithstanding any provisions to the contrary in the present Agreement, shall be reimbursable or payable to B2B Bank upon the latter's demand.

8. B2B Bank — Line of Credit Agreement (continued)

Should the balance in my Account exceed my credit limit or should I become insolvent or become bankrupt, insolvency or discharge of debtors, then any obligation incurred by B2B Bank with regard to the granting of loans shall automatically be cancelled and all the said loans and advances shall become immediately due and payable without prior notice or demand.

10. TERMINATION

B2B Bank may, at its discretion and by simple notification to me, terminate the present Agreement at any time. I may also terminate this Agreement by simple notification addressed to B2B Bank. No termination of the present Agreement shall modify my obligations under the terms of the Agreement herein with regard to B2B Bank until such time as the said obligations have been fully satisfied.

11. UNDERTAKINGS

I make the following undertakings with respect to B2B Bank:

- 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;
- to ensure that at all times during the period of the present Agreement, the balance in my Account never exceeds the credit limit;
- to advise B2B Bank of any change of address;
- 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.

12. CLIENT AUTHORIZATION AND ACKNOWLEDGEMENT

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 or 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.

13. SIGNATURES

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.

14. NOTIFICATION

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 Agreement. 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.

15. CURRENCY

All loans 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.

16. AMENDMENTS

B2B Bank reserves the right at all times to amend the provisions of the present Agreement by simple notification addressed to me, this without prejudice to B2B Bank's right to notify me of changes in the Prime Rate in the manner provided for in the present Agreement.

17. RESERVATION OF RIGHTS AND OBLIGATIONS

If the present Agreement replaces a Line of Credit which has already been granted, the present Agreement shall not imply any other derogation to the articles, provisions and stipulations of the said pre-existing Line of Credit. These shall continue to be wholly applied as if they had been set out fully in the present document, and neither agreement shall give rise to any novation of the rights and obligations of the contracting parties.

18. "CLAUSE REQUIRED UNDER THE CONSUMER PROTECTION ACT" (QUEBEC ONLY)

This section applies only to consumers residing in the province of Quebec.

Contract extending variable credit other than that entered into for the use of a credit card:

at the end of each period, B2B Bank, if it has a claim with respect to a consumer, must furnish the latter with a statement of account mailed at least twenty-one (21) days before the date on which it may exact credit charges if the consumer does not discharge his entire obligation; credit charges for advances of money may start at the date of the advance up until the date of payment;

until the consumer receives a statement of account at his address, B2B Bank must not exact credit charged on the unpaid balance, except on advances of money. Where the consumer receives a statement of account, he may require B2B Bank to forward him, without charge, a copy of the vouchers for each of the transactions described in the statement of account;

it is in the consumer's interest to refer to section 126 and 127 of the Consumer Protection Act and, where necessary, to communicate with the "Office de la protection du consommateur";

should the consumer fail to make the monthly payment provided herein, then B2B Bank shall have the right to consider the present Contract as terminated forthwith and to cease extending credit to the consumer. B2B Bank shall also have the right to exact the payment in full of the balance outstanding.

19. OTHER CONDITIONS

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 representatives of B2B Bank may have knowledge thereof provided that such information is necessary 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.

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.

The terms and conditions herein are an integral part of the present Agreement and I declare that I have examined and accepted them.

20. COPY OF AGREEMENT

I acknowledge having received a copy of the present Agreement and adequate explanation of the nature and scope of the clauses.

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

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 3.4.2 herein.

22. ACCEPTANCE OR REFUSAL OF APPLICATION

I further understand that this Agreement is subject and conditional upon my Line of Credit Application being accepted in writing by B2B Bank and that B2B Bank shall not be responsible for any loss incurred by me as a result of B2B Bank's delay or refusal to accept my application.

23. LANGUAGE (QUEBEC ONLY)

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

9. What's Next

Within 2 business days following receipt of the application, the B2B Bank Client Service Centre will respond.

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 15 business days of the account opening, your client will receive a welcome kit, debit card (if applicable) and B2B Bank cheques both sent under separate cover.
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. Client Service Representatives can be reached between the hours of 8:00 a.m. and 8:00 p.m. ET, 7 days a week.

10. 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 affiliates harmless from any actions, suits, costs and/or damages that may be made against B2B Bank and its affiliates in this regard.

Co-Applicants: If the term "applicant" designates more than one (1) individual, each applicant has the option of receiving any notice or statement required by law separately. Each applicant accepts that any notice or statement pertaining to the loan, and any renewal or amendment thereof, be forwarded to them by B2B Bank at the address stipulated on the first page. Any notice or statement thus forwarded will be considered sent to all applicants. An applicant can at any time request to have the documents forwarded to an alternative address by contacting the Telebanking Centre at 1.866.334.4434.

I hereby acknowledge having read and understood the foregoing paragraph and I agree that only one (1) copy of the notices or statements pertaining to the loan will be forwarded to the current address or mailing address stated in section 2 (Applicant information) on the first page.

Co-Applicant's Initials

OR

No, I hereby wish to have an additional copy of any notice or communication pertaining to the loan sent to me separately at the address shown on the attached "Appendix - Disclosure to Joint Borrowers" (Complete and attach a copy of the Appendix which can be found on our website **b2bbank.com** in the Forms section)

Co-Applicant's Initials

11. 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 including the Line of Credit Agreement and the Cost of Borrowing Disclosure Statement.
2. My/Our Designated Advisor or Validating Advisor has signed below and, has given me/us a duly completed copy of this Application including the Line of Credit Agreement and the Cost of Borrowing Disclosure Statement, and has allowed me/us sufficient time to become aware of its terms and scope.
3. I/We have received a copy of the B2B Bank fee schedule from my/our Designated Advisor or Validating Advisor which lists the charges applicable to this account.
4. I/We confirm that the loan is intended for my/our own use and is not to be used by a third party or for the benefit of a third party.
5. I/We undertake to advise B2B Bank in writing of any change to the information in this application.

Signature of Applicant

Date (mm/dd/yyyy)

Signature of Co-Applicant

Date (mm/dd/yyyy)



B2B Bank Authorized Representative

12. 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 2;
3. I have seen the original identification records indicated on page 2;
4. I have witnessed the Applicants(s) signature(s) above;
5. To the best of my knowledge the information provided on this application form and supporting documentation is accurate;
6. I have provided a copy of the B2B Bank fee schedule (available at b2bbank.com) to the Applicant which lists the charges applicable to this account.

Designated Advisor Name (print)

Signature of Designated Advisor

Date (mm/dd/yyyy)

13. 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 2;
3. I have seen the original identification records indicated on page 2;
4. I have witnessed the Applicants(s) signature(s) above;
5. To the best of my knowledge the information provided on this application form and supporting documentation is accurate;
6. I have provided a copy of the B2B Bank fee schedule (available at b2bbank.com) to the Applicant which lists the charges 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, Ontario, Nova Scotia or Prince Edward Island]