



199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto, ON M5L 0A2
b2bbank.com

[Date]

[Recipient's name]

[Title]

[Street address]

[City, Province]

[Postal code]

Important updates regarding Investment Loans, RSP Loans and TFSA Loans

RE: Loan No. [Loan number]

Dear Client,

We are committed to keeping you informed about matters that impact your loan.

To ensure that you continue to meet your loan commitments, the payment amount on any Investment Loan, RSP Loan or TFSA Loan may be reset¹ to align with the applicable changes to the B2B Bank Prime Rate or B2B Bank Alternative Rate.² As a result, your payment amount may change for any of these loans that you hold.

Action required: Prepare for new payment amount (as of November 2022)

To reflect several recent B2B Bank Prime Rate or B2B Bank Alternative Rate changes, your new payment amount is \$[Amount].³ We are providing this one-time notice to help you prepare for your new payment amount to be debited starting November 2022.

Future payment updates

Your January 2023 payment will reflect any B2B Bank Prime Rate or B2B Bank Alternative Rate changes for the remainder of 2022.

Going forward, we will review your payment amount on a quarterly basis and adjust it as needed. When applicable, we will provide confirmation of your revised payment amount in your quarterly account statement.

For more information or to further discuss your loan details, contact your advisor.

Sincerely,

A handwritten signature in black ink, appearing to read "Ann Du".

Ann Du
Vice President, Operations

1. Payment reset is an adjustment in your payment amount to account for changes in the B2B Bank Prime Rate or B2B Bank Alternative Rate.
2. B2B Bank Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference prime rate then in effect (the "Prime Rate"). B2B Bank's Alternative Rate means the annual interest rate announced by B2B Bank from time to time as being the reference alternative rate then in effect (the "Alternative Rate"). All rates may fluctuate from time to time and are subject to change without prior notice.
3. This amount is calculated based on the assumption that the September and October 2022 payments are received as expected and no additional payments are sent to B2B Bank.

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