

Investment Loan Program

At B2B Bank, we offer a comprehensive suite of investment loan products that provides exceptional value, simple administration and a broad range of options. It's part of our commitment to make it easy for you to meet all of your clients' investment borrowing needs.

Highlights

- Comprehensive range of loan amounts¹ allow you to consolidate all of your clients' loans with a single loan supplier.
- Less paperwork² for all loans up to \$100,000 in the aggregate means your clients' loans will be funded and invested quickly.
- Highly competitive loan interest rates have a greater market appeal.
- Broad fund eligibility with a majority of Canadian investment industry assets qualifying as eligible collateral.
- Easy-to-use online application, EASE (Electronic Application Submission Entry), that saves you time with pre-populated forms.
- Status notifications are sent within seconds of submitting an online application and throughout the adjudication and funding process.
- Convenient, secure, update-to-date online access to your clients' important account information through **Advisor Access**. Sign up today!

Loan programs

Program	Applies to	Details
B2B Bank Distribution Alliance Loan Program (DAP)	Mutual and segregated fund investment loans	The fund collateral must all be from the same family of eligible funds offered by one Distribution Alliance fund manufacturer.
B2B Bank Select Loan Program	Mutual fund investment loans	Allows you to submit a single investment loan application for eligible mutual fund collateral from multiple B2B Bank distribution alliances.
B2B Bank Standard Loan Program	Mutual fund investment loans	Allows you to submit a single investment loan application for any eligible mutual fund collateral identified on our broad fund eligibility list.

Investment loan rates*

For current interest rates, please visit b2bbank.com.

*All rates subject to change without notice.

Program overview

Loan Details	100%	3 For 1	2 For 1	1 For 1
Loan amount	Comprehensive range of loan amounts available, ¹ starting at \$10,000.			
Monthly payment	Interest Only or Principal & Interest payment.			
Loan-to-value (LTV) at approval	100%	75%	66.6%	50%
LTV warning (if applicable)	105%	80%	75%	60%
Excess collateral release ³	< 90% ⁴	< 75%	< 66.6%	< 50%
Conversion to Principal & Interest payment ⁵ (For Interest Only loans)	LTV ≥ 125%	LTV ≥ 100%	LTV ≥ 100%	LTV ≥ 100%
Proof of income and assets	Refer to required income and asset document list available at b2bbank.com/loandocs .			
TDSR	40%	TDSR will be calculated but will not solely determine credit decision.		
Eligible fund collateral ⁶	B2B Bank lends on a majority of available Canadian investment industry assets.			
Net worth minimum	1 x loan amount if ≤ \$100,000 1.5 x loan amount if > \$100,000 2 x loan amount if > \$250,000	Not applicable	Not applicable	Not applicable
Credit history	All obligations must be up-to-date and paid as agreed. No bankruptcies, collections or judgments.			
Application submission	Apply online at b2bbank.com/ease . Applications are typically reviewed within one business day.			
Funding	Funding typically occurs within one business day upon receipt and verification of original documentation.			

For more information, contact your **Business Development Manager** or visit b2bbank.com.

¹Loan applications for amounts greater than \$300,000 are welcome, however, credit qualification criteria, documentation requirements and processing time may vary. ²Additional documents may be requested at the discretion of B2B Bank. ³For GMWB segregated funds, excess collateral can only be released when the LTV ratio is: < 80% for 100% Loans, < 67.5% for 3 For 1 Loans, < 66.6% for 2 For 1 Loans, and < 50% for 1 For 1 Loans. GMWB funds can only be selected for pledge or purchase if the funds meet B2B Bank's collateral eligibility criteria and a Distribution Alliance agreement is in place with the life insurance company. The LTV ratio of the loan must remain below the values shown after collateral is released. A credit bureau may be obtained prior to collateral release. ⁴Excess collateral requests will be evaluated based on the total of all loans submitted after November 1, 2022. Loans opened before November 1, 2022 will require an LTV of <100% before any excess collateral is released. ⁵Will occur once the LTV ratio is equal to or greater than 125% for 100% Loans or 100% for 3 For 1, 2 For 1 or 1 For 1 Loans. If after 3 months, the LTV ratios fall below 125% for 100% Loans and 100% for 3 For 1, 2 For 1 and 1 For 1 Loans, the borrower may request in writing to resume the Interest Only payments. ⁶Certain criteria apply, such as funds must be traded electronically, valued at least weekly and in Canadian dollars. Retail Venture Capital, and Alternative Strategies are not eligible as loan collateral. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank does not provide investment advice to individuals or advisors and does not endorse nor promote any investment products. The dealer and advisor, not B2B Bank, are responsible for determining the suitability of investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Bank acts solely in the capacity of lender and loan account administrator. Any loan approval by B2B Bank should not be construed as an endorsement of any investment choice, program or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank Investment Loan Program is available exclusively through licensed financial advisors. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. **Special note for Segregated Fund Investments:** The costs of the registration, renewal and/or discharge of the security under applicable personal property security legislation will be applied to the borrowers' loan payment at the time of the occurrence. B2B Bank will take an assignment on the individual variable insurance contract, which will be held as collateral. Advisors should be aware that a segregated fund policy or any other investment product with a principal guarantee feature or other guaranteed benefits could be surrendered by B2B Bank to repay the loan. Investors cannot depend on any principal repayment guarantees or other guaranteed benefits until such time as all conditions for the payment of guarantees or benefits are satisfied. Any surrenders made by B2B Bank to repay the loan may affect guarantees or benefits, may result in a loss of original invested capital and/or other guaranteed benefits, including but not limited to guaranteed minimum withdrawal benefits, and may have tax consequences. [®]B2B BANK is a registered trademark of B2B Bank.

For advisor information only