

**Introduction:** This Equitable Bank Immediate Financing Arrangement (IFA) Guarantor Application is to be completed by all individuals, who are owners of the corporation, or business, and who intend to apply as a guarantor for a Corporate Equitable Bank Immediate Financing Arrangement.

In addition to a completed Equitable Bank IFA Guarantor Application, Equitable Bank will require the following information to begin the approval process:

1. A completed Corporate Equitable Bank Immediate Financing Arrangement application

<b>INFORMATION OF LIFE INSURANCE POLICY</b> <i>(whole life policy used/to be used as security for the Immediate Financing Arrangement)</i>	
POLICY NUMBER (IF POLICY IS IN PLACE)	INSURANCE COMPANY
NAME OF POLICY OWNER	

<b>GUARANTOR INFORMATION</b>			
LAST NAME	FIRST NAME	MIDDLE INITIAL	GENDER <input type="checkbox"/> M <input type="checkbox"/> F
MAIDEN NAME (IF APPLICABLE)	SOCIAL INSURANCE NUMBER	DATE OF BIRTH	
CURRENT HOME ADDRESS		MARITAL STATUS	
CITY	PROVINCE	POSTAL CODE	
PREVIOUS HOME ADDRESS (WITHIN PAST TWO YEARS) (IF APPLICABLE)			
CITY	PROVINCE	POSTAL CODE	
MAILING ADDRESS <input type="checkbox"/> Same as home address			
CITY	PROVINCE	POSTAL CODE	
HOME PHONE NUMBER	BUSINESS PHONE NUMBER	EMAIL ADDRESS	
EMPLOYMENT STATUS <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other (provide details):			
CURRENT EMPLOYER NAME			
OCCUPATION <sup>1</sup> (include title and industry)		NUMBER OF YEARS WITH EMPLOYER	
EMPLOYER ADDRESS			
CITY	PROVINCE	POSTAL CODE	

<sup>1</sup> Vague description such as "Business-for-Self", "self-employed", "consultant", "investor", "business owner", "businessman", "entrepreneur" or "Signing Officer" is not acceptable. The occupation must clearly reflect the nature of the work and the industry in which it is performed.

EMPLOYER PHONE NUMBER	BUSINESS PHONE NUMBER	EMAIL ADDRESS
PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS WITH CURRENT EMPLOYER)		
<b>POLITICALLY EXPOSED PERSON (PEP) CERTIFICATION</b> (check the appropriate box) I hereby certify that I am:		
<input type="checkbox"/> NOT a Politically Exposed Person as defined in Schedule A <input type="checkbox"/> a Politically Exposed Person, as defined in Schedule A.		
DOES THE GUARANTOR HAVE EXISTING LOAN(S) WITH EQUITABLE BANK?	WHAT IS THE LOAN TYPE (IF APPLICABLE)?	WHAT IS THE CURRENT CUMULATIVE LOAN AMOUNT WITH EQUITABLE BANK (IF APPLICABLE)?
<input type="checkbox"/> YES <input type="checkbox"/> NO		
DO YOU HAVE ANY INCOME TAX ARREARS?		IF YOU HAVE INCOME TAX ARREARS, WHAT IS THE AMOUNT OWED?
<input type="checkbox"/> YES <input type="checkbox"/> NO		

ADDITIONAL INFORMATION	
TOTAL COMBINED GROSS ANNUAL INCOME (FROM ALL SOURCES)	
\$ _____	
TOTAL COMBINED VALUE OF FINANCIAL SECURITIES AND OTHER LIQUID ASSETS	HOW DO YOU INTEND TO USE THE FUNDS FROM THE IMMEDIATE FINANCING ARRANGEMENT?
<b>THIRD PARTY CERTIFICATION (to be completed where individual is the borrower or signing officer)</b> I hereby certify that this account: (check the appropriate box)	
<input type="checkbox"/> will not be used by, or on behalf of, or be for the benefit of, a third party as defined in Schedule B.	<input type="checkbox"/> <u>will</u> be used by, or on behalf of, or be for the benefit of, a third party as defined in Schedule B.  If you check this box you <u>must</u> also complete the third-party information form found in Schedule B

FINANCIAL INFORMATION (complete as applicable)					
Assets	Value	Liabilities	Balance	Monthly Payment	Pay off using IFA Funds?
Cash in Bank		Mortgage			<input type="checkbox"/> Yes <input type="checkbox"/> No
Real Estate - Residence		Mortgage			<input type="checkbox"/> Yes <input type="checkbox"/> No
Real Estate - Other		Personal Loan			<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto		Personal Loan			<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto		Credit Card			<input type="checkbox"/> Yes <input type="checkbox"/> No
Investments		Credit Card			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other		Other			<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Total Assets:</b>		<b>Total Liabilities:</b>			
<b>Net Worth:</b> Total Assets Minus Total Liabilities					

**Privacy**

By completing this Application, you agree that Equitable Bank may collect, use and disclose your information in accordance with the terms of its Privacy Agreement and federal legislation, which may include providing information to third parties. You acknowledge that providing your Social Insurance Number in this Application is optional. If you choose to provide it, Equitable Bank may use it in accordance with its Privacy Agreement. You further consent to Equitable Bank obtaining a credit report from any credit reporting agency in connection with this Agreement, on an annual or more frequent basis, as Equitable Bank deems necessary. A copy of the Privacy Agreement is included in the package you received with this Application and is also available on Equitable Bank's website and in its offices. You may also request a copy of the Privacy Agreement by contacting Equitable Bank.

**Consumer Complaint Handling Procedures**

We are committed to delivering a high standard of service to our customers. If you have a concern or a complaint about the service we provide, we want to hear from you so that we can try to make things right as quickly and efficiently as possible. Our Customer Complaint Handling Procedures set out full details of Equitable Bank's process and are available on our website and in our offices. A copy of these procedures is included in the package you received with this Application. You may also request a copy of these procedures by contacting Equitable Bank.

**Signatures**

By signing below, you certify that all information provided by you in this Application is true and accurate in all respects and that you will immediately notify Equitable Bank if any of this information changes. Your signature further signifies your acceptance of the terms set out in this Application and your acknowledgement that Equitable Bank is in no way obligated to approve your Application.

**Signed this** \_\_\_\_\_ **day of** \_\_\_\_\_, **20**\_\_\_\_\_.

**Guarantor:** \_\_\_\_\_

**Schedule A****Politically Exposed Person (PEP):**

A PEP is a person who is a “senior political figure” or “head of an international organization”, any member of his/her “immediate family,” or any of his/her “close personal or business associates”. The “head of an international organization” means the head of an international organization that is established by the governments of states or the head of an institution of any such organization.

A **senior political figure** is an individual who holds or has ever held in the past, one of the following offices or positions in or on behalf of **Canada** or a **foreign** country:

- Governor General, lieutenant governor or head of state or government;
- a member of the executive council of government, Senate or House of Commons or member of a legislature;
- a deputy minister (or equivalent rank);
- an ambassador or an ambassador’s attaché or counselor;
- a military general (or higher rank);
- holder of any prescribed office or position;
- a president of a corporation that is wholly owned directly by her Majesty in right of Canada or a province; or president of a state owned company or bank;
- a head of government agency;
- a judge;
- a leader or president of a political party in a legislature; or
- mayor

PEP also includes the senior political figure’s or the head of an international organization’s **immediate family members** as described below:

- spouse or common law partner;
- child; brother, sister, half-brother or half-sister;
- mother or father; or
- spouse’s or common-law partner’s mother or father.

PEP also includes a “close associate”. A close associate can be an individual who is closely connected to a PEP for personal or business reasons. The term “close associate” is not intended to capture every person who has been associated with a PEP

**Schedule B**

**Third Party Determination** – A **Third Party** is a person (i.e., an individual or entity), other than the account holder, guarantor or those authorized to give instructions on the account, who would make a financial contribution to or would have a financial interest in or would receive financial benefit from the account; and/or exerts or appears to exert control over what happens with the account. Exceptions are gifts. An individual or entity acting under a POA is a Third Party.

Complete for an Individual:

FULL NAME	
ADDRESS	
CITY	PROVINCE
COUNTRY	POSTAL CODE
OCCUPATION <sup>1</sup>	DATE OF BIRTH

<sup>1</sup> Vague description such as “Business-for-Self”, “self-employed”, “consultant”, “investor”, “business owner”, “businessman”, “entrepreneur” or “Signing Officer” is **not acceptable**. The occupation must clearly reflect the nature of the work and the industry in which it is performed.

**OR**

Complete for a Corporation:

NAME OF BUSINESS	
NATURE OF BUSINESS	
INCORPORATION NUMBER AND PLACE OF ISSUE	
ADDRESS	CITY
COUNTRY	POSTAL CODE

What is the relationship between the individual identified by the applicable identification verification form and the Third Party?

☐ Agent      ☐ Borrower      ☐ Employee      ☐ Friend  
☐ Relative      ☐ Trustee      ☐ Power of Attorney      ☐ Other (specify) \_\_\_\_\_

Additional Comments:


NAME OF PERSON OR FIRM COMPLETING THIS FORM	
SIGNATURE	DATE