

Non-Registered Investment Application

Broker



Broker Name _____ Broker Number _____

New Client Existing Client Number _____

i Identification and the client's signature are not required for renewals into the same Home Trust account. Existing client number field above must be completed.

Owner 1 (Primary)

| | | | | | | | | |
|---|----------|---------|--------------------------|---|---|---|--------------------------|--|
| Salutation: <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Dr. <input type="checkbox"/> Other _____ | | | | | SOCIAL INSURANCE NUMBER | | DATE OF BIRTH (MM/DD/YY) | |
| FIRST NAME | | | LAST NAME | | | EMAIL ADDRESS | | |
| CIVIC ADDRESS | | | | | PHONE NUMBER: <input type="checkbox"/> HOME <input type="checkbox"/> CELL <input type="checkbox"/> WORK | | | |
| CITY | PROVINCE | COUNTRY | POSTAL CODE | COUNTRY & PROV/ STATE OF RESIDENCE (FOR TAXATION) | | PHONE NUMBER: <input type="checkbox"/> HOME <input type="checkbox"/> CELL <input type="checkbox"/> WORK | | |
| Are you a U.S. citizen or U.S. resident for tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes, provide U.S. tax identification number _____ | | | | | | | | |
| OCCUPATION (Please be specific, e.g., 'Medical Technician') | | | EMPLOYER NAME (OPTIONAL) | | | EMPLOYER ADDRESS (OPTIONAL) | | |
| FIRST IDENTIFICATION TYPE | | | IDENTIFICATION NUMBER | | | PLACE OF ISSUANCE (COUNTRY & PROVINCE) | | |
| SECOND IDENTIFICATION TYPE | | | IDENTIFICATION NUMBER | | | PLACE OF ISSUANCE (COUNTRY & PROVINCE) | | |

Owner 2

| | | | | | | | | |
|---|----------|---------|--------------------------|---|---|---|--------------------------|--|
| Salutation: <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Dr. <input type="checkbox"/> Other _____ | | | | | SOCIAL INSURANCE NUMBER | | DATE OF BIRTH (MM/DD/YY) | |
| FIRST NAME | | | LAST NAME | | | EMAIL ADDRESS | | |
| CIVIC ADDRESS | | | | | PHONE NUMBER: <input type="checkbox"/> HOME <input type="checkbox"/> CELL <input type="checkbox"/> WORK | | | |
| CITY | PROVINCE | COUNTRY | POSTAL CODE | COUNTRY & PROV/ STATE OF RESIDENCE (FOR TAXATION) | | PHONE NUMBER: <input type="checkbox"/> HOME <input type="checkbox"/> CELL <input type="checkbox"/> WORK | | |
| Are you a U.S. citizen or U.S. resident for tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes, provide U.S. tax identification number _____ | | | | | | | | |
| OCCUPATION (Please be specific, e.g., 'Medical Technician') | | | EMPLOYER NAME (OPTIONAL) | | | EMPLOYER ADDRESS (OPTIONAL) | | |
| FIRST IDENTIFICATION TYPE | | | IDENTIFICATION NUMBER | | | PLACE OF ISSUANCE (COUNTRY & PROVINCE) | | |
| SECOND IDENTIFICATION TYPE | | | IDENTIFICATION NUMBER | | | PLACE OF ISSUANCE (COUNTRY & PROVINCE) | | |

Politically Exposed Persons declaration (you must check yes or no)

Do you or any of your family member(s) hold or have ever held or is a close associate to one of the following positions?

A head of state or head of government; member of the executive council of government or member of a legislature; deputy minister or equivalent rank; ambassador or attaché or counsellor of an ambassador; military officer with a rank of general or above; president of a state-owned company or a state-owned bank; head of a government agency; judge; leader or president of a political party represented in a legislature. Please refer to the section titled 'Politically Exposed Persons' in the Terms and Conditions for Non-Registered Investments for further clarification on definitions of family members, close associates and politically exposed persons.

*If yes, you must complete a separate *Politically Exposed Persons Declaration Form*, which you can access at hometruster.ca.

Owner 1

Yes* No

Owner 2

Yes* No

Please sign below – Acknowledgement and authorization

By signing this form below, I/we consent to the collection of the personal information contained in this form by Home Trust Company. I/we also consent to the use, retention and disclosure of my/our personal information by Home Trust Company, as is reasonably required in connection with the establishment and maintenance of an account in my/our name, to meet legal and regulatory requirements, to market other products and services, and for statistical, audit and security purposes in the manner set out in the Home Trust Company Privacy Code. To receive a copy of the Privacy Code please visit the Home Trust Company website at hometruster.ca or call 1-855-270-3629.

I/we confirm that the information provided is true, accurate and the intent of this investment is for savings. I/we agree to make Home Trust Company aware of changes to any of the personal information contained in this form.

| | | | |
|-------------------------------|-----------------|-------------------------------|-----------------|
| OWNER 1 SIGNATURE X | DATE (MM/DD/YY) | OWNER 2 SIGNATURE X | DATE (MM/DD/YY) |
|-------------------------------|-----------------|-------------------------------|-----------------|

Broker declaration

I certify that I have personally met with the Account Holder(s) listed above, I have seen the original, valid and unexpired identification listed above; and have witnessed the signing of this application.

| | | | | |
|---------------------|--------------------------|---------------------|-----------|-----------------|
| REPRESENTATIVE NAME | REPRESENTATIVE SIGNATURE | REPRESENTATIVE CODE | TELEPHONE | DATE (MM/DD/YY) |
|---------------------|--------------------------|---------------------|-----------|-----------------|

Non-Registered Investment Application



Broker

Broker Name _____ Broker Number _____

Registration details

Type of registration: Individual In Trust†: _____
 Joint Tenants Undivided Co-Owners (QC only)

†Complete the *Joint Trust Beneficiary Information* form, which you can access at hometrust.ca.

Third party declaration (you must check yes or no)

Is any owner acting on behalf of an individual or entity (who is not an owner or authorized to give instructions about the account) who is directing or in control of what happens with the account? Yes* No

*If yes, please complete the following information on the Third Party:

| | |
|--|---|
| THIRD PARTY NAME | OCCUPATION OR PRINCIPAL BUSINESS |
| CIVIC ADDRESS | |
| DATE OF BIRTH (MM/DD/YY) | DESCRIBE YOUR RELATIONSHIP TO THE THIRD PARTY |
| INCORPORATION NUMBER (IF THIRD PARTY IS A CORPORATION) | PLACE OF INCORPORATION |

Investment details

| 1 Year Cashable GIC after | | Non-redeemable | | Amount | Interest Rate | Issue Date (MM/DD/YY) | Maturity Date (MM/DD/YY) | Interest Payment Frequency | | | |
|---------------------------|---------|--|-----------------|--------|---------------|-----------------------|--------------------------|-----------------------------------|--------------------------|--------------------------|--------------------------|
| 30 Days | 90 Days | Short Term Certificates of Deposit (30-364 Days) | GIC (1-5 Years) | | | | | Annual Compound paid at maturity* | Annual | Semi-Annual** | Monthly** |
| | | | | \$ | % | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | \$ | % | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | \$ | % | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | \$ | % | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please be advised that if the maturity date falls on a non-business day the investment will be processed on the next business day. Interest is calculated per annum (365 days). *If annual compound is selected, one cheque will be issued at maturity. **Applicable to terms 1 year or greater. Excludes cashable.

Interest payment and maturity instructions (select your preference for principal and interest)

| | | | |
|-----------|--------------------------|-------------------------------------|---|
| | Renewal at maturity* | Direct deposit (attach void cheque) | Cheque |
| Principal | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> (to broker) |
| Interest | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> (customer's address) |

*Same terms and conditions as the new investment at Home Trust's prevailing rate of interest for that term.

Please read carefully and sign below

By having applied for this deposit product, I/we agree to the Terms and Conditions and Home Trust's Privacy Code and consent to the collection, use, retention and disclosure by Home Trust of the personal information provided to Home Trust. To receive a copy of our Privacy Code please visit Home Trust's website at hometrust.ca or call 1-855-270-3629.

Eligible for insurance coverage by Canada Deposit Insurance Corporation up to applicable limits. It is the express wish of the parties that this agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

| | |
|------------------------|-----------------|
| OWNER 1 SIGNATURE X | DATE (MM/DD/YY) |
| OWNER 2 SIGNATURE X | DATE (MM/DD/YY) |

Broker declaration

I, as authorized representative of the Broker, certify that I have fully explained the terms and conditions of this investment with Home Trust Company.

| | | | | |
|---------------------|--------------------------|---------------------|-----------|-----------------|
| REPRESENTATIVE NAME | REPRESENTATIVE SIGNATURE | REPRESENTATIVE CODE | TELEPHONE | DATE (MM/DD/YY) |
|---------------------|--------------------------|---------------------|-----------|-----------------|

Terms and Conditions for Non-Registered Investments



INTRODUCTION

This Agreement sets out the terms and conditions that apply to the Home Trust Company non-registered investment products (the "Investment"). This Agreement together with the Investment application and any other documents or agreements delivered in connection with the Investment constitutes the entire agreement between Home Trust Company and the purchaser(s) of an Investment (the "Owner"). Each Owner agrees to act in accordance with and be bound by the terms and conditions of this Agreement.

PRIVACY NOTICE

I/we consent to the collection of the personal information by Home Trust Company. I/we consent to the use, retention and disclosure of my/our personal information as is reasonably required in connection with the establishment and maintenance of an account in my/our name, to meet legal and regulatory requirements and for statistical, audit and security purposes, or for determining eligibility for any other products or services to be offered in the manner set out in the Home Trust Company Privacy Code. To receive a copy of the Home Trust Company Privacy Code, visit the Home Trust Company website at hometrusted.ca or call 1-855-270-3629.

POLITICALLY EXPOSED PERSONS

'Family member' (living/deceased) refers to mother, father, child, spouse, common-law partner, spouse's or common law partner's mother or father, sibling (brother, sister, half sibling, step sibling, adoptive sibling). 'Close Associate' refers to a Politically Exposed Person who is a widely- and publicly-known close business colleague and/or personal advisor, in particular financial advisors or persons acting in a financial fiduciary capacity.

MULTIPLE OWNERS

This section applies if there is more than one owner and the Investment is held as joint tenants or, in Quebec, as undivided co-owners. We agree jointly and severally, which we acknowledge means together and separately, with Home Trust Company and with each other that:

- (a) Home Trust Company may pay all principal and interest under the Investment to any one of us, or our attorney or agent;
- (b) this payment may be made on a receipt signed by any one of us and this payment shall discharge Home Trust Company from all liability whatsoever in connection with the Investment and the moneys paid;
- (c) Home Trust Company may accept instructions from any one of us with respect to any transactions, including transfer, in connection with the Investment;
- (d) in the event of the death of any one of us, Home Trust Company may make payment under the Investment to the survivor or survivors of the deceased, subject to the requirements of any succession duty or similar laws (THIS PARAGRAPH (d) IS NOT APPLICABLE IN THE PROVINCE OF QUEBEC).

INVESTMENT TERMS AND CONDITIONS

1. Payment at Maturity

Home Trust Company promises to pay to the Owner on the maturity date of the Investment (the "Maturity Date"), the principal amount of the Investment. Home Trust Company also promises to pay interest on the principal amount on the confirmed annual interest rate, from the date Home Trust Company receives and invests the funds in the Investment on behalf of the Owner (the "Issue Date") to the Maturity Date, at the frequency indicated on the form. Interest shall be paid by crediting it to the account of the Owner according to the disposition of funds instructions on file or as otherwise agreed in writing with Home Trust Company. If no maturity instructions have been received by Home Trust Company in accordance with these Terms and Conditions, then at the Maturity Date, the Proceeds of the matured Investment may be, at the discretion of Home Trust Company, renewed for the same terms and conditions as the existing investment at Home Trust Company's prevailing rate of interest for that term; provided that such renewals may be cancelled if Home Trust Company receives a request to cancel within 10 business days from the date of renewal. "Proceeds" in the case of a compound interest Investment shall mean the principal amount of the Investment together with all accrued interest in respect of the Investment, and in the case of all other Investments, shall mean only the principal amount of the Investment.

2. Obligation

Upon issue, the Investment is a valid obligation of Home Trust Company. If the term is longer than 60 months, the Investment will not be eligible for insurance coverage by Canada Deposit Insurance Corporation.

3. Ownership Status

Home Trust Company shall not be bound to inquire into the interest of the Owner, to advise as to taxation consideration, or to see to the execution of any trust in respect of the Investment. With respect to purchases of the Investment as gifts for others where the purchaser as indicated on the application differs from the Owner, proof of ownership satisfactory to Home Trust Company will be required, and the Owner will be required to sign to effect transactions in respect of the Investment after purchase.

4. Transfer

The investment is not transferable.

5. Confirmation

Confirmation of Investment is issued at the time of purchase. Such confirmation is non-negotiable and is assignable to Home Trust Company only.

6. Negotiable Certificate

A negotiable certificate in respect of the investment is not available.

7. Redemption Prior to Maturity Date

- A Non-Redeemable Guaranteed Investment Certificate (GIC) is not redeemable prior to the maturity date.
- A Cashable GIC is fully or partially redeemable (minimum \$5000 redemption request accepted and \$5000 must be maintained in the Investment) prior to the Maturity Date only after the redemption eligibility period indicated on the Investment application form has been met.
- A Non-Redeemable Short Term GIC is not redeemable prior to the maturity date.

The Owner agrees to provide Home Trust Company with two (2) business days' advance written notice of a permitted redemption. The date of redemption will be deemed to be the Maturity Date of the Investment. Interest will be paid up to but not including the date of redemption. Home Trust Company promises to pay the principal amount of the Investment to the Owner on the Maturity Date, or upon the request of the Owner prior to the Maturity Date. Home Trust Company also promises to pay interest on the principal amount at the interest rate agreed to on the date of issue. Notwithstanding the above, redemption prior to maturity may be permitted by Home Trust Company without penalty in the event of the death of a sole Owner who was a Canadian Resident within the meaning of the Income Tax Act (Canada) at the time of death, or was a non-resident of Canada at the time of death, if the original term of the Investment was for less than five (5) years. The Investment and Proceeds of the Investment are only redeemable to the extent permitted in paragraph 7.

8. Fee Schedule

The Fee Schedule is available at hometrusted.ca. Fees are subject to change with appropriate notice.

9. Renewal Rescission

An owner of an Investment that gives no instructions prior to maturity and allows the Investment to automatically renew will have 10 business days from the date of renewal to either cancel or make changes to the Investment.

10. For owners in Alberta

After a dispute arises, unless the owner decides to start court proceedings instead of an arbitration proceeding, the parties agree to arbitrate any dispute about a loss resulting because of non-compliance with the Financial Consumers Act and the Arbitration Act will apply.

11. Tax Reporting

Interest will be reported for tax purposes in the manner required by the Canada Revenue Agency.

12. Multiple Owners of Investment

If the Investment is owned by more than one Owner as Joint and Several, the Owners agree to the Multiple Owners section above.

13. Governing Law

This Agreement is governed by the laws of the jurisdiction in Canada indicated on your Investment application form. It is to be interpreted in accordance with those laws.

14. Problem Resolution

We are committed to providing the best possible service to all our customers. If you have a complaint or concern, please visit us at hometrusted.ca/complaint.aspx or contact the Home Trust Company GIC Department at 1-855-270-3629.

For more information please see hometrusted.ca. Inquiries can also be directed to 1-855-270-3629. Home Trust Company is located at 145 King Street West, Suite 2300, Toronto, Ontario M5H 1J8 and is the operating trade name for Home Capital Group. Home Capital Group is traded on the TSX under HCG.