

Referral Card and Application Checklist

Taking control of your finances and eliminating debt is a SMART Decision.
Enabling your financial freedom is the SMART Result!

Get closer to your debt-freedom date with a SMART Loan from B2B Bank.

By following these simple steps, you will be well on your way to discovering the impact that a SMART Loan can have on your financial goals and personal lifestyle.

Referral card checklist

- Complete sections 1-3, including appointment scheduling, authorization signature(s) and date
- Your Representative (referrer) should complete section 4
- Take note of your Referral Card number (unique code in top right corner of your Referral Card)
- Fax the completed Referral Card to B2B Bank at 1.877.708.7627

Application checklist

After faxing your SMART Loan Referral Card, you will need the following information to complete your online SMART Loan application:

- Referral Card number** (unique code in top right corner of your Referral Card)
- Personal Information:** name, address, date of birth, phone number(s), language preference, etc. for the applicant, and co-applicant(s) (if applicable)
- Two pieces of personal identification information:** See Personal Identification Requirements section on page 3 for further details
- Employer Information:** name and address of employer, duration of employment, etc. for applicant and co-applicant(s) (if applicable)
Note: previous employer information is required if less than 2 years with current employer
- Annual Income:** see Proof of Income Requirements chart on page 2 for further details
- List of Assets:** amount of cash savings, RRSPs, automobile present value, value of present home, etc. and the financial institution where the assets are held
- List of Liabilities/Debts:** lender/creditor names, balance owing and monthly payments (specify if other frequency), including mortgage balance and maturity date
- Property Information:** see Property Information Requirements chart on page 2 for further details
- Home Insurance Information:** see Property Information Requirements chart on page 2 for further details

Application submission

- Go to b2bbank.com/smartloan to complete and submit an online application. This application includes your credit consent and other required authorizations to begin the SMART Loan process.
- Applying online is both quick and easy, and qualifies you for our **SMART Priority Service**, which provides you with preferred appointment times and a dedicated contact number.
- Should you choose not to apply online, a B2B Bank Representative will call you within 48 hours of the receipt of your Referral Card to schedule an appointment with a B2B Bank Lending Specialist.

Proof of Income Requirements*

If...	Then we will need...
You are a salaried employee	<input type="checkbox"/> Letter of employment (including start date, position and salary) <input type="checkbox"/> Current pay stub
You have earned overtime or bonus income	<input type="checkbox"/> T4 tax slips and/or Notices of Assessment for the past two years <input type="checkbox"/> Current year-to-date pay stub
You work on commission	<input type="checkbox"/> Letter of employment <input type="checkbox"/> T4 tax slips and/or Notices of Assessment for the past two years <input type="checkbox"/> Current year-to-date pay stub
You are self-employed	<input type="checkbox"/> T1 General with Statement of Business Activities and all schedules for the past two years <input type="checkbox"/> Notice of Assessment for the past two years <input type="checkbox"/> Audited financial statements for the company for the past two years <input type="checkbox"/> Business registration, GST/HST registration or Business License (CIDREQ in Quebec)

Property Information Requirements*

Property Information	<input type="checkbox"/> Details of the property, including when purchased, purchase price, property type (e.g. 2-storey detached, bungalow, condominium, apartment, etc.), lot size, legal description, square footage, water type, sewer type, and zoning <input type="checkbox"/> Amount of your annual property taxes	These are typically found on your original purchase and sale agreement, the Multiple Listing Service (MLS) document from when you purchased your home, your tax bill and/or your tax assessment or your deed of land Located on your annual property tax assessment statement
Home Insurance Information	<input type="checkbox"/> Insurance policy number and insurance broker information	Located on your Home Insurance Policy

* B2B Bank reserves the right to request further documentation in addition to listed items for proof of income and/or property information when qualifying clients for the SMART Loan program.

Personal Identification Requirements

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]

For more information on the SMART Loan program, contact a B2B Bank Lending Specialist at **1.877.702.7627** or visit **b2bbank.com/smartloan**.

The SMART Loan is available by referral to Primerica clients. Primerica does not deal in mortgages. Primerica Representatives make simple referrals to B2B Bank for mortgage loans. SMART Loans are subject to clients meeting B2B Bank lending criteria. SMART Loans are offered by B2B Bank. B2B Bank acts solely as lender in the SMART Loan program and does not provide investment advice to individuals or advisors. ®B2B BANK is a registered trademark of B2B Bank. ®SMART Loan is a registered trad mark of Primerica Life Insurance Company of Canada and used under license.

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