



Letter of Privilege

B2B Bank Distribution Alliance Loan Program

EASE #: _____

B2B Bank Distribution Alliance Loan Program

- **100% Investment Loan:** B2B Bank will finance 100% of the investment.
- **3 For 1 Investment Loan:** B2B Bank will lend up to three times the amount pledged, hypothecated and/or assigned.
- **2 For 1 Investment Loan:** B2B Bank will lend up to two times the amount pledged, hypothecated and/or assigned.
- **1 For 1 Investment Loan:** B2B Bank will match the dollar amount pledged, hypothecated and/or assigned.

Name of Borrower: _____

Name of Co-Borrower: _____

Requested Loan Amount: _____

B2B Bank Distribution Alliance Loan Program Rate:	<input type="checkbox"/> Prime + _____ %	As per the Investment Loan Application.
	<input type="checkbox"/> Prime - _____ %	
B2B Bank Standard Loan Program Rate:	<input type="checkbox"/> Prime + _____ %	As per the standard B2B Bank schedule applicable for similar loan type and amount.
	<input type="checkbox"/> Prime - _____ %	

As a participant in the B2B Bank Investment Loan Program offered through my/our Financial Advisor for the purchase of eligible Distribution Alliance funds, this credit is being granted to me/us with a reduction on the B2B Bank Standard Loan Program Rate for similar loan type and amount as indicated above. However, this rate is subject to the respect of the B2B Bank Investment Loan Program conditions and the maintenance of eligible Distribution Alliance fund units held in my/our Pledged Account, as the only collateral guarantee of the Loan.

Should I/we i) be in default of any of the Loan conditions or ii) pledge funds other than eligible Distribution Alliance funds, the B2B Bank Distribution Alliance Loan Program interest rate will be cancelled. The rate in effect will then be the B2B Bank Standard Loan Program Rate as indicated above.

I/we acknowledge having read the present Letter of Privilege and agree to its terms.

Signature of Borrower

Date (mm/dd/yyyy)

Signature of Co-Borrower

Date (mm/dd/yyyy)

Witness

Date (mm/dd/yyyy)

*Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect (the "Prime Rate").