

B2B Bank Unsecured Line of Credit

If you have clients who are looking to borrow money but don't want the limitations associated with a personal loan, the B2B Bank Unsecured Line of Credit may be an appropriate solution.

It's quick and easy to apply. And once approved, your clients will have immediate access to funds for such things as investments, home renovations, paying off high-interest debts, or even taking a well-deserved vacation. They have total control in how they use the funds and total convenience in how they manage them. Our Telebanking Centre will set up your clients for online and/or telephone access so they can view their account balances, transfer funds, pay bills and more.

Highlights

- Competitive lending rates linked to the Prime Rate.¹
- A credit limit of \$5,000 to \$50,000.²
- Minimum monthly payment: 3% of outstanding balance or \$25; whichever is greater.
- First set of 50 cheques free.
- Unlimited chequing privileges.
- Unlimited Interac³ Direct Payments.
- Unlimited online or IVR⁴ transfers and bill payments.
- Advisors receive 25 bps annualized trailer paid on the daily closing balance.

To learn more about B2B Bank or the B2B Bank Unsecured Line of Credit, call us at **1.800.263.8349** or visit **b2bbank.com**.

Unsecured Line of Credit

Effective May 1, 2010

Product features

Credit limit ²	\$5,000 to \$50,000
Interest rate	See b2bbank.com for current interest rates ⁵
Minimum monthly payment	3% of the outstanding balance or \$25; whichever is greater.

Everyday fees

Administration fee	Not applicable
Transactions	Free unlimited transactions
Cheques	First order of 50 cheques: free Cost of additional cheques based on style and quantity ordered
Chequing privileges	Free
Interac ³ Direct Payments	Free
Laurentian Bank ABM ⁶ access	Free
Other financial institution ABM withdrawals	Interac network (within Canada) per item \$1.50 PLUS ³ network (outside Canada) per item \$3.00

Internet or IVR service fees

Internet or IVR ⁴ access	Free
Transfers between B2B Bank accounts or accounts at other financial institutions in Canada	Free
Bill payments	Free
Transaction history	Free

Miscellaneous fees

Monthly statements	Free
Returned item	\$5
Non-sufficient funds (NSF) transaction	\$50

¹Prime 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"). ²Subject to B2B Bank lending conditions and approval. ³Laurentian Bank of Canada authorized user of the mark. ⁴IVR: Interactive Voice Response (Telebanking). ⁵Interest rates are subject to change at any time without prior notice. ⁶ABM: Automated Banking Machine. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank acts solely in the capacity of lender and deposit account administrator and does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment programs or strategies. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. [®]B2B BANK is a registered trademark of B2B Bank.

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