



B2B Bank Non-Registered GIC Application

In order to avoid delays in processing:

- Include a copy of the cheque used to purchase the investment(s).
- Provide a void cheque for EFT Interest Payment instructions (if applicable).
- Complete all client identification information (section 3) fully and accurately, including employment details.
- Provide details of **two** valid pieces of identification (including one with photo).
Refer to the Personal identification requirements checklist on page 8 for examples of acceptable pieces of identification.
- If you are the Agent and also the Client or the Corporate Signing Officer or Business Signing Officer of the Client, please have another authorized agent sign section 10, as the Validating Agent, on page 7 of this application.

Send all pages of this original completed application and required documents to:

B2B Bank
199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto, ON M5L 0A2



Language preference English French

1. Deposit Agent and Dealer Advisor information

Agent number	Agent name	Agent email	
Dealer/Advisor number (if applicable)	Dealer name (if applicable)	Agent telephone number ()	Agent fax number ()

2. Type of investment

<input type="checkbox"/> New account	<input type="checkbox"/> New investment for existing account	Existing account number
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3. Client identification (for registration purposes)

A. Individual (For more than two individual clients, please attach an additional application)

Mr. Mrs. Ms. Miss.

Name 1 (Last, first and middle initial)

Full residential address (street # and name, apartment #) (not only a P.O. Box number)	City	Province	Postal code
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Country of residence	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	Citizenship	Social Insurance Number	Email address
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Date of birth (mm/dd/yyyy)	Home phone number ()	Cell phone number ()	Work phone number ()
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Name of employer

Address of employer	City	Province	Postal code
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Detailed Occupation (examples: actor, cook)	Status (examples: employed, unemployed, retired, student)
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Industry/Type of Business (examples: entertainment, food service)	Employer telephone number ()
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Applicant: Declaration of tax residence

Tick (✓) all of the options that apply to you

The account is an entity account. If this is checked, please complete the CRA Form RC519 - Tax Residency Self-Certification for Entities. Otherwise please complete this Declaration of tax residence section.

I am a tax resident of Canada

I am a tax resident or a citizen of the United States.
If you ticked this box, give your taxpayer identification number (TIN) from the United States: TIN from the United States

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If you do not have a TIN from the United States, have you applied for one? Yes No

I am a tax resident of a jurisdiction other than Canada or the United States
If you ticked this box provide your jurisdictions (i.e. countries) of tax residence and taxpayer identification numbers in the section below.
If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:
Reason A: I will apply or have applied for a TIN but have not yet received it.
Reason B: My jurisdiction of tax residence does not issue TINs to its residents.
Reason C: Other reason

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason A, B, or C.

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3. Client identification (for registration purposes) (continued)

Please select one(1) of the three(3) methods below for Client Identity Verification

Method 1 - ID DocumentsPlease provide details of **two** of the following original pieces of identification (including one with photo). Refer to the Personal identification requirements checklist on page 8 for examples of acceptable pieces of identification.

1. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy)
2. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy)

Method 2 - Credit File

Name of credit bureau queried

Credit file inquiry ref #

Credit file inquiry date (mm/dd/yyyy)

Method 3 - Dual Process

Information verified: Name and address + name and DOB
 Name and address + name and confirmation of financial account
 Name and DOB + name and confirmation of financial account

Name of Reliable source of information

Reliable source of information type (example: utility bill, bank statement, etc.)

Reliable source of information account / reference #

Verification date (mm/dd/yyyy)

Name of Reliable source of information

Reliable source of information type (example: utility bill, bank statement, etc.)

Reliable source of information account / reference #

Verification date (mm/dd/yyyy)

 Mr. Mrs. Ms. Miss.**Name 2** (Last, first and middle initial)

If account has two or more individuals (check one):

 Tenants in Common/Indivision Joint Tenants with Rights of Survivorship (not available in Quebec)

Full residential address (street # and name, apartment #) (not only a P.O. Box number)

 Same as Applicant/Holder, or

City

Province

Postal code

Country of residence

 Resident Non-Resident

Citizenship

Social Insurance Number

Email address

Date of birth (mm/dd/yyyy)

Home phone number

()

Cell phone number

()

Work phone number

()

Name of employer

Address of employer

City

Province

Postal code

Detailed Occupation (examples: actor, cook)

Status (examples: employed, unemployed, retired, student)

Industry/Type of Business (examples: entertainment, food service)

Employer telephone number

()

3. Client identification (for registration purposes) (continued)

Co-Applicant: Declaration of tax residence

Tick (✓) all of the options that apply to you

The account is an entity account. If this is checked, please complete the CRA Form RC519 - Tax Residency Self-Certification for Entities. Otherwise please complete this Declaration of tax residence section.

I am a tax resident of Canada

I am a tax resident or a citizen of the United States.

If you ticked this box, give your taxpayer identification number (TIN) from the United States:

TIN from the United States

If you do not have a TIN from the United States, have you applied for one? Yes No

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I am a tax resident of a jurisdiction other than Canada or the United States

If you ticked this box provide your jurisdictions (i.e. countries) of tax residence and taxpayer identification numbers in the section below.

If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

Reason A: I will apply or have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Reason C: Other reason

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason A, B, or C.

Please select one(1) of the three(3) methods below for Client Identity Verification

Method 1 - ID Documents

Please provide details of **two** of the following original pieces of identification (including one with photo). Refer to the Personal identification requirements checklist on page 8 for examples of acceptable pieces of identification.

1. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy)
2. Full name as it appears on ID	Issuing authority	Date of issue (if applicable) (mm/dd/yyyy)
ID Type	ID number	Expiry date (mm/dd/yyyy)
ID Place of issue (jurisdiction)	Issuing Country	Verification date (mm/dd/yyyy)

Method 2 - Credit File

Name of credit bureau queried

Credit file inquiry ref #	Credit file inquiry date (mm/dd/yyyy)
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Method 3 - Dual Process

Information verified: Name and address + name and DOB
 Name and address + name and confirmation of financial account
 Name and DOB + name and confirmation of financial account

Name of Reliable source of information	Reliable source of information type (example: utility bill, bank statement, etc.)
Reliable source of information account / reference #	Verification date (mm/dd/yyyy)
Name of Reliable source of information	Reliable source of information type (example: utility bill, bank statement, etc.)
Reliable source of information account / reference #	Verification date (mm/dd/yyyy)

B. Corporation/Non-Corporate Business Entities**(Refer to the Business account documentation requirements checklist for complete list of requirements for business accounts.)**

Type of business : <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Not-for-profit group or association <input type="checkbox"/> Trust					
Name of Corporation/Entity			Operating as (Trade Name)		
Complete Address of Corporation/Entity					City
Province	Postal code	Telephone number of business ()	Business fax number ()	Business Registration Number (BIN/BN), if applicable	
Email address			Date business started (mm/dd/yyyy)	Date of incorporation (mm/dd/yyyy)	
Date of registration (mm/dd/yyyy)		Nature of business (principal business activity)			
Name(s) of all Signing Officers or Business Signing Officers					

4. Account use/Third party determination questions

What is the intended use of the account: <input type="checkbox"/> General Savings <input type="checkbox"/> Investment <input type="checkbox"/> Retirement <input type="checkbox"/> Special Purchase <input type="checkbox"/> Education <input type="checkbox"/> Other (please specify): _____ <input type="checkbox"/> Use by third party or for the benefit of a third party (please provide all the following third party information):					
Third party name (Individual or Company)			Third party date of birth (mm/dd/yyyy) (Individual)		Third party citizenship
Third party full address (street # and name, apt. #) (not only a P.O. Box number)				Relationship between client and third party	
City		Province	Postal code	Third party country of residence	
Third party residence telephone number		Third party cell telephone number		Third party business telephone number	
Third party employer name					Years with employer
Third party employer address					
City		Province			Postal code
Third party employer telephone number			Third party status (examples: employed, unemployed, retired, student)		
Third party Industry/Type of business (examples: entertainment, food service)			Third party detailed occupation (examples: actor, cook)		
In addition, obtain the following information if the third party is a legal person:					
Incorporation number			Place of issue (only if entity is a Corporation)		

5. Investment features* (Please make all cheques payable to the selected financial institution.)

Investment 1:

Purchased from: B2B Bank Laurentian Bank LBC Trust Laurentian Trust of Canada

Amount	Issue date (mm/dd/yyyy)	Maturity date (mm/dd/yyyy)	Term	Rate
\$				%

Interest Payment frequency: Compounded annually (paid at maturity) Annual Semi-annual Quarterly Monthly

Interest Payment instructions: Add to principal (Interest Payment frequency must be compounded annually)
 EFT credit to my bank account (not available to non-residents) Pay by cheque

Renewal/Principal Maturity Auto-renew for same term as above

Payment instructions: Auto-renew — for different term: Issue date (mm/dd/yyyy) Maturity date (mm/dd/yyyy) Term _____
 Issue cheque

NOTE: If none selected, the default will be auto-renew for same term as above.

Investment 2:

Purchased from: B2B Bank Laurentian Bank LBC Trust Laurentian Trust of Canada

Amount	Issue date (mm/dd/yyyy)	Maturity date (mm/dd/yyyy)	Term	Rate
\$				%

Interest Payment frequency: Compounded annually (paid at maturity) Annual Semi-annual Quarterly Monthly

Interest Payment instructions: Add to principal (Interest Payment frequency must be compounded annually)
 EFT credit to my bank account (not available to non-residents) Pay by cheque

Renewal/Principal Maturity Auto-renew for same term as above

Payment instructions: Auto-renew — for different term: Issue date (mm/dd/yyyy) Maturity date (mm/dd/yyyy) Term _____
 Issue cheque

NOTE: If none selected, the default will be auto-renew for same term as above.

Investment 3:

Purchased from: B2B Bank Laurentian Bank LBC Trust Laurentian Trust of Canada

Amount	Issue date (mm/dd/yyyy)	Maturity date (mm/dd/yyyy)	Term	Rate
\$				%

Interest Payment frequency: Compounded annually (paid at maturity) Annual Semi-annual Quarterly Monthly

Interest Payment instructions: Add to principal (Interest Payment frequency must be compounded annually)
 EFT credit to my bank account (not available to non-residents) Pay by cheque

Renewal/Principal Maturity Auto-renew for same term as above

Payment instructions: Auto-renew — for different term: Issue date (mm/dd/yyyy) Maturity date (mm/dd/yyyy) Term _____
 Issue cheque

NOTE: If none selected, the default will be auto-renew for same term as above.

*Please complete additional investment instructions, if necessary, on the Term Deposit Form (available at b2bbank.com/forms) and submit it together with this application form.

6. Terms and Conditions

1. Definitions:

For the purpose of the present contract, “**Financial Institution**” means B2B Bank, Laurentian Bank, LBC Trust or Laurentian Trust of Canada.

- This investment is non-negotiable and cannot be transferred in favour of another person, other than the Financial Institution.
- Unless the depositor or their deposit agent provides instructions to the contrary before the maturity date, this investment will be renewed automatically for an additional term under the same conditions and at the rate in effect on the renewal date. The Financial Institution will mail to the deposit agent a confirmation of the investment balance and of the conditions in effect for new purchases as well as for renewals.
- If the investment is not renewed for an additional period, no interest will be paid on the investment balance after the maturity date.
- When several individuals act as the depositor and it is explicitly stated that a payment may be made to any of these individuals, any such payment will constitute full payment by the Financial Institution.
- When the investment is made on behalf of several depositors and includes a right of survivorship, the depositors agree that the Financial Institution will, upon presentation of the death certificate, repay the investment balance to the survivors or sole survivor, as the case may be. This repayment will be made at the written request of the survivor(s). (This paragraph does not apply to Quebec residents.)
- In the event the type of investment to be renewed is no longer offered by the Financial Institution, said investment will be renewed in accordance with the Terms and Conditions of an investment which most closely resembles that of the expired investment.

2. Personal Information:

B2B Bank collects personal information including certain credit, employment, and other financially-related information (“Personal Information”) from its clients, and if necessary, from their surety (guarantor) and other sources, as described below. B2B Bank makes use of this Personal Information in the context of activities it generally carries out, including but without limiting the generality of the foregoing: verifying the identity of its clients, opening an account or a loan, understanding the overall financial situation of the client and adequately delivering products and services.

To this end,

a. I/We authorize B2B Bank, its affiliates and service providers acting on its behalf to:

- i) obtain information regarding my/our solvency or financial situation, as may be required from time to time for the purposes provided herein including the applicant and co-applicant’s identification and until full payment of any amount as may be owing to B2B Bank, from legally authorized persons as well as from any Deposit Agent, Personal Information agent, any person referred to in credit reports obtained, any financial institution, any mortgage insurer or any other person providing references, from my/our current or previous employer mentioned in the application, and I/we authorize such persons to disclose the information requested;
- ii) disclose the information it holds on myself/ourselves to any person authorized by law, Deposit Agent, Personal Information agent, financial institution, mortgage insurer or any organization duly designated by B2B Bank according to paragraph 2.c below, or with my/our consent, to any person who so requests it;
- iii) use my/our social insurance number for income tax reporting, identification and data-grouping purposes regarding services offered by B2B Bank;
- iv) make my/our Personal Information available to its employees, affiliates and services providers who are bound to protect the confidentiality of the information.

In granting this authorization, I/we acknowledge that I/we am/are giving B2B Bank permission to request and access my/our credit report from credit-reporting agencies.

- b. You may at all times, without notifying me/us, assign my/our account to any person. The assignee may be required by applicable laws to retain my/our Personal Information for a certain period of time.
- c. With a view to benefiting from high-quality service and obtaining all information available regarding the financial products offered by B2B Bank, its affiliates or any enterprise that has been duly designated by B2B Bank, I/we authorize B2B Bank, its affiliates and any enterprise duly designated by B2B Bank to make use of the information it holds in my/our regard in order to communicate any background documentation, advertisement or information to me. I/We understand that the employees and authorized representatives of B2B Bank and its affiliates will use my/our Personal Information only to the extent that such Personal Information is necessary or useful for the performance of their duties. I/We am/are entitled to request that B2B Bank refrain from using the information for the purposes set out in this paragraph at any time by providing written notice to B2B Bank. B2B Bank will not refuse to provide the services described herein, in the event that I/we am/are entitled to them, even if I/we have revoked my/our authorization regarding the use of this Personal Information.
- d. In the case of services rendered by B2B Bank from a foreign country, I/we understand that B2B Bank may be required to disclose my/our Personal Information to regulatory authorities in the foreign jurisdiction, as per applicable laws.
- e. I/We authorize B2B Bank to disclose and share information in cases of fraud, inquiry, or breach of any financing agreement with competent authorities.
- f. I/We authorize B2B Bank to disclose and share information with other financial institutions when inter-bank communication is required to prevent or control fraud, during inquiries for breach of any financing agreement, or any statutory violation.
- g. Any file with which I/we am/are concerned will be kept at the appropriate department at B2B Bank. B2B Bank will allow me to examine information to which I/we am/are entitled by law, and I/we may obtain a copy of such information upon payment of amounts charged by B2B Bank and upon written request to B2B Bank.

Quebec only:

I/We have requested that this document and all other related documents be drawn up in the English language only. Les parties ont expressément exigé que ce contrat ainsi que tous les documents et avis émis en vertu des présentes ou s’y rattachant soient rédigés en anglais.

Settling Differences:

Customer concerns or complaints may be addressed following the steps described on the Financial Institution’s Web site at b2bbank.com.

Saskatchewan only:

The Financial Institution shall send to depositors making their deposit through a deposit agent at their mailing address indicated in the client identification section a confirmation within fifteen (15) days of the receipt by the Financial Institution of the payment. If a depositor does not receive the confirmation within fifteen (15) days, the depositor should make further inquiries.

Personal identification requirements checklist

For all new **non-registered** accounts, details of **two** pieces of **valid** identification are required for each applicant for **personal** accounts and for each authorized person for **business** accounts (i.e., individuals with transaction authorization such as business owners and signing officers). Each application must clearly indicate the Full name as provided on the ID, ID type, unique ID number, ID Place of issue (jurisdiction), Issuing authority, Issuing country, ID Verification date, Date of issue of the document (if applicable) and the ID Expiration date.

When opening a new non-registered account, we require details of:

- One piece of Type 1 Documentation and one piece of Type 2 Documentation

OR

- Two pieces of Type 1 Documentation

B2B Bank will **not** accept applications with only two pieces of Type 2 Documentation.

Type 1 Documentation

- Driver's Licence issued in Canada
- Passport issued by Canadian or Foreign Government
- Certificate of Indian Status - issued by the Government of Canada
- Canadian Permanent Residence Card
- Quebec Health Card (with photo ID and expiry date)
NOTE: Health Cards in Quebec must be offered by clients - they cannot be requested.
- Identification Card - issued by Province (not available in Quebec)

Type 2 Documentation

- Certificate of Canadian Citizenship or Naturalization
- Provincial Health Card (without photo ID and/or expiry date)
NOTE: Health Cards are not acceptable identification for Manitoba, Nova Scotia, Ontario or Prince Edward Island.
- Birth Certificate - issued in Canada only (by the Government, Church issue not accepted)
- Social Insurance Card - issued by the Government of Canada
- Old Age Security Card issued prior to 2008 (contains the SIN of the individual)
- Major Credit Card (bearing the name of the individual and their signature)
- College/University Student ID Card (bearing the name of the individual, signature and photograph)
- Firearms Licence - issued federally with photo ID
- NEXUS Card (bearing the name of the individual, passport number and photograph)
- CNIB Card
- Canadian Forces Identification Card (bearing the name of the individual, photograph and expiry date)



Business Account Documentation Requirements Checklist

Corporations:

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following (issued within the past 12 months):
 - Certificate of Incorporation (if incorporated less than 1 year)
 - Certificate of Good Standing
 - Certificate of Status
 - Certificate of Fact
 - Certificate of Attestation
 - Company's most recent Notice of Assessment
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization

Partnerships:

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Terms and conditions of signatures (pursuant to the terms of the partnership agreement).
- List of all Partners forming the partnership
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Certificate of Registration of Partnership
 - Certificate of Status
 - Partnership Declaration (with copy of filing)
 - Notarized copy of partnership agreement

Sole Proprietorships:

- Copy of name registration of business with federal or provincial government or Master Business Licence
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)

Incorporated Charities or not-for-profit organizations (CRA Registered):

- Copy of the financial information from CRA website
- List of Directors and Officers
- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization

Trust:

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Copy of the Trust Agreement
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)

Incorporated Charities or not-for-profit organizations (non-CRA Registered):

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following (issued within the past 12 months):
 - Certificate of Incorporation (if incorporated less than 1 year)
 - Certificate of Good Standing
 - Certificate of Status
 - Certificate of Fact
 - Certificate of Attestation
 - Company's most recent Notice of Assessment
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization

Non-Incorporated Charities or not-for-profit organizations (i.e. Church, lodge, society, etc):

- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Articles of Association
 - Association's original constitution and bylaws
 - Copy of provincial or federal registration
 - Copy of the financial information return from the previous year from CRA (CRA Registered Charities only)

Community Organizations (hockey club, etc):

- Copy of document proving existence (for example, charter, minutes of meetings establishing authorities).
- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)

Condominium Corporation:

- Copy of Declaration registered at Land Titles office
- B2B Bank Non-Registered GIC Schedule A Business Account Information
- B2B Bank Entity GIC Account Authorization
- Copy of cheque used to purchase the investment(s)
- Void cheque for EFT Interest Payment Option (if applicable)
- Completed and signed Form RC519 (Tax Residency Self-Certification for Entities)
- And 1 of the following:
 - Signed Banking Resolution (Attach borrowing restriction, if any)
 - Complete Section C of the B2B Bank Entity GIC Account Authorization