

# Investment, RSP and TFSA loans

## Apply online with EASE

At B2B Bank, we're committed to providing products and services that meet the needs of our clients — valued advisors like you. That's why we've created EASE, our Electronic Application Submission Entry system, where you can quickly and easily enter, save, print, submit and track all the way to funding, Investment, RSP and TFSA Loan applications on behalf of your clients.

## Enjoy the many benefits of EASE

- **Save time** with straightforward navigation and pre-populated forms.
- **Reduce paperwork and avoid delays** arising from missing information or unclear handwriting on paper applications.
- **Validate eligibility of funds to be pledged** by using our Validate Fund Collateral Eligibility option.
- **Receive an application status** email within seconds of submitting an application.
- **Track and monitor** the status of your clients' Loan applications.
- **Generate** several types of reports to help you manage your business.
- **Process all your Loan applications online**, including Distribution Alliance Loans, in one EASE location at [b2bbank.com/EASE](https://b2bbank.com/EASE).

## A variety of loan programs are available on EASE

**B2B Bank Standard Loan Program** — Available for mutual fund Investment, RSP and TFSA Loans. For Investment Loans, this program allows for eligible multi-fund Investments, with the largest variety of mutual funds, on one application at standard rates. For RSP Loans, proceeds may be deposited to a B2B Bank Dealer Services RRSP account or to a B2B Bank RRSP-GIC account. For TFSA Loans, proceeds are deposited to a B2B Bank Dealer Services TFSA.

**B2B Bank Select Loan Program** — This program is available for mutual fund Investment Loans only. Offer your clients better rates, greater portfolio diversification and receive discounted pricing.

**B2B Bank Distribution Alliance Loan Program** — Available for mutual and segregated fund Investment, RSP and TFSA Loans. For Investment Loans, apply for Loans at preferred Distribution Alliance rates. Collateral must remain within the same family of eligible funds offered by one Distribution Alliance. For RSP Loans, proceeds are forwarded to the Distribution Alliance for deposit into the borrower's registered account. For TFSA Loans, proceeds are forwarded to the Distribution Alliance for deposit into the borrower's TFSA.

**B2B BANK**

## Getting started with EASE is fast and easy

Register online or contact a B2B Bank Client Services representative at **1-800-263-8349** — the choice is yours.

### To register online:

1. Access EASE at [b2bbank.com/EASE](https://b2bbank.com/EASE).
2. Click on Not registered? and complete the Enrollment page.
3. You will receive an email confirming that you have been activated on EASE. Remember your access code and password for future use.

### EASE application workflow

Follow these simple steps to enter, save, print, and submit Investment, RSP and TFSA Loan applications online.

Go to **[b2bbank.com/EASE](https://b2bbank.com/EASE)** and log in to EASE. Click on **New Loan** at the top of the page and select the program of your choice.

Complete all tabs of the application. Print and review for accuracy. Changes cannot be made after the application has been submitted for credit review. Ensure you and your client sign all documents. Any changes made to the paper Loan application must be initialled by both you and your client.

Click on **Submit for credit review**. You will receive an email notification within seconds confirming the status of the application. If the status is:

#### Dealer review:

dealer will review and, if approved, forward to B2B Bank for adjudication.<sup>1</sup>

#### Credit approved:

you will be contacted by email and/or fax. See the next step.

#### Under credit review:

you will be contacted with a decision by email and/or fax.

#### Credit declined:

you will be contacted by email, phone and/or fax.

For Investment Loans: if approved, mail the application with all original signatures and the required documents to:<sup>1</sup>  
B2B Bank, Investment Lending, 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto ON M5L 0A2.

Please include the EASE transaction number on all mailed documentation.

The Loan will be funded upon receipt and verification of the original Loan documentation. For Mutual Funds Investment Loans, funded proceeds are advanced within one business day into the borrower(s) new or existing B2B Bank Dealer Services Investment Account.

For Segregated Fund Investment Loans, funded proceeds are advanced into the borrower(s) new B2B Bank Pledged Account.

For RSP and TFSA Loans: If approved, send the application with signatures and the required documents to<sup>1</sup>:

Fax application to: Attn: B2B Bank Investment Lending Fax: 1.866.941.7711 OR Mail original documentation to: B2B Bank, Investment Lending, 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto ON M5L 0A2.

Please include the EASE transaction number on all mailed documentation.

For RSP Loans, funded proceeds are advanced into the borrower(s) RRSP with B2B Bank Dealer Services, into the borrower(s) RRSP-GIC with B2B Bank, or to a Distribution Alliance selected by the borrower(s) for contribution into a registered account. For TFSA Loans, funded proceeds are advanced into the borrower(s) TFSA with B2B Bank Dealer Services or to a Distribution Alliance for contribution into a TFSA.

For more information about EASE or our Investment, RSP and TFSA Loan Programs, please visit **[b2bbank.com](https://b2bbank.com)** or contact us at **1-800-263-8349**.

1. Some dealers may request an initial review of all documentation. B2B Bank does not provide Investment advice to individuals or advisors and does not endorse nor promote any Investment products. The dealer and advisor, not B2B Bank, are responsible for determining the suitability of Investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Bank acts solely in the capacity of lender and Loan account administrator. Any Loan approval from B2B Bank should not be construed as an endorsement of any Investment choice, program or strategy. All Loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the Investments purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank Loan Programs are available exclusively through licensed financial advisors. B2B Bank Dealer Services includes B2B Bank Financial Services Inc., B2B Bank Securities Services Inc., and B2B Bank Intermediary Services Inc. B2B Bank Financial Services Inc. and B2B Bank Securities Services Inc. are members of the Canadian Investment Regulatory Organization (CIRO) and members of the Canadian Investor Protection Fund (CIPF). B2B Bank Intermediary Services Inc. is operating in Quebec and regulated by the Autorité des marchés financiers (AMF). ©B2B BANK is a registered trademark of B2B Bank.