

Referral and Web Application Process

The SMART Loan Simple Referral Process

- Step 1** — Identify referral client and complete a referral card
- Step 2** — The referral card is faxed to B2B Bank at 1.877.708.7627
- Step 3** — Client(s) submit authorizations and application at b2bbank.com/smartloan
- Step 4** — Your client will be contacted by a B2B Bank team member

IMPORTANT: A signed and completed Referral Card must be submitted for every application. A member of the B2B Bank team will contact your client within 5 business days to confirm a time for a call with their assigned Lending Specialist.

Referral Card Quick Tips

- ✓ The client is a home-owner and there is an opportunity to reduce high interest debt.
- ✓ Submit a NEW card for every referral.
- ✓ Press firmly to transfer information.
- ✓ Print clearly using dark block letters.
- ✓ Fill out ALL fields.
- ✓ Include a fax cover sheet to share any of the client's desired goals for the loan.

Referral Card Checklist and Client Reminders

- Ensure that the client has provided at least two convenient times for us to call within our operating hours. Specify wide time ranges (for example from 2:00 - 4:00 p.m. or 5:00 - 9:00 p.m. ET).
- A complete, clear and legible copy has been faxed to B2B Bank.

Inform your client:

- A B2B Bank Representative will call within 5 business days after Referral Card receipt to confirm a time for a call with their assigned Lending Specialist.
- To gather any relevant documents. Clients may go to b2bbank.com/smartloan, and download the SMART Loan Referral Card and Application Checklist.
- To submit a quick and easy online application available at b2bbank.com/smartloan.
B2B Bank requires certain authorizations from your client(s) to start the SMART Loan process, which include use of personal information, as well as permission to pull credit reports to begin to determine potential SMART Loan solutions.
- To keep their Referral Card number and documents on hand in preparation for the call.

Application Process Quick Tips

- ✓ A web application is the fastest next step for your clients in the SMART Loan process.
- ✓ The online application includes the necessary applicant authorizations and will allow us to get to a solution quicker with fewer client interactions and less paperwork.
- ✓ Encourage your clients to take this quick and easy next step through our simple online web application at b2bbank.com/smartloan. The web application is available 24/7.
- ✓ While applications may also be taken over the phone, the web is the best way to go.

Answering your clients' questions about the web application

Q. What requirements do I need to fill out a web application?

- A. A web application is the fastest way to begin the SMART Loan process and contains both mandatory and non-mandatory fields. The mandatory information must be filled out at a minimum to provide B2B Bank with the necessary use of your personal information and credit consent authorizations to start the process. A fully completed application is even better and will allow B2B Bank to more quickly determine which SMART Loan solutions may be available to you.

MANDATORY

- ✓ Referral Card number
- ✓ Applicant contact information
- ✓ Acceptance of terms and conditions (including use of personal information and consent to pull credit information)

NON-MANDATORY

- ✓ Current/past employment information
- ✓ Property description information
- ✓ Financial assets and liabilities

Q. Can I go into the web application and only fill out the necessary authorizations?

- A. Yes, all SMART Loan related authorizations are embedded into the online web application (available at b2bbank.com/smartloan). Once you access the web application, you can fill out only the mandatory information noted with a red asterisk (*) to submit the necessary authorizations.

Q. Where can I find some of the information that I need to provide on the application (for example, current mortgage information or the value of my home)

- A. A complete list of documents that you need and where to find this information is contained on b2bbank.com/smartloan in the SMART Loan Process Guide under the "Resources" link.
- Your current mortgage information may be found on your Mortgage Statement.
 - Home value information may be located on your recent Property Tax Assessment.

Q. How long does it take to implement a SMART Loan solution?

- A. B2B Bank needs to review your application submission to determine if there is a SMART Loan solution that fits your needs. The typical time to complete the debt consolidation on approved loans is four weeks from the date of Referral Card receipt. The time may vary based on individual circumstances.

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