

Investment loans (B2B Bank Dealer Services)

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

Institution	Intermediary code
B2B Bank Financial Services Inc. (B2BBFSI)	MRS
B2B Bank Intermediary Services Inc. (B2BBISI)	MRCC
B2B Bank Securities Services Inc. (B2BBSSI)	MSSI

If you want to	Advisor Online trading	Required forms and process	Send to	Don't forget	
Purchase, redeem or switch mutual funds or segregated funds Segregated Funds are associated with dealer/advisors that are dually licensed or MGA affiliates.	Additional purchases can be made so long as the funds are listed on our <i>Fund Collateral Eligibility List</i> available at b2bbank.com .	To purchase a fund, transactions can be entered electronically using Advisor Access, your dealer back office system or via FundSERV. Online trading is not available for segregated funds.	Fax to 416.413.0591 .	Trades are executed by fund codes only. If placing purchases online via FundSERV, use the applicable intermediary code noted above. Indicate unit, dollar or percentage amounts. If paying down a loan, indicate the loan account number and specific dollar amount. Signature guarantee is mandatory on the B2B Bank Dealer Services <i>Deregistration/Withdrawal Request</i> form. Manual purchases, redemptions, and/or switches can be facilitated by B2B Bank Dealer Services. Please refer to the <i>Individual Accounts Fee Schedule</i> at b2bbank.com/dealerservices for applicable fees.	
	Redeemed funds may be used to pay down a loan, or to purchase a different fund.	To redeem a fund, transactions can be entered electronically using Advisor Access, your dealer back office system or via FundSERV.			When redeemed funds are used to pay down a loan, complete and submit a letter of direction ¹ or the B2B Bank <i>Dealer Services Deregistration/Withdrawal Request</i> form.
	A switch occurs within the same family of funds and does not affect the pay-out amount of the loan, or the collateral value of the investment account.	To switch a fund, transactions can be entered electronically using Advisor Access, your dealer back office system or via FundSERV. Online trading is not available for segregated funds.			To switch mutual funds, complete and submit the applicable B2B Bank dealer's <i>Mutual Fund Trade Ticket</i> . To switch segregated funds, complete and submit the applicable B2B Bank dealer's <i>Segregated Fund Trade Ticket</i> .

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Change dividend/distribution payments options	Mutual fund dividends or distributions can be: <ul style="list-style-type: none"> • Reinvested (default) • Deposited into cash position of the client's investment account^{2,3} • Deposited to your client's bank account² • Used to pay down the loan (ad hoc request only) Segregated fund dividends or distributions can be: <ul style="list-style-type: none"> • Reinvested (default) • Deposited into cash position of the client's investment account^{2,3} 	Not available	Changing distribution/dividend option to reinvest or cash, complete a letter of direction. ¹ Changing distribution option to deposit cash to your client's bank account, complete and submit a letter of direction. A void cheque is also required. Cash distribution that is used to pay down a loan, complete a letter of direction ¹ or the B2B Bank Dealer Services <i>Deregistration/Withdrawal Request</i> form (Special Instructions section 2D).	Fax to 416.413.0593 .	Indicate which fund's dividends/distributions are changing. Indicate both the loan account and investment account numbers. Signature guarantee is mandatory on the B2B Bank <i>Dealer Services Deregistration/Withdrawal Request</i> form. If depositing cash to your client's bank account, the void cheque must be from a personal chequing account and imprinted with the borrower's name. B2B Bank Dealer Services will not accept standing instructions to pay down the loan.
Withdraw excess collateral⁴	Excess collateral can be released when the loan-to-value (LTV) ratio is: < 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 bank account, re-registered/transferred in-kind, or mailed to the client's address on record.	Excess collateral can be redeemed electronically using Advisor Access, your dealer back office system or via FundSERV.	To withdrawal excess mutual fund collateral, complete the B2B Bank Dealer Services <i>Deregistration/Withdrawal Request</i> form. To withdrawal excess segregated fund collateral, complete the applicable B2B Bank dealer's Segregated Fund Trade Ticket. To re-register excess collateral in-kind, see the Re-register assets section on Page 3 of this document.	Fax to 416.413.0591 .	Easy calculation Multiply the loan amount owed by the applicable factor: 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. All redemptions from an investment account that is associated with a loan account are reviewed and approved prior to disbursement. Client signature and signature guarantee 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 	Not Available	Complete and submit a B2B Bank Dealer Services <i>Client Information Change</i> form. A void cheque is also required when changing banking information.	Fax to 416.413.0593 .	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.

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Update dealer and advisor information	We rely on the collaboration of dealers and advisors alike to ensure information is up-to-date. When there are changes to advisor profiles, please provide us with the appropriate account direction so that you may be able to better service to your clients.	<p>New investment accounts may be opened using Advisor Access.</p> <p>To update advisor information within the same dealer, complete and submit a letter of direction¹ or a B2B Bank Dealer Services <i>Client Information Change Form</i>.</p> <p>To update advisor and/or dealer information when changing dealers under a different SRO (e.g., MFDA to IIROC, or vice versa), complete and submit a new <i>Investment Account Application</i> and a B2B Bank Dealer Services <i>Transfer Form - Internal</i>.</p>	Mail original account application to: B2B Bank Dealer Services Attention: New Accounts 199 Bay Street, Suite 610 PO Box 35 STN Commerce Court Toronto ON M5L 0A3	<p>Include both the loan account and investment account numbers.</p> <p>Loans will not be adjudicated.</p> <p>When moving from one dealer to another, an active <i>Introducing/Carrying Agreement</i> must be in place. The updated Dealer/Rep code must be active with the applicable B2B Bank dealer.</p> <p>Client signature is required.</p>
Pledge additional collateral⁵	We accept collateral in-kind or dealer-placed and settled wire order purchases that increase the collateral of a loan into an existing investment account.	<p>Additional collateral can be purchased electronically using Advisor Access, your dealer back office system or via FundSERV.</p> <p>Online trading is not available for segregated funds.</p>	<p>If funds are being pledged in-kind, complete and submit at B2B Bank Dealer Services <i>Transfer Form - Internal</i>.</p> <p>For mutual fund pledges, also complete a B2B Bank <i>Pledge Letter</i>.</p> <p>For segregated funds, also complete a <i>Notice of Investments</i>.</p> <p>Fax to 1.866.941.7711.</p>	<p>Trades are executed by fund codes only. If placing purchases online via FundSERV, use the applicable intermediary code noted above.</p> <p>Indicate unit, dollar or percentage amount required.</p>
Re-register assets	<p>Funds can be re-registered in-kind when:</p> <ul style="list-style-type: none"> • The loan has excess collateral. • The loan has been paid in full. <p>Funds can be re-registered in the client's name or as instructed.</p>	<p>Not Available</p>	<p>Complete the following forms:</p> <ul style="list-style-type: none"> • To re-register in-kind between B2B Bank Financial Services Inc., B2B Bank Securities Services Inc., and B2B Bank Intermediary Services Inc. complete a B2B Bank Dealer Services <i>Transfer Form - Internal</i> • To re-register in-kind with another institution, complete the B2B Bank Dealer Services <i>Transfer Form - Internal</i> and a letter of direction¹ <p>Fax to 1.866.941.7711.</p>	<p>Trades are executed by fund codes only. If placing purchases online via FundSERV, use the applicable intermediary code noted above.</p> <p>Indicate unit, dollar or percentage amount required.</p> <p>Letter of direction must have a signature guarantee.</p> <p>Include both the loan account and investment account numbers.</p>
Increase the amortization of the loan to its original period	Increasing the amortization of a loan may lower the monthly loan payment amount.	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p>	<p>To extend the amortization, submit a new <i>Investment Loan Application</i>.</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> form.</p> <p>Refer to required income and asset document list available at b2bbank.com/loadocs.</p>

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<p>Change the principal amount of the loan⁶</p>	<p>Principal loan amounts can be increased or decreased without a penalty or fees.</p> <p>Changes to the principal may affect monthly payments. For Interest Only loans, amounts will be adjusted on a yearly basis.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system (applicable to loan increases only).</p> <p>Decreasing the principal amount of the loan – submit a letter of direction¹, with a cheque payable to B2B Bank.</p>	<p>To increase the principal loan amount, complete and submit a new <i>Investment Loan Application</i>.</p> <p>Decreasing the principal amount of the loan – submit a letter of direction¹, with a cheque payable to B2B Bank.</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>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.¹</p> <p>Refer to required income and asset document list available at b2bbank.com/loandocs.</p> <p>Indicate both the loan account and investment account numbers.</p>
<p>Change monthly payment type from Principal & Interest to Interest Only⁶</p>	<p>This request may decrease the monthly payment.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p>	<p>Complete and submit a new <i>Investment Loan Application</i>.</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>To calculate monthly payments for your client, refer to our Investment Loan Calculator at b2bbank.com.</p> <p>Refer to required income and asset document list available at b2bbank.com/loandocs.</p>
<p>Change the monthly payment type from Interest Only to Principal & Interest</p>	<p>This request may increase the monthly payment.</p>	<p>Not available</p>	<p>Complete and submit a letter of direction.¹</p>	<p>Fax to 1.866.941.7711.</p>	<p>Indicate both the loan account and investment account numbers.</p> <p>Payments will be based on a 20 year amortization period.</p> <p>To calculate monthly payments for your client, refer to our Investment Loans Calculator at b2bbank.com.</p>
<p>Recalculate monthly payments (initiated by the borrower)</p>	<p>Recalculating monthly payments may increase or decrease the payment amount.</p>	<p>Not available</p>	<p>Complete and submit a letter of direction.¹</p>	<p>Fax to 1.866.941.7711.</p>	<p>Indicate the loan account number.</p> <p>To calculate monthly payments for your client, refer to our Investment Loan Calculator at b2bbank.com.</p>
<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>Not available</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>Indicate the investment account number. Information received will automatically be updated on the loan account.</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>

If you want to	Advisor Online trading	Required forms and process	Send to	Don't forget
<p>Convert margin call to no margin call or vice versa⁶</p>	<p>Depending on market conditions, borrowers may switch between margin and no margin call options.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system (applicable for margin call to no margin call conversions).</p>	<p>From margin call to no margin call: complete and submit a new <i>Investment Loan Application</i>. From no margin call to margin call: complete and submit at letter of direction.¹</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>Indicate both the loan and investment account numbers on the letter of direction.¹</p> <p>The loan will not be adjudicated.</p>
<p>Convert from a B2B Bank Standard Loan or B2B Select 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>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p> <p>When the review of the investment loan application and required documentation are proven to be in good order, advisors will be notified that switches between the same fund families can be done electronically using Advisor Access, your dealer back office system or via FundSERV.</p>	<p>Complete and submit a new <i>Investment Loan Application</i> for the applicable mutual fund Distribution Alliance program and the <i>Distribution Alliance Program Letter of Privilege</i>.</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>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> <p>Manual purchases, redemptions, and/or switches can be facilitated by B2B Bank Dealer Services. Please refer to the <i>Individual Accounts Fee Schedule</i> at b2bbank.com/dealerservices for applicable fees.</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>Mutual fund trades can be placed electronically using Advisor Access, advisor's dealer back office system or via FundSERV.</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 Distribution Alliance Segregated Fund Loan</p>	<p>To benefit from Distribution Alliance preferred rates, an existing mutual fund B2B Bank Standard Loan can be converted to a segregated 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>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p> <p>Complete and submit a new <i>Investment Loan Application</i>, original Segregated Fund Application and the <i>Assignment, Hypothecation, Acknowledgement and Direction</i> for the applicable segregated fund Distribution Alliance program.</p> <p>Redeeming the mutual funds held within the Standard Loan is necessary to convert to a Distribution Alliance segregated fund loan. Complete and submit the applicable B2B Bank dealer's <i>Mutual Fund Trade Ticket</i>. The proceeds can be used to purchase eligible Distribution Alliance segregated fund(s).</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>Contact the applicable Distribution Alliance directly to obtain their application.</p> <p>The <i>Assignment, Hypothecation, Acknowledgement and Direction</i> is included with the Distribution Alliance 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>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>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p> <p>When the review of the investment loan application and required documentation are proven to be in good order, advisors will be notified that switches between the same fund families can be done electronically using Advisor Access, your dealer back office system or via FundSERV.</p>	<p>Complete and submit a new <i>Investment Loan Application</i>.</p> <p>Redeeming and purchasing fund(s) is not necessary if the fund(s) held within the Standard Loan are those offered by current Distribution Alliances. Complete and submit the <i>Select Loan Letter of Privilege</i> with the new loan application (pledge number is remaining the same, there is no transfer required).</p> <p>Redeeming fund(s) is necessary only for those that are not offered by current Distribution Alliances. Proceeds can be used to purchase eligible fund(s). Complete and submit the <i>Mutual Fund Trade Ticket</i> and the <i>Select 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 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>Manual purchases, redemptions, and/or switches can be facilitated by B2B Bank Dealer Services. Please refer to the <i>Individual Accounts Fee Schedule</i> at b2bbank.com/dealerservices for applicable fees.</p>
<p>Change the existing investment loan type</p>	<p>Convert to and from any available B2B Bank Investment Loan type.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p>	<p>Complete and submit a new <i>Investment Loan Application</i>.</p> <p>A <i>Pledge Letter</i> and/or cheque payable to B2B Bank may be required depending on 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>
<p>Add a co-borrower⁶</p>	<p>Adding a borrower may affect the amount an individual can borrow.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p>	<p>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.</p> <p>A B2B Bank Dealer Services <i>Transfer Form - Internal</i> is also required.</p> <p>If the client's account number or details have changed, a new void cheque 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>Applicants must:</p> <ul style="list-style-type: none"> • Be at least 18 years of age • Be a Canadian resident • Have a Canadian personal chequing account <p>The void cheque must be from a personal chequing account and imprinted with the borrower's name.</p>

If you want to	Advisor Online trading	Required forms and process	Send to	Don't forget
<p>Remove a co-borrower⁶</p>	<p>Removing a borrower may affect the amount an individual can borrow.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p> <p>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.</p> <p>A letter of direction or the B2B Bank Dealer Services <i>Transfer Form - Internal</i> 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>Legal documentation is required to remove a borrower. The following must be provided with the new loan application:</p> <ul style="list-style-type: none"> • Letter of direction signed by the both borrowers <p>The following must also be provided if a borrower is being removed due to separation or divorce:</p> <ul style="list-style-type: none"> • Original or certified true copy of separation agreement • Notarized or certified true copy of the divorce settlement
<p>Know the estate requirements</p>	<p>Advisors must notify B2B Bank when a borrower passes away.</p>	<p>New loan accounts may be opened using EASE, our Electronic Application Submission Entry system.</p> <p>For loans that are being transferred to the executor, or as stated in the letter of direction¹, complete and submit a new <i>Investment Loan Application</i> and the B2B Bank Dealer Services <i>Transfer Form - Internal</i>.</p> <p>A void cheque must be provided if the client's account number or details have changed.</p> <p>Legal documentation is required for estate transfers. The following must be provided with the new loan application:</p> <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 direction¹ signed by the executor (with signature guarantee) 	<p>Mail original documents to: B2B Bank Dealer Services 199 Bay Street, Suite 610 PO Box 35 STN Commerce Court Toronto ON M5L 0A3</p>	<p>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.</p> <p>When transferring to a beneficiary, the loan will be adjudicated.</p>

For more information, call **1.800.263.8349** or visit **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. ¹In this document, a letter of direction is not referring to a B2B Bank form, but rather a written instruction signed by the borrower. ²This option is not available for 100% Interest Only loans. ³Cash distribution option is dependent on the allowance of the fund manufacturer. ⁴For 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. ⁵Refer to our Fund Collateral Eligibility List for a complete list of eligible funds. ⁶Subject to credit approval. ©B2B BANK is a registered trademark of B2B Bank

For advisor information only