

# New and improved Investment Loan Pledge Program

At B2B Bank, we've enhanced our Investment Loan Pledge Program, empowering you to better support your clients to grow their wealth and create tax minimization opportunities.

## What's new to help you support and attract clients

Our new and improved solution has been streamlined to build your business and clients' wealth faster.

### Tailored for clients who:

- Possess a strong credit profile.
- Have non-registered assets they can pledge (e.g. segregated funds, mutual funds, cash).
- Want to access a wide range of third-party funds.

### Client benefits:

- Save time with simpler, faster approvals and less documentation.
- Reach financial goals faster by using a leveraged strategy.
- Build wealth with a larger, upfront investment.
- Potentially reduce cost of borrowing and taxation through interest deductibility.

|   | Loans up to \$1,000,000   | Loans \$1,000,001 – \$2,000,000 <sup>1</sup> |
|---|---|--|
| <b>Minimum credit score</b>               | 700 <sup>2</sup>  |  |
| <b>Maximum TDSR</b>                       | 60%   |  |
| <b>Minimum pledge amount</b>              | \$25,000  |  |
| <b>Proof of pledge</b>                    | Required to show that funds are not borrowed  |  |
| <b>Proof of income</b>                    | Not required <sup>3</sup>   |  |
| <b>Proof of assets</b>                    | Not required <sup>1</sup>   | Required                                     |
| <b>Net worth</b>                          | Positive  | 1x pledge amount                             |
| <b>Interest rate</b>                      | Prime + 0.50% <sup>4</sup>  |  |
| <b>Fast funding</b>                       | One business day upon receipt and verification of application and supporting documents, including pledged assets  |  |
| <b>Withdrawals</b>                        | Post withdrawal loan-to-value (LTV) to be no greater than 75%   |  |
| <b>Repayment</b>                          | <ul style="list-style-type: none"> <li>• Interest Only or Principal + Interest</li> <li>• Fully open and can be repaid at any time without penalty</li> </ul> |  |
| <b>Collateral and pledge requirements</b> | Must be selected from our Eligible Collateral Fund List   |  |

For more information, contact your **Business Development Manager** or visit [b2bbank.com](https://b2bbank.com).

<sup>3:1</sup> loan: An investment loan where clients borrow up to 3x what they contribute.  
TDSR: Total debt service ratio.

<sup>1</sup> Loan applications for amounts above \$2,000,000 are welcome, however, credit qualification criteria, documentation requirements and processing time may vary. <sup>2</sup> For credit scores below 700, Proof of Assets and net worth 1x pledge amount required. <sup>3</sup> Additional documents may be requested at the discretion of B2B Bank. <sup>4</sup> Limited time offer available from December 12, 2024 12:00 a.m. ET through April 30, 2025 11:59 p.m. ET. This offer applies to new Investment Loans applications only. Additional terms and conditions may apply. This offer may be extended, modified, discontinued or withdrawn at any time without notice.

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