

Commercial 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.

Part A – Know your client information

Business information

INCORPORATED UNINCORPORATED PARTNERSHIP CONDOMINIUM SOLE PROPRIETORSHIP ESTATE FORMAL TRUST

LEGAL NAME		EMAIL ADDRESS	
TRADE NAME(S), IF APPLICABLE	NATURE OF BUSINESS (PLEASE BE SPECIFIC)	PHONE NUMBER	
CIVIC ADDRESS		CITY	PROVINCE
		POSTAL CODE	
INCORPORATION, AMALGAMATION, REGISTRATION, ENTITY OR FILE NO.	PLACE OF REGISTRATION (PROVINCE/STATE AND COUNTRY)	REGISTRATION EXPIRY DATE (MM/DD/YY)	SIN (APPLICABLE FOR SOLE PROPRIETOR ONLY)

Charitable & not-for-profit associations

Complete this section only if the Account Holder is a charitable or not-for-profit organization.

Is the charitable or not-for-profit organization registered with the Canada Revenue Agency under the Income Tax Act? Yes* No**

*If the answer is "Yes", please ensure the complete 15-digit registration number is entered above in the "Incorporation, Amalgamation, Registration, Entity or File No." field.

**If the answer is "No", does the charitable or not-for-profit organization solicit financial donations from the public? Yes No

Beneficial owners

Does anyone (individual, corporation or entity) own or control 25% or more of the corporation's/entity's shares directly or indirectly? A **Direct Owner** is an individual, entity or corporation that owns or controls shares of the corporation/entity in his/her/its own name. An **Indirect Owner** owns or controls shares of the corporation/entity through ownership of another entity, corporation or individual. Yes No

*If the answer is "Yes", complete the details below and attach supporting documents to show ownership structure (e.g., share register, shareholder agreement, partnership agreement, records of decisions, incorporation documents, annual returns). If the answer is "No", please proceed to the next question.

FIRST NAME/ENTITY NAME	LAST NAME	OWNERSHIP PERCENTAGE %
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
		<input type="checkbox"/> DIRECT <input type="checkbox"/> INDIRECT
FIRST NAME/ENTITY NAME	LAST NAME	OWNERSHIP PERCENTAGE %
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
		<input type="checkbox"/> DIRECT <input type="checkbox"/> INDIRECT
FIRST NAME/ENTITY NAME	LAST NAME	OWNERSHIP PERCENTAGE %
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
		<input type="checkbox"/> DIRECT <input type="checkbox"/> INDIRECT
FIRST NAME/ENTITY NAME	LAST NAME	OWNERSHIP PERCENTAGE %
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
		<input type="checkbox"/> DIRECT <input type="checkbox"/> INDIRECT

Politically Exposed Persons (You must check yes or no)

Are any Beneficial Owner, Director, Authorized Signatory or any of their family member(s) hold or have ever held or is a close associate to one of the following positions? Yes* No

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 'Definitions' in the Terms and Conditions for further clarification on definitions of family members, close associates and politically exposed persons.

*If the answer is "Yes", you must complete a separate *Politically Exposed Persons Declaration Form*, which you can find at hometruster.ca.

Foreign Account Tax Compliance Act declaration (You must check yes or no)

Are any authorized signatories (i.e., executor, signing officer, trustee) or beneficial owners a U.S. citizen or U.S. resident for tax purposes? Yes* No

*If the answer is "Yes", you must complete and send us a W-8BEN-E Form, which you can access at irs.gov/forms.

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Broker



Directors (All directors of the corporation must be listed. If more than 4 directors, please attach a separate form.)

FIRST NAME	LAST NAME
FIRST NAME	LAST NAME
FIRST NAME	LAST NAME
FIRST NAME	LAST NAME

Signing Officer Executor Trustee

Authorized signatory 1

FIRST NAME	LAST NAME	DATE OF BIRTH (MM/DD/YY)
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
OCCUPATION (Please be specific, e.g., 'Medical Technician')		EMAIL ADDRESS
FIRST IDENTIFICATION TYPE	IDENTIFICATION NUMBER	PLACE OF ISSUANCE (COUNTRY & PROVINCE)
SECOND IDENTIFICATION TYPE	IDENTIFICATION NUMBER	PLACE OF ISSUANCE (COUNTRY & PROVINCE)

Authorized signatory 2

FIRST NAME	LAST NAME	DATE OF BIRTH (MM/DD/YY)
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
OCCUPATION (Please be specific, e.g., 'Medical Technician')		EMAIL ADDRESS
FIRST IDENTIFICATION TYPE	IDENTIFICATION NUMBER	PLACE OF ISSUANCE (COUNTRY & PROVINCE)
SECOND IDENTIFICATION TYPE	IDENTIFICATION NUMBER	PLACE OF ISSUANCE (COUNTRY & PROVINCE)

Authorized signatory 3

FIRST NAME	LAST NAME	DATE OF BIRTH (MM/DD/YY)
CIVIC ADDRESS, APT #, CITY, PROVINCE, POSTAL CODE		PHONE NUMBER
OCCUPATION (Please be specific, e.g., 'Medical Technician')		EMAIL ADDRESS
FIRST IDENTIFICATION TYPE	IDENTIFICATION NUMBER	PLACE OF ISSUANCE (COUNTRY & PROVINCE)
SECOND IDENTIFICATION TYPE	IDENTIFICATION NUMBER	PLACE OF ISSUANCE (COUNTRY & PROVINCE)

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, 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 hometrust.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. I/we acknowledge that at or before entering into subsequent investments, Home Trust Company will provide me/us with the terms and conditions applicable to each such investment and any regulatory disclosure required.

SIGNATURE OF AUTHORIZED SIGNATORY 1 X	SIGNATURE OF AUTHORIZED SIGNATORY 2 X	SIGNATURE OF AUTHORIZED SIGNATORY 3 X
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Broker declaration

I certify that I have personally met with the Authorized Signatory(ies) 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)
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Part B – Investment details

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 GIC (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).

*Applicable to terms greater than 1 year. 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(s), I/we agree to the Terms and Conditions 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.

AUTHORIZED SIGNATORY 1 X	DATE (MM/DD/YY)
AUTHORIZED SIGNATORY 2 X	DATE (MM/DD/YY)
AUTHORIZED SIGNATORY 3 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)
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Terms and Conditions for Commercial investment



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.

GENERAL TERMS AND CONDITIONS

Definitions

In these Terms and Conditions, unless otherwise defined or required by the context, the following terms have the following meanings:

Authorized Persons means, if you are a corporate entity, an association, or a general partner, limited partner or trustee that is a corporate entity, or similar entity, up to three individuals appointed by you, who will be the only individuals permitted to provide instructions for Transactions (each an "Authorized Person").

Business Day means any day that Home Trust Company's head office is open for business;

Close Associate refers to a Politically Exposed Persons 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;

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);

Transactions means deposits to, and withdrawals from Product;

You, your, account holder, customer means you, the person, corporation, partnership, Authorized Person or other customer who has entered into an agreement with Home Trust Company, to deposit funds in a Product; and the primary account holder means the first person listed on such agreement.

AVAILABILITY

We are required by law to verify your identity and you agree and consent to such verification and agree to provide any documentation necessary for us to complete our verification process. You agree and consent to our use of any credit bureaus, credit reporting agencies or similar third parties to verify your identity. Your Product cannot be opened or established until satisfaction of these requirements. You agree to provide any records that may be required for the opening of your Product and its continued operation under federal and/or provincial law, including but not limited to, those necessary under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* or such other similar legislation as the case may be.

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:

- Home Trust Company may pay all principal and interest under the Investment to any one of us, or our attorney or agent;
- 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;
- Home Trust Company may accept instructions from any one of us with respect to any transactions, including transfer, in connection with the Investment;
- Each account holder is responsible, both individually and jointly, for all obligations arising from these Terms and Conditions;
- 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).

ACCOUNT HOLDERS THAT ARE NOT INDIVIDUALS

The Product may be available if you are operating as a business or operating otherwise not as an individual. In these cases, you will be asked to complete a Commercial Investment Application. Each Authorized Person will confirm his/her identity with us and is responsible for maintaining the security of his/her identity. For certainty, all provisions of these Terms and Conditions apply to Products that are owned by account holders that are not individuals. If you are a limited partnership with partners who are individuals, only the partners

are permitted to be Authorized Persons and each such Authorized Person must complete the requirements under these Terms and Conditions as if they were the account holder. Each Authorized Person has full authority to transact and provide Instructions in relation to a Product. You acknowledge and agree that we are not under any obligation to verify the authority of any Authorized Person to give Instructions or otherwise transact regarding a Product.

LIMITATION OF LIABILITY

We are not responsible for any losses, costs, damages or any failure to obtain any profit in connection with your use of a Product or with any of our other products or services, without limitation and however caused, unless we were grossly negligent. If we were grossly negligent, you will not hold us liable for any indirect, special or consequential damages (including lost profits). You will be responsible for any loss, cost or liability (including reasonable legal charges) incurred by us as a result of your failure to comply with these Terms and Conditions.

INDEMNITY AND LOSS

You agree to indemnify us against any claims, costs or liabilities incurred by us in connection with any services provided by us to you or any other dealings between you and us, including any claim or liability resulting from our endorsement on any negotiable instrument, arising out of a forged or unauthorized signature on such negotiable instrument or otherwise.

You will be responsible for any and all losses that result from your own use of a Product. You will also be responsible for any losses that result from any use of a Product by a third party authorized by you to use your identity or personal verification questions. You will not be responsible for losses which occur after you advise us that, due to circumstances beyond your control, someone else knows or may know your identity or the answers to your personal verification questions.

FOR THE BENEFIT OF ONLY THE ACCOUNT HOLDER(S)

You may not open or purchase a Product for the benefit of anyone other than the account holder(s).

YOUR PRIVACY IS PROTECTED

To establish the Products you shall provide us directly or indirectly with information about you including, without limitation, your name, address, and social insurance number (collectively, "Personal Information").

You consent to the collection of the Personal Information by us and/or your deposit broker and to the use, retention and disclosure of the Personal Information as is reasonably required in connection with (i) the establishment and maintenance a Product, to meet legal and regulatory requirements and for statistical, audit and security purposes; and (ii) for determining your eligibility for any other products or services to be offered, all in accordance with the Home Trust Company Privacy Code. To receive a copy of the Home Trust Company Privacy Code, visit the Home Trust Company website at hometrust.ca or call us at 1-855-270-3629. You have the right to access your Personal Information and change any Personal Information which may be obsolete or incorrect. To access and/or change your Personal Information, or exercise your right to withdraw your consent to the use and disclosure of the Personal Information for the purposes described in (ii) above, please call us at 1-855-270-3629 or write to Home Trust Company at 145 King Street West, Suite 2300, Toronto, Ontario, M5H 1J8.

DEPOSIT INSURANCE

We are a member of Canada Deposit Insurance Corporation ("CDIC"). The Products are eligible for CDIC coverage, subject to CDIC rules and regulations (for example, if the term of an Investment is longer than sixty (60) months, the Investment will not be eligible for insurance coverage). Visit www.cdic.ca or call 1-800-461-2342 for details concerning the eligibility of a Product for CDIC.

AMENDMENT

We may, from time to time at our discretion and without prior notice (other than notice required by law including notice required if we introduce or increase fees pertaining to a Product), amend these Terms and Conditions. Notice of such changes will be made available to you.

DEDUCTIONS

We may deduct from the Product interest or penalties payable, as applicable.

SET-OFF

We retain the right to set-off against any amounts in the Products to pay any debt obligation any account holder may owe to Home Trust Company.

Terms and Conditions for Commercial investment



RIGHT TO FREEZE OR WITHDRAW THE PRODUCT

We may freeze or withdraw the Product without notice if required by law or if, at any time, we have reasonable grounds to believe the Product is being used for any unlawful or improper purpose, is the subject of fraud, or is being operated in a manner unsatisfactory to us, contrary to our policies, or contrary to these Terms and Conditions.

LANGUAGE – LANGUE

You hereby acknowledge having required that this agreement and all notices and documents relating thereto be drafted in English. Vous reconnaissez avoir exigé que la présente convention ainsi que tous les avis et documents s'y rapportant soient rédigés en anglais.

EXTERNAL ACCOUNTS

You may provide us with an encoded personal or business cheque from your other financial institution to allow us to link your Product with your External Account.

We may limit the number of External Accounts that can be linked to your Product(s).

We will only process Transactions to and from External Accounts with identical ownership details. For example, Transactions cannot be effected between an account owned by an individual account holder and an account owned by an account holder that is not an individual. In the case of a joint Product, an External Account may be owned by only one of the account holders.

OTHER GENERAL AND LEGAL PROVISIONS

We will comply with any lawful third-party demand or court order that is received in respect of the Product without notice to you. If we comply with a third-party demand, we may charge a reasonable cost against a Product. You agree that we will not be liable to you in any way for complying with, or otherwise acting upon, any third party demand or court order issued on your Product.

These Terms and Conditions are governed by the laws of the jurisdiction designated as your address on your Non-registered investment application form and the federal laws of Canada applicable in that jurisdiction.

In the event any provision or part of any provision of these Terms and Conditions is deemed to be illegal, invalid or unenforceable by reason of the operation of any law or by reason of the interpretation placed thereon by a court, such provision or part of such provisions shall not affect the validity of any other provision or the remainder of such provision and the remaining provisions shall remain in full force and effect.

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.

Home Trust Company, is located at 145 King Street West, Suite 2300, Toronto, Ontario, M5H 1J8 and is the operating subsidiary of Home Capital Group. Home Capital Group is traded on the TSX under HCG.

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. If confirmation is not received within 21 days of Home Trust Company receiving a complete and compliant application, please contact your broker or Home Trust Company at 1-855-270-3629.

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 hometrust.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. 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 hometrust.ca/complaint.aspx or contact the Home Trust Company 1-855-270-3629.

For more information please see hometrust.ca. Inquiries can also be directed to Toll Free 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.