

# Non-Registered GICs

The following information will help you in the administration of your client's accounts:

If you want to	You should know	Required forms and process	Send to	Don't forget
<b>Purchase a Non-Registered GIC</b>	Short and long fixed-term investments can be purchased with B2B Bank, Laurentian Bank, LBC Trust and Laurentian Trust.	Complete all fields in the Non-Registered GIC Application.	Forward original document to: <b>B2B Bank</b> 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Cheques should be made payable to the issuing institution. Original (not faxed) application is required to open a new account. If using our direct deposit service, send us a copy of the teller-stamped deposit slip and attach a copy of the deposit cheque. Cash deposits are not accepted.
<b>Renew or purchase additional GICs for an existing account</b>	The application is a convenient 1-page form.	Complete a <i>Renew or Purchase Additional Investment Term Deposit</i> form.  For automatic renewals, check the <b>auto-renewal</b> option in Section 5 of the form.	Fax to <b>1.888.946.3448</b>	Your client's account number must be included on the form.
<b>Process a withdrawal</b>	Withdrawals or transfers from a GIC are assessed on a case-by-case basis and are only allowed in exceptional situations.  Interest penalties and/or servicing fees may apply and will be calculated at the time of the withdrawal or transfer.	Provide a letter of direction signed by the account holder.	Fax instructions to <b>1.888.946.3448</b>	GICs are not redeemable prior to maturity except upon the death of the account holder, or in exceptional situations such as personal hardship.

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<b>Secure a rate guarantee</b>	<p>For new accounts, the rate in effect when the client signs the <i>Non-Registered GIC Application</i> will be guaranteed if the original application is received within 5 business days.</p> <p>Renewals are rate-guaranteed up to 15 days prior to the maturity date. The interest rate applied is that of the commitment date*, or the rate in effect the day of the renewal, whichever is higher. All new non-registered GICs will be automatically renewed at maturity unless otherwise indicated. If renewing for a different term upon maturity, renewal instructions must be received by B2B Bank within 15 days prior to maturity.</p>	<p>Complete all fields in the <i>Non-Registered GIC Application</i>.</p> <p>For renewals, complete the <i>Renew or Purchase Additional Investment Term Deposit</i> form or a letter of direction.</p>	<p>For new accounts, forward the original document to:  <b>B2B Bank</b>  <b>199 Bay Street, Suite 600</b>  <b>PO Box 279 STN Commerce Court</b>  <b>Toronto ON M5L 0A2</b></p> <p>For renewals, fax documents to <b>1.888.946.3448</b> or mail to B2B Bank.</p>	<p>The issue date on the investment will be the date the funds are received.</p> <p>Rate guarantee does not apply to post-dated cheques.</p>
<b>Set up auto-renewals</b>	<p>Principal or Principal &amp; Interest can be automatically renewed.</p>	<p>Complete a <i>Non-Registered GIC Application</i>.</p> <p>Check the <b>auto-renewal</b> box in section 5, under Renewal/Principal Maturity Payment instructions.</p>	<p>Fax to <b>1.888.946.3448</b>.</p>	<p>Send renewal instructions at least 30 days prior to the maturity date.</p>
<b>Change how interest payments are received</b>	<p>Interest payments issued by cheque can be changed to electronic funds transfer (EFT) for your client's convenience.</p>	<p>Complete the <i>Non-Financial Account Changes</i> form and send it along with a void cheque from a personal chequing account, imprinted with the client's name.</p>	<p>Fax to <b>1.888.946.3448</b>.</p>	<p>Send change requests at least 30 days prior to the interest payment date.</p>
<b>Receive a replacement cheque</b>	<p>In the case where an interest or principal cheque is lost, it can be replaced provided it has not been cashed.</p>	<p>Contact Client Services at <b>1.800.263.8349</b> to obtain a <i>claim affidavit</i>.</p>	<p>Fax the affidavit to <b>1.888.946.3448</b>.</p>	<p>To avoid lost cheques, ensure your client's interest payment method is EFT.</p>
<b>Update non-financial information</b>	<p>Typical non-financial changes include:</p> <ul style="list-style-type: none"> <li>• Name changes</li> <li>• Address changes</li> <li>• Beneficiary changes</li> <li>• Banking information changes</li> <li>• Broker or advisor changes</li> </ul>	<p>Complete a <i>Non-Financial Account Changes</i> form.</p>	<p>Fax to <b>1.888.946.3448</b>.</p>	<p>Client signature and advisor signature are required.</p> <p>Signature(s) are mandatory for non-financial updates.</p> <p>In the case of name changes, a copy of legal documentation, such as a marriage certificate, is required.</p>

For more information, call **1.800.263.8349** or visit **b2bbank.com**. Unless otherwise noted, all B2B Bank forms are available online at **b2bbank.com/forms**.

\*Date the customer signs the renewal notice. B2B Bank acts solely in the capacity of deposit account administrator, and does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment program or strategy. Dealers, advisors and brokers, not B2B Bank, are responsible for determining the suitability of products and services for their clients and for informing them of any related risks. B2B Bank products and services are only available through financial intermediaries. ©B2B BANK is a registered trademark of B2B Bank.