

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

If you want to	Required forms	Send to	Don't forget	
<b>Update non-financial information</b>	Submit requests for: <ul style="list-style-type: none"> <li>Name changes</li> <li>Address changes</li> <li>Banking information changes for pre-authorized debit</li> <li>Dealer/advisor changes</li> </ul>	Complete and submit a <i>Non-Financial Account Changes</i> form.  A personal void cheque is also required when changing banking information.	Fax to <b>1.866.941.7711</b>	A legal document, such as a marriage certificate, is required for name changes.  The void cheque must be from a personal chequing account and be imprinted with the borrower's name. Void cheques from business accounts are not acceptable.
<b>Modify banking information for pre-authorized debit (PAD) purposes</b>	Advisors must notify B2B Bank when a borrower changes their banking information.	Complete and submit a <i>Pre-authorized Debit Agreement</i> and submit a void cheque when changing banking information.	Fax to <b>1.866.941.7711</b>	The void cheque must be from a personal chequing account and be imprinted with the borrower's name. Void cheques from lines of credit, credit cards or business accounts are not acceptable. For joint accounts where both account holders' signatures are required on the bank account, the joint holder signature must sign the PAD authorization section.  A pre-authorized debit form authorized by the client's bank (stamped) may also be submitted instead of the void cheque.
<b>Increase or decrease the monthly loan payment amount</b>	The monthly loan payment amount can be increased or decreased without a penalty or fee.  Some restrictions may apply based on your clients terms and conditions. Contact Client Services for more details.	Complete and submit a <i>Pre-authorized Debit Agreement</i> , indicating the pre-authorized debit changes.	Fax to <b>1.866.941.7711</b>	Indicate the effective date of the new monthly loan payment amount.  The <i>Pre-authorized Debit Agreement</i> must be signed by the client if the monthly loan payment amount is decreasing.  The monthly loan payment amount cannot be reduced below the minimum amount required based on the interest rate and the amortization.
<b>Extending the amortization of a loan</b>	Extending the amortization of a loan will lower the monthly loan payment amount.  Some restrictions may apply based on your clients terms and conditions. Contact Client Services for more details.	Complete and submit a new <i>RSP Loan Application</i> .	Fax application to: Attn: <b>B2B Bank Investment Lending</b> Fax: <b>1.866.941.7711</b> <b>OR</b>  Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b>	You and your client must sign the <i>RSP Loan Application</i> .

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<b>Reducing the amortization of a loan</b>	Reducing the amortization of a loan will increase the monthly loan payment amount.	Fax to <b>1.866.941.7711</b>	You and your client must sign a letter of direction.
<b>Increase the principal amount of a loan</b>	Principal loan amounts can be increased without a penalty or fee. Some restrictions may apply based on your clients terms and conditions. Contact Client Services for more details	Fax application to: Attn: <b>B2B Bank Investment Lending</b> Fax: <b>1.866.941.7711</b> <b>OR</b>  Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b>	You and your client must sign the <i>RSP Loan Application</i> .  Remember to complete the <b>Proceeds payable to</b> section located at the top right corner of the application to indicate the destination of the funds.
<b>Decrease the principal amount of a loan</b>	Principal loan amounts can be decreased without a penalty or fee.	Fax to <b>1.866.941.7711</b>	A new <i>RSP Loan Application</i> is not required when the principal amount of a loan is decreased.
<b>Consolidate loans</b>	Clients can consolidate an existing loan with a new loan at any time.  Some restrictions may apply based on your clients terms and conditions. Contact Client Services for more details.	Fax application to: Attn: <b>B2B Bank Investment Lending</b> Fax: <b>1.866.941.7711</b> <b>OR</b>  Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b>	You and your client must sign the <i>RSP Loan Application</i> .  Remember to complete the <b>Proceeds payable to</b> section located at the top right corner of the application to indicate the destination of the funds.
<b>Change the variable rate to a fixed rate and vice versa</b>	A variable rate loan can be changed to a fixed rate loan and vice versa without a penalty or fee. This change will affect the monthly payment amount.  Some restrictions may apply based on your clients terms and conditions. Contact Client Services for more details.	Fax application to: Attn: <b>B2B Bank Investment Lending</b> Fax: <b>1.866.941.7711</b> <b>OR</b>  Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b>	You and your client must sign the <i>RSP Loan Application</i> .  Additional documents, such as proof of income, may be required at the discretion of B2B Bank.
<b>Add a co-borrower<sup>2</sup></b>	Adding a borrower may affect the amount an individual can borrow.	Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b>	Applicant's must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Be a Canadian resident</li> <li>• Have a Canadian personal chequing account</li> </ul>

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<b>Remove a co-borrower<sup>2</sup></b>	Removing a borrower may affect the amount an individual can borrow.	<p>Complete and submit a new <i>RSP 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 is also required.</p>	<p>Fax application to: Attn: <b>B2B Bank Investment Lending</b> Fax: <b>1.866.941.7711</b> <b>OR</b></p> <p>Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b></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"> <li>• Letter of direction signed by the borrower</li> </ul> <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"> <li>• Original or certified true copy of separation agreement</li> <li>• Notarized or certified true copy of the divorce settlement</li> </ul>
<b>Know the estate requirements</b>	Advisors must notify B2B Bank when a borrower passes away.	<p>For loans that are being transferred to the executor, or as stated in the letter of direction, complete and submit a new <i>RSP Loan Application</i>.</p> <p>A void cheque must be provided along with the appropriate legal documentation for estate transfers.</p>	<p>Mail original documents to: <b>B2B Bank, Investment Lending</b> <b>199 Bay Street, Suite 600</b> <b>PO Box 279 STN Commerce Court</b> <b>Toronto ON M5L 0A2</b></p>	<p>You and your client must sign the loan application. The void cheque must be from a personal chequing account and imprinted with the borrower's name.</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"> <li>• Original or certified true copy of the proof of death</li> <li>• Notarized or certified true copy of the will</li> <li>• Letter of direction signed by the executor (with signature guarantee)</li> </ul>

All B2B Bank forms can be found at [b2bbank.com/forms](https://b2bbank.com/forms). For applications submitted online through EASE, please indicate the EASE transaction number on all documentation. For more information, contact Client Services at **1.800.263.8349** or visit [b2bbank.com](https://b2bbank.com).

NOTE: In order to avoid delays when submitting a new loan application, refer to the RSP Loans Checklist to ensure all applicable support documentation is provided.

<sup>1</sup>In this document, a letter of direction is not referring to a B2B Bank form, but rather a written instruction signed by the borrower. <sup>2</sup>Subject to credit approval. B2B Bank does not provide investment advice to individuals or advisors and does not endorse or promote any investment products. The dealer and advisor, not B2B Bank, are responsible for determining the suitability of investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Bank acts solely in the capacity of lender and loan account administrator. Any loan approval from B2B Bank should not be construed as endorsement of any investment choice, program or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank RSP Loan Program is available exclusively through licensed financial advisors. ©B2B BANK is a registered trademark of B2B Bank.

**For advisor information only**