



B2B Bank Non-Registered GIC Application

In order to avoid delays in processing:

- Include a copy of the cheque used to purchase the investment(s).
- Provide a void cheque for EFT Payment instructions (if applicable).
- Complete all client identification information (section 3) fully and accurately, including employment details.
- If Method 1 is used for client identification, please provide two valid pieces of Identification (including one with photo). Please refer to Personal identification requirements checklist on Page 8 for acceptable pieces of identification.
- If you are the Agent and also the Client or the Corporate Signing Officer or Business Signing Officer of the Client, please have another authorized agent sign section 10, as the Validating Agent, on page 7 of this application.

Important notice regarding your privacy

We are committed to protecting your privacy and use the utmost discretion in handling the personal information you entrust us with. Please carefully read the privacy section contained in the application, which describes how we collect, hold, use, and when needed, disclose your personal information when we do business with you.

Send all pages of this original completed application and required documents to:

B2B Bank
199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto, ON M5L 0A2



Language preference English French

1. Deposit Agent and Dealer Advisor information

Agent number	Agent name	Agent email	
Dealer/Advisor number (if applicable)	Dealer name (if applicable)	Agent telephone number ()	Agent fax number ()

2. Type of investment

<input type="checkbox"/> New account	<input type="checkbox"/> New investment for existing account	Existing account number
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3. Client identification (for registration purposes)

A. Individual (For more than two individual clients, please attach an additional application)

Mr. Mrs. Ms. Miss.

Name 1 Last name		First name	Initial
Full residential address (street # and name, apartment #) (not only a P.O. Box number)		City	Province Postal code
Country of residence	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	Citizenship	Social Insurance Number Email address
Date of birth (mm/dd/yyyy)	Home phone number ()	Cell phone number ()	Work phone number ()
Name of employer			
Address of employer		City	Province Postal code
Employer telephone number ()	Status (examples: employed, unemployed, retired, student, never worked) <small>*If status is either "Retired or Unemployed" please provide your previous Industry/Type of Business and Detailed occupation.</small>		
Industry/Type of Business (examples: entertainment, food service)		Detailed occupation (examples: actor, cook)	

Please select one (1) of the three (3) methods below for Client Identity Verification

Method 1 - ID Documents

Please provide details of two of the following original pieces of identification (including one with photo). Refer to the Personal identification requirements checklist on page 8 for examples of acceptable pieces of identification.

1. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	ID Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	ID Verification date (mm/dd/yyyy)
2. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	ID Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	ID Verification date (mm/dd/yyyy)

Method 2 - Credit File

Name of credit bureau queried	
Credit file inquiry ref #	Credit file inquiry date (mm/dd/yyyy)

3. Client identification (for registration purposes) (continued)

Method 3 - Dual Process

- Information verified:
- Name and address + name and DOB
 - Name and address + name and confirmation of financial account
 - Name and DOB + name and confirmation of financial account

Name of Reliable source of information	Reliable source of information type (example: utility bill, bank statement, etc.)
Reliable source of information account / reference #	Verification date (mm/dd/yyyy)
Name of Reliable source of information	Reliable source of information type (example: utility bill, bank statement, etc.)
Reliable source of information account / reference #	Verification date (mm/dd/yyyy)

Applicant: Declaration of tax residence

Tick (✓) all of the options that apply to you

- The account is an entity account. If this is checked, please complete the CRA Form RC519 - Tax Residency Self-Certification for Entities. Otherwise please complete this Declaration of tax residence section.
- I am a tax resident of Canada
- I am a tax resident or a citizen of the United States.
If you ticked this box, give your taxpayer identification number (TIN) from the United States: TIN from the United States

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If you do not have a TIN from the United States, have you applied for one? Yes No
- I am a tax resident of a jurisdiction other than Canada or the United States
If you ticked this box provide your jurisdictions (i.e. countries) of tax residence and taxpayer identification numbers in the section below.
If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:
 - Reason 1: I will apply or have applied for a TIN but have not yet received it.
 - Reason 2: My jurisdiction of tax residence does not issue TINs to its residents.
 - Reason 3: Other reason:

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason 1, 2, or 3

- Mr. Mrs. Ms. Miss.

Name 2 Last name	First name	Initial
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- If account has two or more individuals (check one):
- Tenants in Common/Indivision Joint Tenants with Rights of Survivorship (not available in Quebec)

Full residential address (street # and name, apartment #) (not only a P.O. Box number) <input type="checkbox"/> Same as Applicant/Holder, or	City	Province	Postal code
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Country of residence	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	Citizenship	Social Insurance Number	Email address
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Date of birth (mm/dd/yyyy)	Home phone number ()	Cell phone number ()	Work phone number ()
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Name of employer

Address of employer	City	Province	Postal code
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Employer telephone number ()	Status (examples: employed, unemployed, retired, student, never worked) <small>*If status is either "Retired or Unemployed" please provide your previous Industry/Type of Business and Detailed occupation.</small>
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Industry/Type of Business (examples: entertainment, food service)	Detailed occupation (examples: actor, cook)
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3. Client identification (for registration purposes) (continued)

Please select one (1) of the three (3) methods below for Client Identity Verification

Method 1 - ID Documents

Please provide details of **two** of the following original pieces of identification (including one with photo). Refer to the Personal identification requirements checklist on page 8 for examples of acceptable pieces of identification.

1. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	ID Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	ID Verification date (mm/dd/yyyy)
2. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	ID Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	ID Verification date (mm/dd/yyyy)

Method 2 - Credit File

Name of credit bureau queried

Credit file inquiry ref #

Credit file inquiry date (mm/dd/yyyy)

Method 3 - Dual Process

Information verified: Name and address + name and DOB
 Name and address + name and confirmation of financial account
 Name and DOB + name and confirmation of financial account

Name of Reliable source of information Reliable source of information type (example: utility bill, bank statement, etc.)

Reliable source of information account / reference # Verification date (mm/dd/yyyy)

Name of Reliable source of information Reliable source of information type (example: utility bill, bank statement, etc.)

Reliable source of information account / reference # Verification date (mm/dd/yyyy)

Co-Applicant: Declaration of tax residence

Tick (✓) all of the options that apply to you

The account is an entity account. If this is checked, please complete the CRA Form RC519 - Tax Residency Self-Certification for Entities. Otherwise please complete this Declaration of tax residence section.

I am a tax resident of Canada

I am a tax resident or a citizen of the United States.

If you ticked this box, give your taxpayer identification number (TIN) from the United States:

TIN from the United States

If you do not have a TIN from the United States, have you applied for one? Yes No

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I am a tax resident of a jurisdiction other than Canada or the United States

If you ticked this box provide your jurisdictions (i.e. countries) of tax residence and taxpayer identification numbers in the section below.

If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

Reason 1: I will apply or have applied for a TIN but have not yet received it.

Reason 2: My jurisdiction of tax residence does not issue TINs to its residents.

Reason 3: Other reason:

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason 1, 2, or 3

B. Corporation/Non-Corporate Business Entities (Refer to the Business account documentation requirements checklist for complete list of requirements for business accounts.)						
Type of business : <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Not-for-profit group or association <input type="checkbox"/> Trust						
Name of Corporation/Entity				Operating as (Trade Name)		
Complete Address of Corporation/Entity					City	
Province	Postal code	Telephone number of business ()	Business fax number ()	Business Registration Number (BIN/BN), if applicable		
Email address				Date business started (mm/dd/yyyy)		
Date of incorporation (mm/dd/yyyy)		Date of registration (mm/dd/yyyy)		Nature of business (principal business activity)		
Name(s) of all Signing Officers or Business Signing Officers						
4. Account use/Third party determination questions						
What is the intended use of the account: <input type="checkbox"/> General Savings <input type="checkbox"/> Investment <input type="checkbox"/> Retirement <input type="checkbox"/> Special Purchase <input type="checkbox"/> Education <input type="checkbox"/> Other (please specify): _____ <input type="checkbox"/> Use by third party or for the benefit of a third party (please provide all the following third party information):						
Third party name (Individual or Company)			Third party date of birth (mm/dd/yyyy) (Individual)		Third party citizenship	
Third party full address (street # and name, apt. #) (not only a P.O. Box number)					Relationship between client and third party	
City		Province	Postal code	Third party country of residence		
Third party residence telephone number		Third party cell telephone number		Third party business telephone number		
Third party employer name					Years with employer	
Third party employer address						
City		Province			Postal code	
Third party employer telephone number		Third party status (examples: employed, unemployed, retired, student, never worked) <small>*If status is either "Retired or Unemployed" please provide your previous Industry/Type of Business and Detailed occupation.</small>				
Third party Industry/Type of Business (examples: entertainment, food service)			Third party detailed occupation (examples: actor, cook)			
In addition, obtain the following information if the third party is a legal person:						
Incorporation number			Place of issue (only if entity is a Corporation)			

5. Investment features* (Please make all cheques payable to the selected financial institution.)

Investment 1:

Purchased from: B2B Bank Laurentian Bank LBC Trust Laurentian Trust of Canada

Amount	Issue date (mm/dd/yyyy)	Maturity date (mm/dd/yyyy)	Term	Rate
\$				%

Interest Payment frequency: Compounded annually Annual Semi-annual Quarterly Monthly

Interest Payment instructions: EFT credit to my bank account (not available to non-residents)
 Pay by cheque

Renewal/Principal Maturity Payment instructions: Auto-renew for same term as above
 Auto-renew — for different term: Issue date (mm/dd/yyyy) Maturity date (mm/dd/yyyy) Term _____
 EFT credit to my bank account (not available to non-residents)
 Pay by cheque
NOTE: If none selected, the default will be auto-renew for same term as above.

Investment 2:

Purchased from: B2B Bank Laurentian Bank LBC Trust Laurentian Trust of Canada

Amount	Issue date (mm/dd/yyyy)	Maturity date (mm/dd/yyyy)	Term	Rate
\$				%

Interest Payment frequency: Compounded annually Annual Semi-annual Quarterly Monthly

Interest Payment instructions: EFT credit to my bank account (not available to non-residents)
 Pay by cheque

Renewal/Principal Maturity Payment instructions: Auto-renew for same term as above
 Auto-renew — for different term: Issue date (mm/dd/yyyy) Maturity date (mm/dd/yyyy) Term _____
 EFT credit to my bank account (not available to non-residents)
 Pay by cheque
NOTE: If none selected, the default will be auto-renew for same term as above.

Investment 3

Purchased from: B2B Bank Laurentian Bank LBC Trust Laurentian Trust of Canada

Amount	Issue date (mm/dd/yyyy)	Maturity date (mm/dd/yyyy)	Term	Rate
\$				%

Interest Payment frequency: Compounded annually Annual Semi-annual Quarterly Monthly

Interest Payment instructions: EFT credit to my bank account (not available to non-residents)
 Pay by cheque

Renewal/Principal Maturity Payment instructions: Auto-renew for same term as above
 Auto-renew — for different term: Issue date (mm/dd/yyyy) Maturity date (mm/dd/yyyy) Term _____
 EFT credit to my bank account (not available to non-residents)
 Pay by cheque
NOTE: If none selected, the default will be auto-renew for same term as above.

*Please complete additional investment instructions, if necessary, on the Term Deposit Form (available at b2bbank.com/forms) and submit it together with this application form.

6. Terms and Conditions

1. Definitions:

For the purpose of the present contract, "Financial Institution" means B2B Bank, Laurentian Bank, LBC Trust or Laurentian Trust of Canada.

- This investment is non-negotiable and cannot be transferred in favour of another person, other than the Financial Institution.
- Unless the depositor or their deposit agent provides instructions to the contrary before the maturity date, this investment will be renewed automatically for an additional term under the same conditions and at the rate in effect on the renewal date. The Financial Institution will mail to the deposit agent a confirmation of the investment balance and of the conditions in effect for new purchases as well as for renewals.
- If the investment is not renewed for an additional period, no interest will be paid on the investment balance after the maturity date.
- When several individuals act as the depositor and it is explicitly stated that a payment may be made to any of these individuals, any such payment will constitute full payment by the Financial Institution.
- When the investment is made on behalf of several depositors and includes a right of survivorship, the depositors agree that the Financial Institution will, upon presentation of the death certificate, repay the investment balance to the survivors or sole survivor, as the case may be. This repayment will be made at the written request of the survivor(s). (This paragraph does not apply to Quebec residents.)
- In the event the type of investment to be renewed is no longer offered by the Financial Institution, said investment will be renewed in accordance with the Terms and Conditions of an investment which most closely resembles that of the expired investment.

6. Terms and Conditions (continued)

2. Consent to Collection and Use of Personal Information

- (1) **Personal Information:** B2B Bank collects Personal Information, including identification, credit, employment, and other financial information such as transactions occurring through B2B Bank or other financial institutions for the purposes described in *section 1(2)* from you, and if necessary, your surety (guarantor) and other sources, as described below. Personal information may include any information that identifies you, such as your name, age, marital status, employment history, income, social insurance number, credit history, home address, e-mail address and home telephone number (“**Personal Information**”).
- (2) **Collecting Your Personal Information:** B2B Bank requires Personal Information in order to establish a relationship with you and makes use of this Personal Information in the context of activities generally carried out by B2B Bank, including, if applicable, to verify your identity, give you access to Online Services, open an account, a loan or any other product or service, understand your overall financial situation, determine your eligibility for products and services, understand your needs, adequately deliver products and services, carry on business with you, protect you, B2B Bank and its clients from errors, omissions or fraud and to comply with the law.
- (3) **Holding, Using, and Disclosing Your Personal Information:** For the purposes described in *section 1(2)*, and where applicable,
- a. You authorize B2B Bank to:
 - i. Obtain information regarding your solvency or financial situation, as may be required from time to time for the purposes described in *section 1(2)*, including your identification, and until full payment of any amount as may be owing to B2B Bank, from legally authorized persons as well as, where applicable, from any personal information agent, Deposit Agent, Designated Advisor, Mortgage Broker, any person referred to in credit reports obtained, any financial institution, fiscal authorities, creditor, employer, public organizations, any mortgage/hypothecary insurer or any other person providing references, and authorize such persons to disclose the information requested. In granting this authorization, you acknowledge that you are giving B2B Bank permission to request and access your credit report from credit-reporting agencies;
 - ii. Disclose the information it holds on you to any person authorized or permitted by law, and, where applicable, personal information agent, Deposit Agent, Designated Advisor, Mortgage Broker, financial institution, mortgage/hypothecary insurer or any organization duly designated by B2B Bank according to paragraph c) below, or with your consent, to any person who so requests it;
 - iii. Use your social insurance number for reporting of income and share it with appropriate fiscal authorities and also share it with credit reporting agencies for data consolidation purposes regarding services provided by B2B Bank;
 - iv. Make your Personal Information available to its employees, parent company, affiliates, subsidiaries, agents, and service providers acting on its behalf. Service providers include account statement preparation and mailing companies, courier companies, imaging companies, document storage companies, and record-keeping companies. When B2B Bank transfers Personal Information to its service providers, B2B Bank ensures by contractual means that the transferred Personal Information is used only for the purposes for which the service provider is retained. In the event the service provider is located outside of Canada, the service provider is bound by, and Personal Information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.
 - b. You also recognize that B2B Bank may, at all times, without notifying you, assign your account to any person. The assignee may be required by applicable laws to retain your Personal Information for a certain period of time.
 - c. With a view to benefiting from high-quality service and obtaining information about the financial products and services offered by B2B Bank and its parent company, affiliates and subsidiaries (“**Affiliates**”) and if you have consented by checking the appropriate box(s) below, you authorize B2B Bank to use your Personal Information, and to disclose your Personal Information to its Affiliates, for the purposes of B2B Bank and its Affiliates (i) providing you with tailored communications about products and services that may be of interest to you, including pre-approved credit products, and (ii) sending such marketing communications through various channels, including mail, email, telephone, fax, text message or other electronic addresses you have provided B2B Bank. **You may revoke the above authorization at any time by mail at 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto, ON, M5L 0A2, or by telephone at 1.866.334.4434, or by email at unsubscribe@b2bbank.com.** B2B Bank will not refuse to provide the products and services described herein, if you are entitled to them, even if you have revoked this authorization.
 - d. If services are provided by B2B Bank from a country outside of Canada or if data containing your Personal Information is moved and found in a country outside of Canada, you understand that B2B Bank may be required to disclose your Personal Information to authorities or others in the foreign jurisdiction pursuant to the applicable laws of that jurisdiction.
 - e. You authorize B2B Bank to disclose and share Personal Information that it holds about you with competent authorities in cases of fraud, inquiry or breach of any agreement or any statutory violation.
 - f. You authorize B2B Bank to disclose and share information it holds on you with other financial institutions when inter-bank communication is required to prevent or control fraud, during inquiries for breach of any agreement or any statutory violation.
 - g. B2B Bank will allow you to examine information to which you are entitled by law, and you may, upon providing a written request to B2B Bank, obtain a copy of such information upon payment of amounts charged by B2B Bank.
 - h. When Personal Information is updated by you with regards to a specific product or service, such updated Personal Information shall be considered the most current and B2B Bank is authorized to and may update its records accordingly for any other products and services you hold.
 - i. B2B Bank complies with the laws related to the protection of Personal Information. To ensure compliance with these laws, B2B Bank adheres to a privacy policy, the main points of which are summarized in our available on our website: b2bbank.com/mybank/legal/code-of-confidentiality-brochure.pdf. This code governs the behaviour of our employees with regard to the accuracy, confidentiality and security of all client information.
 - j. You confirm that before providing B2B Bank with Personal Information about third parties, you have obtained that person’s consent to provide their Personal Information to B2B Bank.

Quebec only:

I/We have requested that this document and all other related documents be drawn up in the English language only. Les parties ont expressément exigé que ce contrat ainsi que tous les documents et avis émis en vertu des présentes ou s’y rattachant soient rédigés en anglais.

Settling Differences:

Customer concerns or complaints may be addressed following the steps described on the Financial Institution’s Web site at b2bbank.com.

Saskatchewan only:

The Financial Institution shall send to depositors making their deposit through a deposit agent at their mailing address indicated in the client identification section a confirmation within fifteen (15) days of the receipt by the Financial Institution of the payment. If a depositor does not receive the confirmation within fifteen (15) days, the depositor should make further inquiries.

7. Additional Conditions

The Financial Institution may invest or loan the amount of the investment, on behalf of the depositor, separately or jointly with its own funds or with those of other individuals in one or more securities or loans allowed under legislation applicable to the Financial Institution, including securities or loans issued by affiliated entities. The Financial Institution may, at its own discretion, change these investments or loans at any time.

The Financial Institution guarantees repayment of the investment balance in accordance with the instructions stated herein.

Only investments which are made or are deemed to be made in the Province of Quebec are insured under the *Deposit Insurance Act* (Quebec).

The Financial Institution will retain, as its remuneration, the interest or gain made on the investments or loans that exceeds the interest rate payable to the depositor.

8. Client authorization

1. I/We represent and warrant that all the Personal Information setout herein or provided to the Financial Institution is true and complete;
2. I/We agree and acknowledge having been informed that my/our Agent will receive compensation from the Financial Institution based upon the acceptance of my/our application paid as agreed to by my/our Agent and the Financial Institution;
3. (Applicable to business applicants only) I/We certify both personally and on behalf of the business that (I am/each of us is) a principal of the business and that the information contained in the attached Schedule A (Business Account Information) is complete and accurate in all respects;
4. (Applicable to business applicants only) I/We have attached a completed and signed Form RC519 (Tax Residency Self-Certification for Entities).
5. I/We authorize B2B Bank to accept instructions from my/our Agent or any person duly authorized by my/our Agent for that purpose, in connection with any transaction regarding the investments held in my/our account. Any instructions given by my/our Agent or any person duly authorized by my/our Agent for that purpose will be considered as instructions given by me/us;
6. I/We agree to be bound by the terms and conditions contained herein;
7. I/We have received a copy of the B2B Bank fee schedule from my/our Agent or Validating Agent which lists the charges applicable to this account;
8. I/We undertake to advise B2B Bank in writing of any change to the information in this application.

By signing this application form below, I/we acknowledge reading the Terms and Conditions in this application and consent to my Personal Information being collected, held, used, disclosed, and shared in accordance with B2B Bank's privacy practices outlined in this application. I/We understand B2B Bank will obtain my prior consent for any additional use or collection, or if the purpose of using my personal information is changed. If I/we have provided Personal Information concerning any other person (i.e. spouse or beneficiaries), I/we confirm that I/we am/are authorized to provide such information and obtained their consent.

B2B Bank and its Affiliates wish to send you tailored communications about products and services that may be of interest to you, including pre-approved credit products. Please check the communication channels through which you consent to be contacted:

Individual 1

- Mail
- Phone/Fax
- Electronic messages (email, text message, instant message, social media messaging system, etc.)

Individual 2 (if applicable)

- Mail
- Phone/Fax
- Electronic messages (email, text message, instant message, social media messaging system, etc.)

You can withdraw your consent or unsubscribe at any time. You may contact B2B Bank by mail at 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto, ON, M5L 0A2, or by telephone at 1.866.334.4434, or by email at unsubscribe@b2bbank.com. B2B Bank will not refuse to provide the products or service, described in this agreement, if you are entitled to them, even if you revoke this authorization. The choices you made do not limit B2B Bank from communicating with you for administrative purposes or about products or services you have with us (e.g. legal or regulatory notices, expiry of products etc.).

Signature of Individual/Corporate Signing Officer or Business Signing Officer

Date (mm/dd/yyyy)

Signature of Individual/Corporate Signing Officer or Business Signing Officer

Date (mm/dd/yyyy)

9. Agent authorization

Do not complete this section if you are both the Agent and the Client.

I hereby certify that:

1. I have personally met with the authorized signatories listed above;
2. I have seen the original identification records listed herein;
3. I have witnessed the individual(s) sign this document, and;
4. the attached hereto are true and complete copies of the required corporate documents (if applicable);
5. having made reasonable inquiries, I have no reason to believe that the Applicant(s) is/are acting on behalf of a third party or if so, have provided the required information in the section titled "Third party determination questions";
6. I have provided a copy of the B2B Bank fee schedule (available at b2bbank.com) to the Client which lists the charges applicable to this account.

Agent name (print)

Signature of Agent

Agent number

Date (mm/dd/yyyy)

10. Validating Agent authorization

Another authorized agent must complete this section ONLY if the Agent is also the Client or the Corporate Signing Officer or Business Signing Officer of the Client.

I hereby certify that:

1. I have personally met with the authorized signatories listed above;
2. I have seen the original identification records listed herein;
3. I have witnessed the individual(s) sign this document, and;
4. the attached hereto are true and complete copies of the required corporate documents (if applicable);
5. having made reasonable inquiries, I have no reason to believe that the Applicant(s) is/are acting on behalf of a third party or if so, have provided the required information in the section titled "Third party determination questions";
6. I have provided a copy of the B2B Bank fee schedule (available at b2bbank.com) to the Client which lists the charges applicable to this account.

Validating Agent name (print)

Signature of Validating Agent

Validating Agent number

Date (mm/dd/yyyy)

Personal identification requirements checklist

For all new **non-registered** accounts, details of **two** pieces of **valid** identification are required for each applicant for **personal** accounts and for each authorized person for **business** accounts (i.e., individuals with transaction authorization such as business owners and signing officers). Each application must clearly indicate the Full name as provided on the ID, ID type, unique ID number, ID Place of issue (jurisdiction), Issuing authority, Issuing country, ID Verification date, Date of issue of the document (if applicable) and the ID Expiration date.

When opening a new non-registered account, we require details of:

- One piece of Type 1 Documentation and one piece of Type 2 Documentation
 - OR**
 - Two pieces of Type 1 Documentation
- B2B Bank will **not** accept applications with only two pieces of Type 2 Documentation.

Type 1 Documentation

- Driver's Licence issued in Canada
- Passport issued by Canadian or Foreign Government
- Certificate of Indian Status - issued by the Government of Canada
- Canadian Permanent Residence Card
- Quebec Health Card (with photo ID and expiry date)
- Identification Card - issued by Province (not available in Quebec)
- Citizenship Card - issued prior to February 2012

[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 (that has no photo and/or expiration date)
- Birth Certificate - issued in Canada only (by the Government, Church issue not accepted)
- Social Insurance Card - issued by the Government of Canada
- Old Age Security Card issued prior to 2008 (contains the SIN of the individual)
- Major Credit Card (bearing the name of the individual and the individual's signature)
- College/University Student ID Card (bearing the individual's name, signature and photograph)
- Firearms Licence - issued federally with photo ID
- NEXUS Card (bearing the individual's name, photograph and passport number)
- CNIB Card
- Canadian Forces Identification Card (bearing the name of the individual, photograph and expiry date)

[Note: Health Cards are not acceptable identification for Manitoba, Ontario, Prince Edward Island or Nova Scotia]



Business Account Documentation Requirements Checklist

Corporations:

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following (issued within the past 12 months):
 - Certificate of Incorporation (if incorporated less than 1 year)
 - Certificate of Good Standing
 - Certificate of Status
 - Certificate of Fact
 - Certificate of Attestation
 - Company's most recent Notice of Assessment
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization

Partnerships:

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Terms and conditions of signatures (pursuant to the terms of the partnership agreement).
- List of all Partners forming the partnership
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Certificate of Registration of Partnership
 - Certificate of Status
 - Partnership Declaration (with copy of filing)
 - Notarized copy of partnership agreement

Sole Proprietorships:

- Copy of name registration of business with federal or provincial government or Master Business Licence
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)

Incorporated Charities or not-for-profit organizations (CRA Registered):

- Copy of the financial information from CRA website
- List of Directors and Officers
- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization

Trust:

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Copy of the Trust Agreement
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)

Incorporated Charities or not-for-profit organizations (non-CRA Registered):

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following (issued within the past 12 months):
 - Certificate of Incorporation (if incorporated less than 1 year)
 - Certificate of Good Standing
 - Certificate of Status
 - Certificate of Fact
 - Certificate of Attestation
 - Company's most recent Notice of Assessment
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization

Non-Incorporated Charities or not-for-profit organizations (i.e. Church, lodge, society, etc):

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Articles of Association
 - Association's original constitution and bylaws
 - Copy of provincial or federal registration
 - Copy of the financial information return from the previous year from CRA (CRA Registered Charities only)

Community Organizations (hockey club, etc):

- Copy of document proving existence (for example, charter, minutes of meetings establishing authorities).
- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)

Condominium Corporation:

- Copy of Declaration registered at Land Titles office
- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization