



**Introduction:** This document is for existing Personal Equitable Bank Immediate Financing Arrangement (IFA) account holders who wish to apply for a credit limit increase.

Upon submission of your request for a credit limit increase, Equitable Bank will charge a Credit Limit Change fee of \$500, which will be deducted from the advance of funds.

In addition to a completed IFA Personal Credit Limit Increase Request document (the "Request"), Equitable Bank will require the following to begin the adjudication process:

1. A recent policy summary (must be no more than 30 days old)
2. An inforce life insurance illustration of the relevant policy
3. Additional supporting income and net worth documents (as requested by Equitable Bank)

If your request is approved, an Equitable Bank CSV Underwriter will contact you directly to confirm the updated credit limit and any other new account information.

This request must be completed by each owner listed on the applicable insurance policy.

INFORMATION ON ACCOUNT AND PRIMARY ACCOUNT HOLDER			
EQUITABLE BANK ACCOUNT NUMBER	INSURANCE POLICY NUMBER	INSURER	
ACCOUNT HOLDER LAST NAME	ACCOUNT HOLDER FIRST NAME	ACCOUNT HOLDER MIDDLE INITIAL	
DATE OF BIRTH	OCCUPATION <sup>1</sup> (include title and industry)	CURRENT HOME ADDRESS	
CITY	PROVINCE	POSTAL CODE	MARITAL STATUS
DO YOU HAVE ANY OUTSTANDING INCOME TAX ARREARS? <input type="checkbox"/> Yes <input type="checkbox"/> No		IF INCOME TAXES ARE OUTSTANDING, WHAT IS THE AMOUNT OWED? \$ _____	

INFORMATION ON JOINT ACCOUNT HOLDER (if applicable)			
JOINT ACCOUNT HOLDER LAST NAME	JOINT ACCOUNT HOLDER FIRST NAME	JOINT ACCOUNT HOLDER MIDDLE INITIAL	
DATE OF BIRTH	OCCUPATION <sup>1</sup> (include title and industry)	CURRENT HOME ADDRESS	
CITY	PROVINCE	POSTAL CODE	MARITAL STATUS
DO YOU HAVE ANY OUTSTANDING INCOME TAX ARREARS? <input type="checkbox"/> Yes <input type="checkbox"/> No		IF INCOME TAXES ARE OUTSTANDING, WHAT IS THE AMOUNT OWED? \$ _____	

<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.

**GUARANTOR 1 INFORMATION** *(if applicable)*

GUARANTOR LAST NAME	GUARANTOR FIRST NAME	GUARANTOR MIDDLE INITIAL	
DATE OF BIRTH	OCCUPATION <sup>1</sup> (include title and industry)	CURRENT HOME ADDRESS	
CITY	PROVINCE	POSTAL CODE	MARITAL STATUS
DO YOU HAVE ANY OUTSTANDING INCOME TAX ARREARS? <input type="checkbox"/> Yes <input type="checkbox"/> No		IF INCOME TAXES ARE OUTSTANDING, WHAT IS THE AMOUNT OWED? \$ _____	

**GUARANTOR 2 INFORMATION** *(if applicable)*

GUARANTOR LAST NAME	GUARANTOR FIRST NAME	GUARANTOR MIDDLE INITIAL	
DATE OF BIRTH	OCCUPATION <sup>1</sup> (include title and industry)	CURRENT HOME ADDRESS	
CITY	PROVINCE	POSTAL CODE	MARITAL STATUS
DO YOU HAVE ANY OUTSTANDING INCOME TAX ARREARS? <input type="checkbox"/> Yes <input type="checkbox"/> No		IF INCOME TAXES ARE OUTSTANDING, WHAT IS THE AMOUNT OWED? \$ _____	

**Information Consistency Attestation**

I, the undersigned, attest that all information provided at (or since) loan inception remains true and valid. This includes, but is not limited to, all information regarding:

- Total combined value of financial securities and gross annual income
- Total value of assets and liabilities

- ☐ **Yes**, all previously provided information remains true and valid  
*(if yes, please skip ahead to the Privacy section)*
- ☐ **No**, some information has changed since the most recent update  
*(if no, please contact our underwriting team to confirm information update requirements)*

<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.

**SELF DECLARATION - INCOME AND FINANCIAL SECURITIES**
*(complete only if you answered "NO" in the Information Consistency Attestation; if "YES" skip ahead to the Privacy section)*
**TOTAL COMBINED VALUE OF FINANCIAL SECURITIES**

\$ \_\_\_\_\_

**TOTAL COMBINED GROSS ANNUAL INCOME (FROM ALL SOURCES)**

\$ \_\_\_\_\_

**SELF DECLARATION – Financial Information (PRIMARY ACCOUNT HOLDER)**
*(complete only if you answered "NO" in the Information Consistency Attestation; if "YES" skip ahead to the Privacy section)*

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					

**SELF DECLARATION – EXPENSES & LIABILITIES (JOINT ACCOUNT HOLDER)**
*(complete only if you answered "NO" in the Information Consistency Attestation; if "YES" skip ahead to the Privacy section)*

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					

**SELF DECLARATION – GUARANTOR 1 FINANCIAL INFORMATION**
*(complete only if you answered "NO" in the Information Consistency Attestation; if "YES" skip ahead to the Privacy section)*

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					

**SELF DECLARATION – GUARANTOR 2 FINANCIAL INFORMATION**
*(complete only if you answered "NO" in the Information Consistency Attestation; if "YES" skip ahead to the Privacy section)*

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					

**Authorization to Disclose Loan Information (Optional)**

By signing below, the Applicant(s) consent to allow the authorized individual/entity(s) listed below to communicate with Equitable Bank regarding details of the lending product referred to in this Application. **Please include Broker/Advisor details, if applicable.** This consent allows Equitable Bank to communicate to the authorized individual/entity(s) information concerning the lending product, including information relating to credit limit increases and loan updates. This **does not provide authority** for the authorized individual(s) to act, transact, or instruct on the lending product in any way.

**Authorized Individual/Entity(s)****Name/Firm Name (as applicable):** \_\_\_\_\_**Relationship to Borrower:** \_\_\_\_\_**Contact Information:**\_\_\_\_\_  
Telephone\_\_\_\_\_  
Email**Name/Firm Name (as applicable):** \_\_\_\_\_**Relationship to Borrower:** \_\_\_\_\_**Contact Information:**\_\_\_\_\_  
Telephone\_\_\_\_\_  
Email

This authorization becomes effective as of the date written below and remains valid until revoked by the Applicant(s) in writing. Equitable Bank may cease communicating with the authorized individual(s) at any time at its discretion.

**Primary Applicant:** \_\_\_\_\_ **Joint Applicant (if applicable):** \_\_\_\_\_**Privacy**

By completing this Request, 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 further consent to Equitable Bank obtaining a credit report from any credit reporting agency in connection with this Request. A copy of the Privacy Agreement is available on Equitable Bank's website and in its offices. You may also request a copy of the Privacy Agreement by contacting Equitable Bank.

**Signatures**

By signing below, you certify that all information provided by you in this Request is true and accurate in all respects and that you will immediately notify Equitable Bank if any of this information changes. In the event that no new financial verification documents have been provided with this request, you further certify that there have been no material changes or deterioration to your financial standing since the initial approval of your Immediate Financing Arrangement. Your signature further signifies the continued acceptance of the Immediate Financing Arrangement terms and conditions and your acknowledgement that Equitable Bank is in no way obligated to approve your credit limit increase.

**Signed this** \_\_\_\_\_ **day of** \_\_\_\_\_, **20**\_\_\_\_.**Name of Primary Account Holder:** \_\_\_\_\_ **Signature:** \_\_\_\_\_**Name of Joint Account Holder:** \_\_\_\_\_ **Signature:** \_\_\_\_\_  
(if applicable)**Name of Guarantor 1:** \_\_\_\_\_ **Signature:** \_\_\_\_\_  
(if applicable)**Name of Guarantor 2:** \_\_\_\_\_ **Signature:** \_\_\_\_\_  
(if applicable)