

## Non Registered Canadian Dollar Guaranteed Investment Application Form

BROKER NUMBER: \_\_\_\_\_ RDBA Broker Code \_\_\_\_\_ RDBA Rep Code \_\_\_\_\_

### Application Type

New Client      Broker's Name \_\_\_\_\_ Broker Number \_\_\_\_\_ RDBA Broker Number \_\_\_\_\_ RDBA Rep Code \_\_\_\_\_  
 Existing Client      \_\_\_\_\_  
 Existing Account No. \_\_\_\_\_

\*Plan holder's details and Broker Signature sections can be provided on an alternate Client Information and Consent Form which has been approved by Home Trust Company

Approved alternate Client Information and Consent Form attached

### 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) \_\_\_\_\_

Address	City	Province	Country	Postal Code

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

Occupation*	Employer's Name	Employer's Address

\*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

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

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	

**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) \_\_\_\_\_

Address	City	Province	Country	Postal Code

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

Occupation*	Employer's Name	Employer's Address

\*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

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

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	

### BROKER SIGNATURE

I have seen the client's original, valid and legible identification and witnessed the client's signature(s)

Broker's Signature: X \_\_\_\_\_ Date: \_\_\_\_\_

Printed Broker Name and Telephone Number: X \_\_\_\_\_



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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"/>
<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.

\*\*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. \_\_\_\_\_  
(forward to my deposit broker) (attach a void cheque)

#### 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

BY SIGNING THIS APPLICATION I/WE CONSENT TO THE COLLECTION OF THE PERSONAL INFORMATION CONTAINED IN THIS FORM BY MY/OUR DEPOSIT BROKER AND OR HOME TRUST COMPANY. I/ WE CONSENT TO THE USE, RETENTION AND DISCLOSURE OF 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 IN THE MANNER SET OUT IN HOME TRUST COMPANY PUBLISHED PRIVACY POLICY. I/ WE HAVE READ THE ABOVE PARAGRAPH AND HEREBY GIVE MY/OUR CONSENT TO THE COLLECTION USE, AND DISCLOSURE OF THE PERSONAL INFORMATION DESCRIBED THEREIN.

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. THE DEPOSIT BROKER 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.

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. \*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](http://WWW.HOMETRUST.CA)

IF YOUR INVESTMENT HAS A TERM EXCEEDING 5 YEARS OR IS IN A CURRENCY OTHER THAN CANADIAN DOLLARS, IT WILL NOT BE ELIGIBLE FOR COVERAGE BY CANADA DEPOSIT INSURANCE CORPORATION.

PRIMARY OWNER SIGNATURE: \_\_\_\_\_ JOINT OWER SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

#### BROKER DECLARATION AND SIGNATURE:

UNLESS OTHERWISE STATED ABOVE, I, AS AUTHORIZED REPRESENTATIVE OF THE DEPOSIT BROKER ACCEPTING THIS TRANSACTION, HAVE TAKEN REASONABLE MEASURES AND CERTIFY THAT (i) I HAVE NO REASON TO BELIEVE THAT THE ACCOUNT HOLDER(S) ARE ACTING ON BEHALF OF A THIRD PARTY OR IF SO HAVE PROVIDED THE REQUIRED INFORMATION ON AN ATTACHED THIRD PARTY FORM (ii) THE ACCOUNT HOLDER(S) ABOVE ARE NOT POLITICALLY EXPOSED FOREIGN PERSONS OR IF SO HAVE PROVIDED THE INFORMATION ON AN ATTACHED PEFP FORM (iii) THE INTENT OF THIS ACCOUNT IS FOR SAVING/INVESTMENT FOR THE SOLE USE OF THE APPLICANTS (S) LISTED ABOVE (iv) CASH HAS NOT BEEN ACCEPTED AS A SOURCE OF FUNDS FOR THIS INVESTMENT AND (v) I HAVE FULLY EXPLAINED THE TERMS AND CONDITIONS OF THIS INVESTMENT WITH HOME TRUST COMPANY. (vi) I HAVE ADVISED THE CLIENT(S) LISTED ABOVE, ON BEHALF OF THE ISSUER, OF ALL RELEVANT DISCLOSURES AS PER THE DEPOSIT TYPE INSTRUMENTS REGULATIONS

DEPOSIT BROKER NAME: \_\_\_\_\_ BROKER TELEPHONE: \_\_\_\_\_  
BROKER 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](http://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 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](http://www.hometrusted.ca), inquiries can be made through your broker or to [GICDept@hometrusted.ca](mailto: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.**