

If a client is in a margin call position, there are three options available to satisfy the margin call: pledge additional collateral, pay down the loan or convert to a two-year fixed rate loan (not available to residents of Quebec). The following instructions will guide you through the steps required for each option.

Option A – Pledge additional collateral

1. If your client holds other mutual funds that are not held as collateral for a loan, please complete and send a *B2B Bank Pledge Letter 817-03-206E* via courier to B2B Bank. Don't forget: you must guarantee your client's signature.
2. If your client is purchasing additional mutual funds to pledge as collateral, please send your client's cheque (payable to B2B Bank Financial Services Inc., B2B Bank Securities Inc., or B2B Bank Intermediary Services Inc.) and purchase instructions on a *Dealer Services B2B Bank Mutual Fund Trade* ticket form 100-04-107E to B2B Bank Dealer Services. [Please note that any trade that is faxed or mailed and is input on the client's behalf by B2B Bank Dealer Services, is subject to a paper trade fee. To avoid the paper trade fee, trades should be placed via wire order at your dealer's back office, or through our online tool, Advisor Access]

Option B – Pay down the loan

1. Send your client's cheque (payable to B2B Bank) via courier to B2B Bank. Don't forget: please make reference to your client's loan account number on the front of the cheque.

Option C – Convert to a two-year fixed rate loan (not available to residents of Quebec)

1. Forward the completed *Fixed Rate Letter of Privilege* via courier to B2B Bank. Don't forget: this document must be signed by your client and their signature must be appropriately witnessed.
2. Upon receipt, B2B Bank will amend your client's loan in accordance with the fixed rate terms and conditions and send a confirmation of the amendments and terms, including the new payment amount, to your client.

All forms must be sent to B2B Bank, 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2.

In every case, we ask that the applicable documentation be received at B2B Bank no later than five business days from the date of the margin call, or B2B Bank may call the loan. For more information, please call B2B Bank Client Services at 1.800.263.8349.