

# Business Member Application

## Consent — Sole Proprietor or Authorized Signatory

### INSTRUCTIONS

#### Sole Proprietor or Signing Officer that is an Authorized Signatory

Complete consent and include with Business documentation or Attend at the Financial Institution branch to complete the Consent.

### FINANCIAL INSTITUTION INFORMATION

Financial Institution Name (the "Financial Institution") and Address		Account No. (the "Account")
		Phone
Email	Website	Fax

### PERSONAL INFORMATION AND IDENTIFICATION (\*Fields marked with an asterisk are required.)

Name*	Membership No.	N/A	SIN
	Citizenship		Date of Birth*
Address*	Primary ID*		Secondary IDE
	Expiry Date		Expiry Date
	Home Phone*		Work Phone*
	Email		

I can withdraw any consent I give below for the collection, use, and disclosure of my personal information at any time by contacting the Financial Institution, using the information above. I may be asked to provide a request in writing.

**If I withdraw my consent, the Financial Institution may no longer be able to provide me or the third party for whom I am acting with a product(s) and/or service(s).**

### ADMINISTRATION, FULL PERSONAL CREDIT REPORT, AND MARKETING CONSENTS

#### Social Insurance Number (the "SIN") for Administration Purposes Consent

- I consent to the Financial Institution and its agents and representatives collecting, using, and disclosing my SIN to administer the Account; to keep my records with the Financial Institution separate from other individuals with the same name; and to identify me, including for credit report purposes, if I have consented to a Full Personal Credit Report below.
- I do not consent to the above collection, use, and/or disclosure of my personal information. My refusal to consent may cause a delay in the provision of products or services that I request. My consent is not required where the Financial Institution collects, uses, and discloses my SIN for the purposes of, and in keeping with, legislative requirements, including tax reporting requirements. The Financial Institution will inform me if additional consent is required in relation to the provision of future products or services.

#### Full Personal Credit Report Consent

- To enable the Financial Institution to assess the risk of providing provisional credit, such as a reduced deposit hold period, to me or the third party for whom I am acting, I consent to the Financial Institution obtaining my full personal credit report from credit reporting agencies and providing information about my credit history and other personal information to other financial institutions and credit reporting agencies to update my credit information and maintain the integrity of the credit reporting system. I consent to the Financial Institution obtaining my full personal credit reports, from time to time, for the same risk assessment, updating, and maintenance purposes.  
Absent this consent, I understand the Financial Institution will be permitted to use other credit reporting agency products to verify my identity and for the other purposes set out below in the Personal Information Consent section.
- I do not consent to the above collection, use, and/or disclosure of my personal information. My refusal to consent may mean the Financial Institution is unable to provide me or the third party for whom I am acting with the products or services that involve provisional credit, such as a reduced deposit hold period. The Financial Institution will inform me if additional consent is required in relation to the provision of future products or services.

## ADMINISTRATION, FULL PERSONAL CREDIT REPORT, AND MARKETING CONSENTS (CONTINUED)

### Marketing Consent

- I consent to the Financial Institution and its agents and representatives
- a) using my personal information, from time to time, to better understand my needs and determine the suitability of products and services for me or the third party for whom I am acting, to determine my eligibility for these products and services, to develop and enhance products and services, and to ensure high service standards;
  - b) using my personal information, from time to time, for marketing purposes, such as providing me with information by mail or in person about the Financial Institution, including its products, services, and/or community activities that may be of interest to me or the third party for whom I am acting;
  - c) disclosing my personal information, from time to time, to market research firms for the purposes of analysis and/or conducting surveys; and
  - d) disclosing my personal information, from time to time, to Financial Institution affiliates and other carefully selected organizations, such as third-party service providers, for marketing purposes such as providing me with information by mail or in person about products, services, and/or community activities that may be of interest to me or the third party for whom I am acting.
- I consent to the Financial Institution also providing me or the third party for whom I am acting with the marketing information contemplated above by Commercial Electronic Message (meaning a message sent by any means of telecommunications, including email, voice, sound, text, or image).
- I do not consent to the above use and/or disclosure of my personal information.

### PERSONAL INFORMATION CONSENT

I consent to the Financial Institution and its agents and representatives collecting, using, and disclosing my personal information as follows:

- a) to obtain, verify, and maintain records of my identity, employment, residence, credit (excluding the Full Personal Credit Report described above), and other personal information about me, in accordance with the Financial Institution's requirements to manage its risk arising from its operations or as otherwise required by law, including money laundering laws and regulations;
- b) to enable the Financial Institution to adequately assess, from time to time, the risks associated with
  - i) opening and operating the Account, including any future Accounts,
  - ii) any present or future application for credit,
  - iii) providing financial products or services requested by me or the third party for whom I am acting, or
  - iv) the continued provision of credit or financial products or services to me or others for which I am financially responsible, all of which may result in the granting of credit, or granting of interim provisional credit to me, or the third party for whom I am acting, which makes my personal information, including credit information, relevant to the Financial Institution's assessment of risk;
- c) to facilitate the collection of debts owing by me, or for which I am financially responsible, to the Financial Institution;
- d) to obtain records (excluding the Full Personal Credit Report described above) containing credit and other personal information about me from any person or source, from time to time, including other financial institutions or credit reporting agencies, for any of the purposes listed herein, or any purposes as otherwise may be reasonably necessary to provide financial products or services I have requested from the Financial Institution for myself or for the third party for whom I am acting, or as otherwise may be permitted or required by law;
- e) to protect me, the third party for whom I am acting, or the Financial Institution from error and fraud, such as identity theft; and
- f) to process this application, to provide and administer the Account and related products and services for me or the third party for whom I am acting, and to ensure my records are kept separate from others with the same name.

I also consent to the Financial Institution and its agents and representatives disclosing my personal information to the following:

- a) suppliers of products and services to me, the third party for whom I am acting, or the Financial Institution, including data service providers, cheque printers, and card manufacturers located in other countries, affiliates of the Financial Institution, provincial or national central credit unions, or trade associations in connection with providing and administering the Account and related products and services for me or the third party for whom I am acting; and
- b) participants in the payment and clearing systems in connection with providing and administering the Account and related products and services for me or the third party for whom I am acting and to other financial institutions that I request pay cheques drawn on the Financial Institution.

I understand that if my personal information is disclosed to service providers located in other countries, my personal information may be accessible by law enforcement and national security agencies in that country.

I also consent to the Financial Institution communicating with me or the third party for whom I am acting by Commercial Electronic Message (meaning a message sent by any means of telecommunication, including email, voice, sound, text, or image) for any purposes related to the uses listed in this Personal Information Consent. This consent does not include Commercial Electronic Messages for the purposes of marketing. My consent is not required where the Financial Institution communicates with me or the third party for whom I am acting by Commercial Electronic Message for the purposes of, and in keeping with, legislative requirements.

If there is more than one signing officer, I consent to the Financial Institution disclosing information about the Account as instructed by any one of the signing officers.

Additional information about the Financial Institution's privacy policy can be obtained by contacting a Financial Institution representative.

X

Signature

Name

Date