

Non Registered Canadian Dollar Guaranteed Investment Application Form For Direct Customers

Application Type

New Client
 Existing Client
 Existing Account No. _____

Planholder's Details

Owner 1 Mr. Mrs. Miss Ms. Dr. Other _____ Are you a United States Person Yes No

First Name Last Name SIN Date of Birth (DD/MM/YYYY)

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Address City Province Country Postal Code

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Telephone No. (Residence) Telephone No. (Business) Email Address (optional)

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Occupation* Employer's Name Employer's Address

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*Note: Occupation must describe the Client's occupation specifically such as Retired Teacher or Medical Technician. Business titles such as President alone are not sufficient.

I. D. Type #1 I.D. Number #1 Place of I.D. Issuance (Country and Province)#1

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I. D. Type #2 I.D. Number #2 Place of I.D. Issuance (Country and Province)#2

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Note: ID and the Account Holder's signature are not required for renewals into the same Home Trust account. Existing Account No. field above must be completed

Account Owner's Signature Date (dd/mm/yyyy)

X	
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Owner 2 Mr. Mrs. Miss Ms. Dr. Other _____ Are you a United States Person Yes No

First Name Last Name SIN Date of Birth (DD/MM/YYYY)

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Address City Province Country Postal Code

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Telephone No. (Residence) Telephone No. (Business) Email Address (optional)

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Occupation* Employer's Name Employer's Address

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*Note: Occupation must describe the Client's occupation specifically such as Retired Teacher or Medical Technician. Business titles such as President alone are not sufficient.

I. D. Type #1 I.D. Number #1 Place of I.D. Issuance (Country and Province)#1

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I. D. Type #2 I.D. Number #2 Place of I.D. Issuance (Country and Province)#2

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Note: ID and the Account Holder's signature are not required for renewals into the same Home Trust account. Existing Account No. field above must be completed

FOR MAIL-IN APPLICATIONS, THESE RATES REMAIN ACTIVE UP TO 5 BUSINESS DAYS FROM THE APPLICATION DATE. NO INTEREST WILL BE PAID IN REPECT OF ANY PERIOD BEYOND MATURITY. HOME TRUST COMPANY WILL PAY INTEREST ON THE MONIES DEPOSITED PURSUANT HERETO AT THE RATE OF INTEREST AS SET OUT ON THIS APPLICATION, EXCEPT IN THE EVENT THAT THE MONIES ARE WITHDRAWN ON A DATE OTHER THAN THE MATURITY DATE AT THE DISCRETION OF HOME TRUST COMPANY. THE CERTIFICATE IS NOT REDEEMABLE PRIOR TO MATURITY EXCEPT AT DEATH OF THE REGISTERED HOLDER. UNLESS HOME TRUST COMPANY IS OTHERWISE NOTIFIED PRIOR TO THE CLOSE OF BUSINESS ON THE DATE OF MATURITY, HOME TRUST COMPANY MAY AT ITS DISCRETION, RENEW THE DEPOSIT (PRINCIPAL AND UNPAID INTEREST IF APPLICABLE) FOR THE SAME TERMS AND CONDITION OF THE EXISTING INVESTMENT AT HOME TRUST COMPANY'S PREVAILING RATE OF INTEREST FOR THAT TERM.

PLANHOLDER'S SIGNATURE:

DATE:



Non Registered Canadian Dollar Guaranteed Investment Application Form for Direct Customers

Application was completed In Person By Telephone By Mail or Electronic Means

Owner(s) Registered As:

Joint Tenants with Right of Survivorship Individual Corporation Estate In Trust Other _____

THIRD PARTY DETERMINATION

The following question must be asked of the account applicant(s):

Is the account to be used by or on behalf of a Third Party not disclosed on this application? Yes No

INVESTMENT DETAILS

									Interest options per annum**			
Non-Redeemable GIC (1-5 Years)	***1 Year Cashable GIC after 30 Days	***1 Year Cashable GIC after 90 Days	Non-Redeemable Short term GIC (30-365 Days)	Amount	Interest Rate	Issue Date (dd/mm/yyyy) please specify	Term (days, months or years)	Maturity Date (dd/mm/yyyy) please specify*	Annual	Annual Compound paid at maturity	Semi Annual (GIC only)	Monthly (GIC Only)
<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"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<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.

**Note: interest rate reduction on semi-annual and monthly options

***If 1 Year Cashables are redeemed prior to 30 or 90 Day Eligibility period having been satisfied no interest will be paid.

SOURCE OF FUNDS – METHOD OF PAYMENT TO PURCHASE THIS INVESTMENT

Direct Deposit \$ _____ Paid by cheque \$ _____ Paid by Rollover of Existing Deposit \$ _____

DISPOSITION OF FUNDS – SELECT ONE OPTION ONLY

Interest Payment Instructions

Other _____ Deposit to my account at Transit No. _____ Institution No. _____ Account No. _____
(please specify) (attach a void cheque)

Principal Payment Instructions (at maturity date)

Payment by cheque Deposit to my account Transit No. _____ Institution No. _____ Account No. _____
(To address on file) (attach a void cheque)

CONSENT TO THE COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION (PLEASE READ CAREFULLY AND SIGN BELOW)

I/WE, MY SPOUSE OR COMMON-LAW PARTNER, PARENTS, CHILDREN, BROTHERS OR SISTERS OR HALF- BROTHER OR HALF SISTER OR MY SPOUSE'S MOTHER OR FATHER IS OR HAS BEEN ONE OF THE FOLLOWING FOR A COUNTRY OTHER THAN CANADA; A HEAD OF STATE OR GOVERNMENT, A MEMBER OF THE EXECUTIVE COUNCIL OF FOREIGN GOVERNMENT OR A MEMBER OF A LEGISLATURE; A DEPUTY MINISTER OR EQUIVALENT; AN AMBASSADOR; AN AMBASSADOR'S ATTACHE' OR COUNCILOR; OBTAINED THE RANK OF GENERAL OR HIGHER IN FOREIGN MILITARY; A PRESIDENT OF A STATE OWNED COMPANY OR BANK; A HEAD OF A GOVERNMENT AGENCY; A JUDGE OR A LEADER OR PRESIDENT OF A POLITICAL PARTY IN A LEGISLATURE. IF "YES" PLEASE PROVIDE THE SPECIFIC DETAILS. No Yes

WHERE INVESTMENTS ARE REGISTERED TO TWO OR MORE PERSONS AND THE WORDS "AND/OR", "& OR" OR "OR" APPEAR BETWEEN THE NAMES OF THE REGISTERED OWNERS, INTEREST AND PRINCIPAL MAY BE PAID TO OR TO THE ORDER OF ANY ONE OF THEM AND THE RECEIPT OF SUCH PAYMENT SHALL BE A VALID DISCHARGE. HOME TRUST COMPANY MAY TAKE INSTRUCTIONS FROM OR DEAL WITH, ANY JOINT OWNER ON ALL MATTERS CONCERNING THE INVESTMENT. I/ WE CONFIRM THAT THE INFORMATION PROVIDED IS TRUE AND ACCURATE. I/WE ACKNOWLEDGE THAT THE DETAILS OF THE INVESTMENT HAVE BEEN FULLY EXPLAINED AND ACKNOWLEDGE RECEIPT OF A COPY OF APPLICATION WITH THE INVESTMENT DETAILS.

THIS PARAGRAPH ONLY APPLIES TO APPLICANTS WHO ARE NOT PHYSICALLY PRESENT. IN ORDER TO CONFIRM MY/OUR IDENTITY, I/WE AUTHORIZE HOME TRUST COMPANY TO: USE MY/OUR PERSONAL INFORMATION PROVIDED ABOVE TO OBTAIN A CONSUMER REPORT FROM A CREDIT BUREAU/CONSUMER REPORTING AGENCY; AND, USE MY/OUR PERSONAL CHEQUE SUBMITTED IN CONNECTION WITH AN INVESTMENT DEPOSIT APPLICATION TO VERIFY MY/OUR DEPOSIT ACCOUNT WITH A CANADIAN FINANCIAL INSTITUTION.

BY HAVING APPLIED FOR THIS DEPOSIT PRODUCT, THE OWNER AGREES TO THE TERMS AND THE HOME TRUST PRIVACY POLICY* AND CONSENTS TO THE COLLECTION, USE AND DISCLOSURE BY HOME TRUST COMPANY OF THE PERSONAL INFORMATION PROVIDED TO IT 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. *TO RECEIVE A COPY OF OUR PRIVACY POLICY PLEASE CALL 1-877-903-2133 OR VISIT HOME TRUST COMPANY'S WEBSITE AT WWW.HOMETRUST.CA

IF YOUR INVESTMENT HAS A TERM EXCEEDING 5 YEARS IT WILL NOT BE ELIGIBLE FOR COVERAGE BY CANADA DEPOSIT INSURANCE CORPORATION.

PLANHOLDER'S SIGNATURE:

DATE:

HOME TRUST COMPANY DECLARATION SIGNATURE:

I, AS AUTHORIZED REPRESENTATIVE OF HOME TRUST COMPANY, CERTIFY THAT I HAVE PERSONALLY MET WITH THE AUTHORIZED SIGNATORIES LISTED ABOVE, I HAVE SEEN THE ORIGINAL IDENTIFICATION RECORDS LISTED ABOVE AND HAVING MADE REASONABLE INQUIRIES, I HAVE NO REASON TO BELIEVE THAT THE CLIENT IS ACTING ON BEHALF OF A THIRD PARTY OR IF SO HAVE PROVIDED THE REQUIRED INFORMATION ON THE ATTACHED "THIRD PARTY DECLARATION INFORMATION FORM" AND HAVE WITNESSED THE INDIVIDUAL SIGN THIS DOCUMENT.

REPRESENTATIVE NAME (PLEASE PRINT):

REPRESENTATIVE SIGNATURE:

DATE:

INVESTMENT TERMS AND CONDITIONS FOR NON-REGISTERED INVESTMENTS

Definitions

Business Day means a day other than Saturday, Sunday or a holiday.

Institution refers to Home Trust Company.

Issue Date refers to the date that Home Trust Company receives and invests the funds on a complete and compliant application on behalf of an owner.

Interest, in relation to an investment, includes any return payable under the instrument by an institution in respect of the deposit.

Investment is referred to in these Terms and Conditions as a Guaranteed Investment Certificate (GIC), Cashable GIC, or Short Term GIC.

Maturity Date refers to the date that Home Trust will pay the owner back the invested principal and agreed upon interest.

Owner(s) refers to the individual who purchased the investment and whose name appears in the registration of the investment.

Penalty is referred to here as a fee that is charged for early redemption of a non-redeemable investment

This section sets out the terms and conditions of the following non-registered investments:

- **Non-Redeemable Guaranteed Investment Certificate (GIC)**
- **Cashable GIC**
- **Non-Redeemable Short Term GIC**

1. Payment at Maturity:

Home Trust Company promises to pay the Investment owner(s) (the "Owner") named on the Investment application form on the maturity date (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 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 will be forwarded to the Deposit Broker.

"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. Guarantee:

Upon issue, the Investment is a valid obligation of Home Trust Company. If the term is longer than 60 months, the Investment is not an insured deposit as defined by the Canada Deposit Insurance Corporation Act.

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:

A confirmation for the Investment is issued at the time of purchase. The confirmation is non-negotiable and is assignable to Home Trust Company only. If the confirmation is not received within 21 days of Home Trust Company receiving a complete and compliant purchase please contact your Deposit Broker or the Home Trust Company GIC Department at 1-877-903-2133 Ext. 5055

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 plan) 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 the 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 to the Owner of 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 Prevailing Interest Rate agreed to on the date of issue. If the Investment is redeemed prior to the Maturity date, Home Trust Company will charge a penalty and reduce the interest payable on principal. 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 www.hometrusted.ca under "Deposits" and named "Exhibit B – Schedule of Fees". Fees are subject to change without 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 days to either cancel or make changes to the investment.

10. Tax Reporting:

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

11. Joint Tenants Registration:

If the investment is registered as Joint and Several, the Owners agree to the Joint Tenants section above in this document.

12. For more information please see www.hometrusted.ca, inquiries can be made through your broker or to GICDept@hometrusted.ca or Toll Free 1-877-903-2133 Ext. 5055. 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.