

Investment loans (IIROC)

The following information will help you in the administration of your client's account.

If you want to	Required forms and process	Send to	Don't forget	
Purchase, redeem or switch mutual funds or segregated funds	Redeemed funds may be used to pay down a loan, or to purchase a different fund. A switch occurs within the same family of funds.	To purchase or redeem funds, fill out the applicable purchase or redemption sections of the <i>Investment Loans Redemption/Purchase Form</i> . To switch funds, complete the <i>Investment Loans Switch Instruction Form</i> .	Fax to 1.866.941.7711 .	Trades are executed by fund codes only. If placing purchases online via FundSERV, use the intermediary code NATC. Indicate unit, dollar or percentage amounts. If paying down a loan, indicate the loan account number and specific dollar amount.
Change dividend/distribution payments	Mutual fund dividends or distributions can be: <ul style="list-style-type: none"> • Reinvested (default) • Deposited to your client's bank account¹ • Used to pay down the loan (ad hoc request only) 	Complete the Special Instructions section of either the <i>Investment Loans Redemption/Purchase Form</i> or the <i>Investment Loans Switch Instruction Form</i> .	Fax to 1.866.941.7711 .	Indicate which fund's dividends/distributions are changing.
Withdraw excess collateral²	Excess collateral can be released when the loan-to-value (LTV) ratio is: <ul style="list-style-type: none"> < 100% on a 100% Loan < 75% on a 3 For 1 Loan < 66.6% on a 2 For 1 Loan < 50% on a 1 For 1 Loan Funds can be redeemed and deposited directly into the client's account, re-registered in-kind, sent to the advisor by ICS courier or mailed to the client.	Complete the Redemption Instructions section of the <i>Investment Loans Redemption/Purchase Form</i> . To re-register excess collateral in-kind, see the Re-register assets section on Page 2 of this document.	Fax to 1.866.941.7711 .	Easy calculation Multiply the loan amount owed by the applicable factor: <ul style="list-style-type: none"> x 1.00 (100% Loan) x 1.33 (3 For 1 Loan) x 1.50 (2 For 1 Loan) x 2.00 (1 For 1 Loan) Then, subtract the result from the total collateral. Signatures are required.
Update non-financial information	Typical non-financial requests include: <ul style="list-style-type: none"> • Address changes • Banking information changes for pre-authorized credit • Name changes • Telephone changes • Dealer/advisor changes 	Complete and submit a <i>Non-Financial Account Changes</i> form. A void cheque is also required when changing banking information.	Fax to 1.866.941.7711 .	A legal document, such as a marriage certificate is required for name changes. The void cheque must be from a personal chequing account and imprinted with the borrower's name. Client signature is required.

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Pledge additional collateral ³	We accept collateral in-kind or dealer-placed and settled wire order purchases that increase the collateral of a loan.	If funds are being pledged in-kind, complete: <ul style="list-style-type: none"> • The <i>Pledge Letter</i> for mutual funds. • A <i>Notice of Investments</i> for segregated funds. 	Fax to 1.866.941.7711 .	Trades are executed by fund codes only. If placing purchases online via FundSERV, use the intermediary code NATC. Indicate unit, dollar or percentage amounts.
Re-register assets	Funds can be re-registered in-kind when: <ul style="list-style-type: none"> • The loan has excess collateral. • The loan has been paid in full. Funds can be re-registered in the client's name or as instructed. 	Complete the <i>Investment Loans Switch Instruction Form</i> .	Fax to 1.866.941.7711 .	Trades are executed by fund codes only. If placing purchases online via FundSERV, use the intermediary code NATC. Indicate unit, dollar or percentage amounts.
Increase the amortization of the loan to its original period	Increasing the amortization of a loan may lower the monthly loan payment amount.	To extend the amortization, complete and submit a new <i>Investment Loan Application</i> .	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	You and your client must sign the <i>Investment Loan Application</i> form. Proof of income and proof of assets required.
Change the principal amount of the loan ⁴	Principal loan amounts can be increased or decreased without a penalty or fees. Changes to the principal may affect monthly payments. For Interest Only loans, amounts will be adjusted on a yearly basis.	To increase the principal loan amount, complete and submit a new <i>Investment Loan Application</i> . To decrease the principal loan amount, send a cheque payable to B2B Bank, along with the <i>Investment Loans Redemption/Purchase Form</i> .	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	If the principal amount of the loan is decreased, the monthly payment can be reduced at the borrower's request. This can be indicated in a letter of direction. ⁵ Proof of income and proof of assets required.
Change monthly payment type from Principal & Interest to Interest Only ⁴	This request may decrease the monthly payment.	Complete and submit a new <i>Investment Loan Application</i> .	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	To calculate monthly payments for your client, refer to our Investment Loans Calculator at b2bbank.com . Proof of income and proof of assets required.
Change the monthly payment type from Interest Only to Principal & Interest	This request may increase the monthly payment.	Complete and submit a letter of direction. ⁵	Fax to 1.866.941.7711 .	Payments will be based on a 20 year amortization period. To calculate monthly payments for your client, refer to our Investment Loans Calculator at b2bbank.com .
Recalculate monthly payments (initiated by the borrower)	Recalculating monthly payments may increase or decrease the payment amount.	Complete and submit a letter of direction. ⁵	Fax to 1.866.941.7711 .	To calculate monthly payments for your client, refer to our Investment Loans Calculator at b2bbank.com .

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<p>Modify banking information for pre-authorized debit purposes</p>	<p>Advisors must notify B2B Bank when a borrower changes their banking information.</p>	<p>Complete and submit a <i>Pre-Authorized Debit Agreement</i> and a void cheque when changing banking information.</p>	<p>Fax to 1.866.941.7711.</p>	<p>The void cheque must be from a personal chequing account and imprinted with the borrower's name.</p> <p>A pre-authorized debit form authorized by the client's bank (stamped) may also be submitted instead of a void cheque.</p>
<p>Convert margin call to no margin call or vice versa⁴</p>	<p>Depending on market conditions, borrowers may switch between margin call and no margin call options.</p>	<p>From margin call to no margin call: complete and submit a new <i>Investment Loan Application</i>.</p> <p>From no margin call to margin call: complete and submit at letter of direction.⁵</p>	<p>Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2</p>	<p>You and your client must sign the <i>Investment Loan Application</i>.</p> <p>The loan will not be adjudicated.</p>
<p>Convert from a B2B Bank Standard Loan to a B2B Bank Distribution Alliance Mutual Fund Loan</p>	<p>To benefit from Distribution Alliance preferred rates, an existing B2B Bank Standard Loan can be converted to a mutual fund loan under one of our Distribution Alliance programs.</p> <p>Distribution Alliance loans can only hold funds manufactured by one Distribution Alliance.</p>	<p>Complete and submit a new <i>Investment Loan Application</i> for the applicable mutual fund Distribution Alliance program.</p> <p>Redeeming and purchasing fund(s) is not necessary if the fund(s) held within the Standard Loan belong to the same family of funds offered by the chosen Distribution Alliance. Complete and submit the <i>Distribution Alliance Program Letter of Privilege</i> with the new loan application.</p> <p>Redeeming fund(s) is necessary only for those funds that do not qualify for the chosen Distribution Alliance. Proceeds can be used to purchase eligible Distribution Alliance fund(s). Complete and submit the <i>Investment Loans Redemption/Purchase Form</i> and the <i>Distribution Alliance Program Letter of Privilege</i> along with the new loan application.</p>	<p>Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2</p>	<p>The <i>Distribution Alliance Program Letter of Privilege</i> is available at b2bbank.com/forms or by contacting the Distribution Alliance directly for the copy included with their loan application.</p> <p>When switching between the various loan programs offered by B2B Bank, the investment loan will not be adjudicated.</p>

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<p>Switch between B2B Bank Distribution Alliance Programs</p>	<p>Switching between mutual fund and or segregated fund Distribution Alliance loan programs is permitted.</p> <p>If changing to a mutual fund Distribution Alliance Program: complete in full and submit the <i>Letter of Direction – Distribution Alliance Program (DAP) change request</i>.</p> <p>For all accounts moving from B2B Bank pledged accounts to B2B Bank Dealer Services pledged accounts, the original Securities Control Agreement is also required.</p> <p>The applicable B2B Bank dealer's <i>Mutual Fund Trade Ticket</i> is required only if B2B Bank Dealer Services is required to place manual orders.</p> <p>If changing to a segregated funds Distribution Alliance Program in addition to the LOD, include the <i>Assignment, Hypothecation, Acknowledgement and Direction</i> and the B2B Bank Segregated Fund Trade Ticket.</p> <p>The original segregated fund application is also required.</p>	<p>Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto, ON M5L 0A2</p> <p>Fax: 416.941.7714</p>	<p>When switching between the various loan programs offered by B2B Bank, the investment loan will not be re-adjudicated and all the terms and conditions will remain the same.</p> <p>Visit b2bbank.com for all B2B Bank forms</p>
<p>Convert from a B2B Bank Standard Loan to a B2B Bank Select Loan</p>	<p>To benefit from the Select Program discounted rates, an existing mutual fund B2B Bank Standard Loan can be converted to a mutual fund loan holding funds from multiple B2B Bank alliances.</p> <p>The B2B Bank Select Loan Program is not available for segregated funds.</p>	<p>Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2</p>	<p>The Letter of Privilege for the B2B Bank Select Loan Program can be found under b2bbank.com/forms.</p> <p>When switching between the various loan programs offered by B2B Bank, the investment loan will not be adjudicated.</p>
<p>Change the existing investment loan type</p>	<p>Convert to and from any available B2B Bank Investment Loan type.</p>	<p>Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2</p>	<p>Pledged funds must be in the name of the borrower.</p> <p>Any excess collateral can be released back to the borrower.</p>

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Add a co-borrower⁴	Adding a borrower may affect the amount an individual can borrow.	Complete and submit a new <i>Investment Loan Application</i> . For segregated fund loans, please also submit a copy of the original insurance contract with the loan application. If the client's account number or details have changed, a new void cheque is also required.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Applicant's must: <ul style="list-style-type: none"> • Be at least 18 years of age • Be a Canadian resident • Have a Canadian personal chequing account
Remove a co-borrower⁴	Removing a borrower may affect the amount an individual can borrow.	Complete and submit a new <i>Investment Loan Application</i> . For segregated fund loans, please also submit the original insurance contract with the loan application. A void cheque must be provided if the client's account number or details have changed. A letter of direction ⁵ is also required.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Legal documentation is required to remove a borrower. The following must be provided with the new loan application: <ul style="list-style-type: none"> • Letter of direction signed by the borrower The following must also be provided if a borrower is being removed due to separation or divorce: <ul style="list-style-type: none"> • Original or certified true copy of separation agreement • Notarized or certified true copy of the divorce settlement
Know the estate requirements	Advisors must notify B2B Bank when a borrower passes away.	For loans that are being transferred to the executor, or as stated in the letter of direction ⁵ , complete and submit a new <i>Investment Loan Application</i> . A void cheque must be provided if the client's account number or details have changed. Legal documentation is required for estate transfers. The following must be provided with the new loan application: <ul style="list-style-type: none"> • Original or certified true copy of the proof of death • Notarized or certified true copy of the will • Letter of direction⁵ signed by the executor (with signature guarantee) 	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	The advisor and executor must sign the loan application. The void cheque must be from a personal chequing account and imprinted with the borrower's name. When transferring to a beneficiary, the loan will be adjudicated.

All B2B Bank forms can be found at [b2bbank.com/forms](https://www.b2bbank.com/forms). For more information, call **1.800.263.8349** or visit [b2bbank.com](https://www.b2bbank.com).

NOTE: In order to avoid delays when submitting a new loan application, refer to the Documentation Requirements Checklist to ensure all applicable support documentation is provided. ¹This option is not available for 100% Interest Only loans. ²For GMWB segregated funds, excess collateral can only be released when the LTV ratio is: < 80% for 100% Loans, < 67.5% for 3 For 1 Loans, < 66.6% for 2 For 1 Loans and < 50% for 1 For 1 Loans. ³Refer to our Fund Collateral Eligibility List for a complete list of eligible funds. ⁴Subject to credit approval. ⁵In this document, a letter of direction is not referring to a B2B Bank form, but rather a written instruction signed by the borrower. ⁶B2B BANK is a registered trademark of B2B Bank

For advisor information only