

# Loan Application for all TD Investment Loan Programs

*(Loan and Security Agreement must be signed and attached)*

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## LOAN FEATURES

### For all Loans:

- > Distributions, if requested, can go to client bank account. (Please provide separate "void" cheque.)
- > SWP's are not allowed.
- > All funds must be in Canadian dollars.

## NO MARGIN CALL DEMAND LOANS

### 1-For-1 No Margin Call Demand Loans:

- > For every dollar the client pledges, the Bank may lend up to an equal amount for further investment in eligible funds to be used as Collateral.
- > Maximum loan is \$250,000\*.

### 3-For-1 No Margin Call Demand Loans:

- > For every dollar the client pledges, the Bank may lend up to 3 times that amount for further investment in eligible funds to be used as Collateral.
- > Maximum loan is \$300,000\*.

### 100% No Margin Call Demand Loans:

- > 100% financing of the client's investment
- > Loans from \$50,000 (minimum) to \$100,000 (maximum)\*
- > Payments of Blended Principal and Interest on a 30 year amortization, or Interest Only
- > Interest rate may increase by 0.50% if the loan-to-value ratio exceeds 120%
- > Interest Only payments may be changed to Blended Principal and Interest on a 20 year amortization if the ratio of the Loan to the value of the Collateral exceeds 135%.
- > Income verification is required for all loans

### 90% Cash Surrender Value of Whole Life Policies:

- > We may lend up to 90% of the cash surrender value of a whole life insurance policy.
- > Client gets a cheque for loan proceeds.
- > Maximum loan \$250,000\*.

## MARGINED DEMAND LOANS

### 2-for-1 Loans:

- > For every dollar the client pledges, the Bank may lend up to 2 times that amount for further investment in eligible funds to be used as Collateral.
- > Investments must be in one or more Canadian dollar funds. The Bank has the right to refuse any fund at it's sole discretion.
- > A margin call is triggered when the loan-to-value ratio exceeds 85%.
- > Maximum loan is \$500,000\*.

## LOAN PROCESSING CHECKLIST

- |  |   |
|--|---|
| <input type="checkbox"/> The Loan Application completed and signed.                      | <input type="checkbox"/> Sample personal pre-printed "void" cheque.                     |
| <input type="checkbox"/> The Loan and Security Agreement completed and signed.           | <input type="checkbox"/> Disclosure Statement.  |
| <input type="checkbox"/> Advisor's Acknowledgement completed and signed                  | <input type="checkbox"/> Authorization Re: Pre-Authorized Debit completed and signed    |
| <input type="checkbox"/> Cheque payable to TD Canada Trust (where required).             | <input type="checkbox"/> Purchase Instructions (Investment App or Dealer Trade Ticket). |
| <input type="checkbox"/> Photocopy (or details) of original identification document(s).  | <input type="checkbox"/> Pledge Letter (for 3rd Party Loans only, if required).         |
| <input type="checkbox"/> Designation of Beneficiary (Quebec segregated fund loans only). | <input type="checkbox"/> Income verification (where required).                          |

**\*Please note:** Loan applications exceeding the quoted maximums may be considered, but will require additional documentation, including but not limited to, verification of liquid assets, and verification of income.

### Income verification: *(Where required)*

For employees, salaried or hourly: a pay stub no more than 60 days old.  
For commissioned sales: the last 2 years Notice of Assessment from CRA.  
For self-employed: the last 2 years Notice of Assessment from CRA.



**TD Canada Trust**  
**Loan Application for all TD Investment Loan Programs**

*(Loan and Security Agreement must be signed and attached)*

This application is for: (Check 1)  1-for-1 No Margin Call Demand Loan  100% No Margin Call Demand Loan  
 2-for-1 Demand Loan (margin'd daily)  90% CSV Loan on a Whole Life Policy  
 3-for-1 No Margin Call Demand Loan

**PURPOSE OF ACCOUNT:** (Please check at least one)

- |   |  |
|---|--|
| <input type="checkbox"/> Investment                   | <input type="checkbox"/> Major Expense e.g, appliances |
| <input type="checkbox"/> Loan Transfer                | <input type="checkbox"/> Vacation/Travel               |
| <input type="checkbox"/> Debt Consolidation           | <input type="checkbox"/> Education/Tuition             |
| <input type="checkbox"/> Vehicle Purchase             | <input type="checkbox"/> Investment in Business        |
| <input type="checkbox"/> Purchase Real Estate         | <input type="checkbox"/> Personal/Family Emergency     |
| <input type="checkbox"/> Home Renovations/Maintenance |  |

**SOURCE OF CLIENT DEPOSIT OR PLEDGED FUNDS:** (Please check at least one)

- |   |  |
|---|--|
| <input type="checkbox"/> Sale of Real Estate Property   | <input type="checkbox"/> Proceed from Sale of Investments  |
| <input type="checkbox"/> Borrowed against Liquid Assets | <input type="checkbox"/> Non- Liquid Secured/ Unsecured Credit                                     |
| <input type="checkbox"/> Proceeds from Business         | <input type="checkbox"/> Grants <input type="checkbox"/> Gift <input type="checkbox"/> Trust Funds |

- Savings from:  Employment/Investment Income  Pension  
 Inheritance  Government Benefits  
 Legal/Insurance Settlement  Lottery/Casino Winnings

The Loan is to be secured by: (choose one only)

- The assignment of a policy (or policies) with \_\_\_\_\_ (the "Insurance Company").  
 Various eligible mutual funds held in TD Bank's nominee name for 3rd party mutual fund loans.  
 The assignment of a client held mutual fund account with \_\_\_\_\_.

**Please note:** If funds are being pledged, the pledged funds must be the same type of funds as those purchased from loan proceeds. For example, you cannot pledge segregated funds to buy mutual funds. Please contact your Regional Sales Manager for further information.

In this Agreement, the words "you" and "your" mean any person, or that person's authorized representative, who has requested from us, or offered to provide a guarantee for, any product, service or account offered by us in Canada. The words "we", "us" and "our" mean TD Bank Group ("TD"). TD includes The Toronto-Dominion Bank and its world-wide affiliates, which provide deposit, investment, loan, securities, trust, insurance and other products or services. The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside TD, including through the products and services you use.

You acknowledge, authorize and agree as follows:

**COLLECTING AND USING YOUR INFORMATION**

At the time you request to begin a relationship with us and during the course of our relationship, we may collect Information including:

- details about you and your background, including your name, address, contact information, date of birth, occupation and other identification
- records that reflect your dealings with and through us
- details about your browsing activities, your browser or mobile device
- your preferences and activities.

This Information may be collected from you and from sources within or outside TD, including from:

- government agencies and registries, law enforcement authorities and public records
- credit reporting agencies
- other financial or lending institutions
- organizations with whom you make arrangements, other service providers or agents, including payment card networks
- references or other information you have provided
- persons authorized to act on your behalf under a power of attorney or other legal authority
- your interactions with us, including in person, over the phone, at the ATM, on your mobile device or through email or the Internet
- records that reflect your dealings with and through us

## ***Loan Application for all TD Investment Loan Programs continued***

You authorize the collection of Information from these sources and, if applicable, you authorize these sources to give us the Information. We will limit the collection and use of Information to what we require in order to serve you as our customer and to administer our business, including to:

- verify your identity
- evaluate and process your application, accounts, transactions and reports
- provide you with ongoing service and information related to the products, accounts and services you hold with us
- analyze your needs and activities to help us serve you better and develop new products and services
- help protect you and us against fraud and error
- help manage and assess our risks, operations and relationship with you
- help us collect a debt or enforce an obligation owed to us by you
- comply with applicable laws and requirements of regulators, including self-regulatory organizations.

### **DISCLOSING YOUR INFORMATION**

We may disclose Information, including as follows:

- with your consent
- in response to a court order, search warrant or other demand or request, which we believe to be valid
- to meet requests for information from regulators, including self-regulatory organizations of which we are a member or participant, or to satisfy legal and regulatory requirements applicable to us
- to suppliers, agents and other organizations that perform services for you or for us, or on our behalf
- to payment card networks in order to operate or administer the payment card system that supports the products, services or accounts you have with us (including for any products or services provided or made available by the payment card network as part of your product, services or accounts with us), or for any contests or other promotions they may make available to you
- on the death of a joint account holder with right of survivorship, we may release any information regarding the joint account up to the date of death to the estate representative of the deceased, except in Quebec where the liquidator is entitled to all account information up to and after the date of death
- when we buy a business or sell all or part of our business or when considering those transactions
- to help us collect a debt or enforce an obligation owed to us by you
- where permitted by law

### **SHARING INFORMATION WITHIN TD**

Within TD we may share Information world-wide, other than health-related Information, for the following purposes:

- to manage your total relationship within TD, including servicing your accounts and maintaining consistent Information about you
- to manage and assess our risks and operations, including to collect a debt owed to us by you.
- to comply with legal or regulatory requirements.

You may not withdraw your consent for these purposes.

### **ADDITIONAL COLLECTIONS, USES AND DISCLOSURES**

**Social Insurance Number (SIN)** - If requesting products, accounts or services that may generate interest or other investment income, we will ask for your SIN for revenue reporting purposes. This is required by the Income Tax Act (Canada). If we ask for your SIN for other products or services, it is your option to provide it. When you provide us with your SIN, we may also use it as an aid to identify you and to keep your Information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have us use your SIN as an aid to identify you with credit reporting agencies.

**Credit Reporting Agencies and Other Lenders** - For a credit card, line of credit, loan, mortgage or other credit facility, merchant services, or a deposit account with overdraft protection, hold and/or withdrawal or transaction limits, we will exchange Information and reports about you with credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify your creditworthiness, establish credit and hold limits, help us collect a debt or enforce an obligation owed to us by you, and/or manage and assess our risks. You may choose not to have us conduct a credit check in order to assess an application for credit. Once you have such a facility or product with us and for a reasonable period of time afterwards, we may from time to time disclose your Information to other lenders and credit reporting agencies requesting such Information, which helps establish your credit history and supports the credit granting and processing functions in general. We may obtain Information and reports about you from Equifax Canada Inc., Trans Union of Canada, Inc. or any other credit reporting agency. You may access and rectify any of your personal information contained in their files by contacting them directly through their respective websites [www.consumer.equifax.ca](http://www.consumer.equifax.ca) and [www.transunion.ca](http://www.transunion.ca). Once you have applied for any credit product with us, you may not withdraw your consent to this exchange of Information.

**Loan Application for all TD Investment Loan Programs continued**

**Applicant Information:**

Mr  Mrs  Miss  Ms

First Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Address: \_\_\_\_\_ Since \_\_\_\_ mo \_\_\_\_ yr

City: \_\_\_\_\_ Prov: \_\_\_\_\_

Postal Code: \_\_\_\_\_ (Own \_\_\_\_ Rent \_\_\_\_ Other \_\_\_\_)

Telephone: H: (\_\_\_\_) \_\_\_\_\_ B: (\_\_\_\_) \_\_\_\_\_

S.I.N.: \_\_\_\_\_ (Optional)

Date of Birth: Month \_\_\_\_ Day \_\_\_\_ Year \_\_\_\_\_

Employer: \_\_\_\_\_ Since \_\_\_\_ mo \_\_\_\_ yr

Empl. Address: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Position: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Annual Income: \_\_\_\_\_

**Applicant Information:**

Spouse? \_\_\_\_Y \_\_\_\_N

Mr  Mrs  Miss  Ms

First Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Address: \_\_\_\_\_ Since \_\_\_\_ mo \_\_\_\_ yr

City: \_\_\_\_\_ Prov: \_\_\_\_\_

Postal Code: \_\_\_\_\_ (Own \_\_\_\_ Rent \_\_\_\_ Other \_\_\_\_)

Telephone: H: (\_\_\_\_) \_\_\_\_\_ B: (\_\_\_\_) \_\_\_\_\_

S.I.N.: \_\_\_\_\_ (Optional)

Date of Birth: Month \_\_\_\_ Day \_\_\_\_ Year \_\_\_\_\_

Employer: \_\_\_\_\_ Since \_\_\_\_ mo \_\_\_\_ yr

Empl. Address: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Position: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Annual Income: \_\_\_\_\_

<b>Assets:</b>	Mkt. Value	<b>Liabilities:</b>	Monthly
Primary Residence	\$ _____	Mortgage/Rent	Bal. \$ _____ P.I. \$ ____ /mo
Other Real Estate:	\$ _____	Realty Taxes:	\$ _____
Address: _____		Loans	Bal. \$ _____ Pymt \$ ____ /mo
Motor Vehicles Year ____ Make _____	\$ _____	Loans	Bal. \$ _____ Pymt \$ ____ /mo
Investments - Registered	\$ _____	Credit Cards	Bal. \$ _____ Pymt \$ ____ /mo
- Non Registered	\$ _____	Line of Credit	Bal. \$ _____ Pymt \$ ____ /mo
Personal Assets:	\$ _____		
Other Assets:	\$ _____	Other Loans/Leases	\$ _____ Pymt \$ ____ /mo
	\$ _____	Condo Fees	Pymt \$ ____ /mo
Total Assets	\$ _____	Total Liabilities	\$ _____ Total\$ _____
Total Net Worth		\$ _____	

Each Applicant represents and certifies that all of the information provided herein to the Bank is true, correct, and fully discloses the Applicant's financial assets and liabilities.

Witness X \_\_\_\_\_ Applicant X \_\_\_\_\_ Date \_\_\_\_\_

Witness X \_\_\_\_\_ Applicant X \_\_\_\_\_ Date \_\_\_\_\_

## ***Loan Application for all TD Investment Loan Programs continued***

**Telephone and Internet discussions** - When speaking with one of our telephone service representatives, internet live chat agents, or messaging with us through social media, we may monitor and/or record our discussions for our mutual protection, to enhance customer service and to confirm our discussions with you.

### **MORE INFORMATION**

This Agreement must be read together with our Privacy Code. You acknowledge that the Privacy Code forms part of the Privacy Agreement. For further details about this Agreement and our privacy practices, visit [www.td.com/privacy](http://www.td.com/privacy) or contact us for a copy.

You acknowledge that we may amend this Agreement and our Privacy Code from time to time. We will post the revised Agreement and Privacy Code on our website listed above. We may also make them available at our branches or other premises or send them to you by mail. You acknowledge, authorize and agree to be bound by such amendments.

If you wish to opt-out or withdraw your consent at any time for any of the opt-out choices described in this Agreement, you may do so by contacting us at 1-800-450-3935. Please read our Privacy Code for further details about your opt-out choices.

**Send all originals to your compliance department/MGA (if required), or if your corporate policy allows, send all originals directly to:**

**TD Investment Lending Services,  
77 King St. W., 12th Floor, TD North Tower,  
Toronto, ON M5K 1A2**

**For information on our loans  
See our website at: [www.tdcanadatrust.com/investmentlending](http://www.tdcanadatrust.com/investmentlending)  
Contact your local Regional Sales Manager  
Or call us at 1-800-450-3935**

***Attach void cheque here***



## Loan Amortization Payment Schedule

Monthly Payment Factors per \$1,000 of Principal Loan Amount

Amortization =>	<b>5 Years</b>	<b>10 Years</b>	<b>15 Years</b>	<b>20 Years</b>	<b>30 Years</b>
<b>Rates:</b> 2.25%	17.6373	9.3137	6.5508	5.1781	3.8225
2.50%	17.7474	9.4270	6.6679	5.2990	3.9512
2.75%	17.8578	9.5411	6.7862	5.4217	4.0824
3.00%	17.9687	9.6561	6.9058	5.5460	4.2160
3.25%	18.0800	9.7719	7.0267	5.6720	4.3521
3.50%	18.1919	9.8888	7.1490	5.7998	4.4907
3.75%	18.3039	10.0006	7.2722	5.9289	4.6312
4.00%	18.4165	10.1245	7.3969	6.0598	4.7742
4.25%	18.5296	10.2438	7.5228	6.1923	4.9194
4.50%	18.6430	10.3638	7.6499	6.3265	5.0669
4.75%	18.7570	10.4848	7.7783	6.4622	5.2165
5.00%	18.8712	10.6066	7.9079	6.5996	5.3682
5.25%	18.9860	10.7291	8.0388	6.7384	5.5220
5.50%	19.1012	10.8526	8.1708	6.8789	5.6779
5.75%	19.2168	10.9769	8.3041	7.0208	5.8357
6.00%	19.3328	11.1021	8.4386	7.1643	5.9955
6.25%	19.4492	11.2280	8.5742	7.3093	6.1572
6.50%	19.5661	11.3548	8.7111	7.4557	6.3207
6.75%	19.6835	11.4824	8.8491	7.6036	6.4860
7.00%	19.8012	11.6108	8.9883	7.7530	6.6530
7.25%	19.9194	11.7401	9.1286	7.9038	6.8218
7.50%	20.0379	11.8702	9.2701	8.0559	6.9921
7.75%	20.1570	12.0011	9.4128	8.2095	7.1641
8.00%	20.2764	12.1328	9.5565	8.3644	7.3376
8.25%	20.3963	12.2653	9.7014	8.5207	7.5127
8.50%	20.5163	12.3984	9.8472	8.6780	7.6891
8.75%	20.6372	12.5327	9.9945	8.8371	7.8670
9.00%	20.7584	12.6676	10.1427	8.9973	8.0462
9.25%	20.8799	12.8033	10.2919	9.1587	8.2268
9.50%	21.0019	12.9398	10.4422	9.3213	8.4085
9.75%	21.1242	13.0770	10.5936	9.4852	8.5915
10.00%	21.2470	13.2151	10.7461	9.6502	8.7757

For example, you may wish to calculate the payment on a \$100,000 loan at a time when the prime rate is 2.50%, and the desired amortization is 30 years. The initial rate on this loan is  $P + 1.25\% = 3.75\%$ . The initial payments will be  $100 \times \$4.6312 = \$463.12$  per month.