



ACCOUNT NUMBER
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Individual    
  Joint Tenants with Rights of Survivorship    
  Tenants in Common    
  In Trust For

<b>1</b>	HOLDER'S SURNAME	GIVEN NAME(S)		
	STREET ADDRESS	CITY	PROVINCE	POSTAL CODE
	EMAIL ADDRESS	PHONE NUMBER	BIRTH DATE (MM/DD/YY)	
	EMPLOYMENT STATUS / ORGANIZATION TYPE	OCCUPATION	INDUSTRY/SECTOR	

**Declaration of Tax Residence** (Tick all that apply)

**I am a tax resident of Canada.**  
If you ticked this box, give your social insurance number.

**I am a tax resident or citizen of the United States**  
If you ticked this box, give your taxpayer identification number (TIN) from the United States.

If you do not have a TIN from the United States, have you applied for one?     Yes     No

**I am a tax resident of a jurisdiction other than Canada or the United States.**  
If you ticked this box, give your jurisdiction of tax residence and taxpayer identification number.

JURISDICTION OF TAX RESIDENCE	TAXPAYER IDENTIFICATION NUMBER
IF YOU DO NOT HAVE A TIN, CHOOSE A REASON	

SOCIAL INSURANCE NUMBER
TIN FROM THE UNITED STATES

<b>2</b>	HOLDER'S SURNAME	GIVEN NAME(S)		
	STREET ADDRESS	CITY	PROVINCE	POSTAL CODE
	EMAIL ADDRESS	PHONE NUMBER	BIRTH DATE (MM/DD/YY)	
	EMPLOYMENT STATUS / ORGANIZATION TYPE	OCCUPATION	INDUSTRY/SECTOR	

**Declaration of Tax Residence** (Tick all that apply)

**I am a tax resident of Canada.**  
If you ticked this box, give your social insurance number.

**I am a tax resident or citizen of the United States**  
If you ticked this box, give your taxpayer identification number (TIN) from the United States.

If you do not have a TIN from the United States, have you applied for one?     Yes     No

**I am a tax resident of a jurisdiction other than Canada or the United States.**  
If you ticked this box, give your jurisdiction of tax residence and taxpayer identification number.

JURISDICTION OF TAX RESIDENCE	TAXPAYER IDENTIFICATION NUMBER
IF YOU DO NOT HAVE A TIN, CHOOSE A REASON	

SOCIAL INSURANCE NUMBER
TIN FROM THE UNITED STATES

**For more than two names, please attach an additional form.**

INTENDED USE OF THE ACCOUNT	If you wish to access statements online, we will contact you with login information by:		
	<input type="checkbox"/> Secure email	<input type="checkbox"/> Phone	<input type="checkbox"/> I/We decline online statements

Deposit Details	TRANSACTION CODE	202 Renewal • 240 Holder Deposit		
	PRINCIPAL AMOUNT (\$)	YRS / MTHS	RATE (%)	MATURITY DATE (MM/DD/YY)

**Interest Options**     Compounded Annually     Paid by Direct Deposit (choose a frequency below)

**Payment Frequency**     Monthly     Semi-Annually     Annually on Anniversary

Direct Deposit (Attach Void Cheque)	NAME OF FINANCIAL INSTITUTION	TRANSIT NO.	INST. NO.	ACCOUNT NO.

**Certification**

- I/We certify that the information given is correct and complete. I will give my financial institution a new form within 30 days of any change in tax residency that causes the information to become incomplete or inaccurate.
- I/We have provided identification details on the Ascertaining Identity form and have included it as part of this application.
- I/We certify that I have read and signed the "Consent and Authorization to use Personal Information (Form A115) and have included it as part of this application.
- I/We have read, understand and agree to the Terms and Conditions which have been provided, and furthermore agree to be bound by its terms inclusive of fees and interest rates of which I/We have been informed.

SIGNATURE OF HOLDER	SIGNATURE OF HOLDER
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ACCEPTED BY AUTHORIZED OFFICER	AGENT NO.	DATE (MM/DD/YY)
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<b>LSM - Internal Use Only</b>	SOURCE	BONUS LEVEL	CLASSIFICATION	SERVICE NO.	POTENTIAL INTEREST	CLASS
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Cheque Deposit    
  ICU Deposit    
  Internal Transfer

NAME OF FINANCIAL INSTITUTION	TRANSIT NO.	INST. NO.	ACCOUNT NO.	CHECKED BY
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RELATED ACCOUNT NUMBERS	<input type="checkbox"/> Horizon Updated
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ACCOUNT NUMBER

Deposit

Loan

Mortgage

<b>1</b>	HOLDER'S SURNAME	FIRST NAME, MIDDLE NAME(S)
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**Identification**

**Single Method Government Issued Photo Identification.**  
Complete **one** of the document sections below.
  **Single Method Canadian Credit Bureau Report.**  
Include a unique identifier number.
  **Dual Method Combination of Two Sources.**  
Complete **both** of the document sections below.

**Document Section I**

DOCUMENT USED TO CONFIRM IDENTITY	REFERENCE/ACCOUNT NUMBER
PLACE OF ISSUE	COUNTRY OF ISSUE
	EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

**Document Section II**

DOCUMENT USED TO CONFIRM IDENTITY	REFERENCE/ACCOUNT NUMBER
PLACE OF ISSUE	COUNTRY OF ISSUE
	EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

<b>2</b>	HOLDER'S SURNAME	FIRST NAME, MIDDLE NAME(S)
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**Identification**

**Single Method Government Issued Photo Identification.**  
Complete **one** of the document sections below.
  **Single Method Canadian Credit Bureau Report.**  
Include a unique identifier number.
  **Dual Method Combination of Two Sources.**  
Complete **both** of the document sections below.

**Document Section I**

DOCUMENT USED TO CONFIRM IDENTITY	REFERENCE/ACCOUNT NUMBER
PLACE OF ISSUE	COUNTRY OF ISSUE
	EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

**Document Section II**

DOCUMENT USED TO CONFIRM IDENTITY	REFERENCE/ACCOUNT NUMBER
PLACE OF ISSUE	COUNTRY OF ISSUE
	EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

**For more than two names, please attach an additional order form.**

Is this transaction being carried out on behalf of a third party?  Yes  No

When you are determining whether a third party is involved, it is not about who "owns" the money, but rather about "who gives instructions to deal with the money". To determine who the third party is, the point to remember is whether the individual in front of you is acting on someone else's instructions. If so, that someone else is the third party (FINTRAC Guideline 6G - section 5.1)

THIRD PARTY NAME (if applicable)	DATE OF BIRTH (MM/DD/YY)	RELATIONSHIP
THIRD PARTY STREET ADDRESS	CITY	PROVINCE   POSTAL CODE

**To be completed by the person examining documentation**  
I certify that I i) have verified the original identification records listed above ii) having made reasonable inquiries, have no reason to believe the client is acting on the behalf of a third party or, if so, has provided the required third party information, and iii) have verified the individual(s) signature.

NAME OF PERSON EXAMINING ID DOCUMENTS	DATE INDIVIDUAL(S) IDENTIFIED (MM/DD/YY)
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SIGNATURE OF PERSON EXAMINING ID DOCUMENTS

<b>LSM - Internal Use Only</b>	CHECKED BY	DATE CHECKED
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## Quick Reference Guide for Ascertaining Identity

### Single and Dual Source Methods of Identification

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#### Single Source: Government Issued Photo Identification

The identification card or document must be **face to face** and contain the following:

- Include the individual's name
- Include the individual's photo
- Include a unique identifier number
- Be issued by a provincial, federal or territorial government in Canada **OR** is a foreign identification document that is equivalent to an acceptable Canadian photo identification card or document

#### Single Source: Canadian Credit Bureau Report Checklist

The credit bureau report information can be used for **face to face or non-face to face** identification however this method may prove challenging as all information on the credit check **must match** exactly what has been provided by the individual

- Match the name, address, and date of birth provided by the individual
- Include a unique identifier number (File Number or Unique Number)
- Be at least three years in existence

#### Dual Source: Combination of Two Sources

The two sources together must meet one of the following combinations and can **face to face or non-face to face**:

- The name and address on one document/source & the name and date of birth on the second document/source
- The name and address on one document/source & the name and confirms a deposit, loan or credit card account on the second document/source
- The name and date of birth on one document/source & the name and confirmation of a deposit, loan or credit card account on the second document/source

The documents or sources must be:

- Reliable
- From two separate, independent sources (issuers)
- Provide an account number, or if no account number, include a reference number pertaining to the document or source
- In its original format as received by the individual from the issuer
- Valid/legitimate (not altered)
- Current (not expired) or is the most recent version of the source (utility bill etc.)

### Corporations

**A corporation's existence, directors, beneficial ownership and powers to bind must be verified before an application can be processed.**

- **Beneficial Ownership:** the following documents can be used to verify beneficial ownership of the corporation: Shareholders statement, register or agreement; articles of incorporation; bylaws; annual return, or an annual record that has been filed under provincial securities legislation.
- **Powers to Bind:** These can be confirmed by referring to any one of the following: Certificate of Incumbency, Articles of Incorporation, or Bylaws of the Corporation.
- Please provide copies of the documentation used to verify directors, beneficial ownership and powers to bind to League Savings with the completed application.
- **Associations and Non-Incorporated Businesses-** Existence and beneficial ownership must be confirmed for non-corporate entities.

### Entities neither Individuals or Corporations

The following can be used to verify the beneficial ownership of an entity other than a corporation:

- partnership agreement
- a letter signed by all partners confirming the existence, ownership, control and structure of the partnership
- articles of association
- articles of constitution
- a letter stating the purpose, ownership, control and structure of the group (listing all the group members and signed by two signing officers)
- minutes of group meetings (listing the structure of the group, as well as all the group members and signed by the person recording the minutes)



# LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

(FORM A115)

## CONSENT AND AUTHORIZATION TO USE PERSONAL INFORMATION

1. I/We have applied to League Savings and Mortgage Company ("League Savings") for a financial product and/or service, and/or will be providing a guarantee in support of a financial product. In connection with this application to League Savings, I/we hereby consent to and authorize League Savings to:
  - a) verify, confirm, collect, use, and/or disclose any information contained in an application for the purpose of making such inquiries and decisions in connection with the application;
  - b) in the case of a mortgage or loan application, request, collect and obtain from League Savings or its affiliates; any person; credit reporting agency; insurer; financial institution; or any other entity as may be required, any information to verify and confirm the state of my/our financial affairs;
  - c) collect, use and disclose my/our personal information for the following purposes:
    - to understand my/our needs;
    - in the case of a mortgage or loan application, to evaluate my/our credit standing and to share or exchange reports and information with credit reporting agencies, insurers and/or other financial institutions;
    - to determine my/our suitability and eligibility for products and services including loan insurance;
    - to promote and offer League Savings products and services to me/us, or those of others that League Savings believes may be of interest to me/us;
    - to meet legal and regulatory requirements;
    - to investigate and adjudicate insurance claims, fraudulent and/or other illegal activities;
    - to provide ongoing service to me/us and provide my/our personal information to anyone who works with or for League Savings but only as needed for providing services to me/us;
    - where my/our account has originated through a credit union or broker/agent, to release periodic information on these accounts to the referring source to enhance the level of service provided to me/us; and
    - to protect my/our interests and the interests of League Savings.

"Personal information" means information that identifies me/us as a customer of League Savings and includes, without limitation, information I/we have provided to League Savings and information obtained from the others with my/our consent.

2. In addition to the consent and authorization above, I/we hereby understand and acknowledge that if my/our account is referred by a credit union or broker/agent, that League Savings may pay a referral fee to the referring source as compensation for its role of referring business to League Savings and Mortgage Company.
3. I/we consent and authorize League Savings, at its sole option and without further notice to me, to refer the application to another lender ("alternate lender") who may approve the application on terms and conditions acceptable to it. For this purpose, I/we consent to and authorize:
  - a) League Savings to release to the alternate lender any information, including my/our personal information that League Savings has collected concerning the loan application;
  - b) The release of the details by the alternate lender of the loan application, if approved, to my/our real estate agent, if applicable; and
  - c) At the request of League Savings, the release of information to League Savings by the alternate lender respecting the mortgage from time to time such as the outstanding balance, where the mortgage is obtained through the alternate lender.
4. I/we consent and authorize League Savings, at its sole option and without further notice to me/us, to disclose my/our personal information to the credit union or broker who referred me/us. For this purpose, I/we consent to and authorize League Savings to release to the referring credit union or broker/agent any information, including my/our personal information that League Savings has collected in connection with my/our application to League Savings.

5. I/We acknowledge that I/we may withdraw my/our consent to the above at any time by providing written notice of such withdrawal to League Savings. I/We further acknowledge that the withdrawal of my/our consent will have the following consequences:
- a) Withdrawal of my/our consent in relation to paragraphs 1 and 2 hereof will prevent League Savings from processing my/our application, and will result in a rejection of such application;
  - b) Withdrawal of my/our consent in relation to paragraph 3 hereof will prevent League Savings from referring my/our application to any alternate lenders in the event that League Savings does not accept my/our application; and
  - c) Withdrawal of my/our consent in relation to paragraph 4 hereof will prevent League Savings from sharing my/our personal information with the referring credit union or broker/agent, with the result that they may not be able to contact me/us in relation to products and services which may be of interest to me/us.
6. From time to time, League Savings may wish to send me/us commercial electronic messages to promote and offer products and services to me/us. I/we understand that I/we may unsubscribe from receiving these messages at any time.

<b>Please complete the following section in full:</b>					
<input type="checkbox"/> <b>Yes, I/We do.</b> <input type="checkbox"/> <b>No, I/We do not.</b> <input type="checkbox"/> <b>Does not apply.</b>	If your loan application is for a real property mortgage, do you consent to the referral of your application to an alternate lender as described in paragraph 3 above?				
<input type="checkbox"/> <b>Yes, I/We do.</b> <input type="checkbox"/> <b>No, I/We do not.</b>	Do you consent to League Savings sharing your personal information with the credit union or broker/agent who referred you, so that they may contact you regarding their products and services as described in paragraph 4 above?				
<input type="checkbox"/> <b>Yes, I/We do.</b> <input type="checkbox"/> <b>No, I/We do not.</b>	Do you consent to League Savings sending you commercial electronic messages to promote their products and services to you as described in paragraph 6 above?				
<div style="text-align: right; margin-bottom: 20px;"> <b>DATED</b> _____, 20____.         </div> <table style="width: 100%; border: none;"> <tr> <td style="width: 45%; border: none; vertical-align: top;">           _____            Witness         </td> <td style="width: 55%; border: none; vertical-align: top;">           _____            Signature of Applicant or Guarantor             _____            Name of Applicant or Guarantor (please print)         </td> </tr> <tr> <td style="border: none; vertical-align: top;">           _____            Witness         </td> <td style="border: none; vertical-align: top;">           _____            Signature of Co-Applicant             _____            Name of Co-Applicant (please print)         </td> </tr> </table>		_____ Witness	_____ Signature of Applicant or Guarantor  _____ Name of Applicant or Guarantor (please print)	_____ Witness	_____ Signature of Co-Applicant  _____ Name of Co-Applicant (please print)
_____ Witness	_____ Signature of Applicant or Guarantor  _____ Name of Applicant or Guarantor (please print)				
_____ Witness	_____ Signature of Co-Applicant  _____ Name of Co-Applicant (please print)				

For more information regarding League Savings' commitment to protecting your privacy including your right to limit or withdraw your consent and authorization respecting your personal information, please review League Savings' Privacy Code available at [www.lsm.ca](http://www.lsm.ca) or call us at 1-800-668-2879. Our address is 6074 Lady Hammond Road, Halifax, NS, B3K 2R7.



This disclosure of interest information, fees and charges applies to all GIC (non-registered), RRSP, RRIF and TFSA deposits held with League Savings and Mortgage. Fees and charges are subject to change. Such changes will only apply to transactions once a minimum of 30 days notice has been given to all account holders. League Savings and Mortgage is a member of the Canada Deposit Insurance Corporation (CDIC). CDIC automatically insures many types of savings against the failure of a financial institution that is a CDIC member. Please visit our website at [www.lsm.ca](http://www.lsm.ca) under Investing/CDIC Information for a complete listing of League Savings and Mortgage products eligible for coverage.

### Disclosure of Interest Information

#### Variable Rate Deposit

- Interest rates are tiered and increase as the account balance increases.
- Interest is calculated on the daily closing balance.
- Interest is paid monthly.
- Current rate of interest may be obtained on our website [www.lsm.ca](http://www.lsm.ca) under Interest Rates.

#### 1 Yr Redeemable Deposit

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the daily closing balance.
- Interest is paid at maturity or at time of redemption.
- Deposit is redeemable after 30 days of purchase or last renewal date, without penalty. Where redemption is within 30 days, no interest will be paid.

#### 1 – 5 Yr Non-Redeemable Deposits

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the deposit amount.
- Interest is paid annually (or more frequently, in accordance with the specified interest payment frequency on the deposit) and at maturity of the deposit.

#### 3 & 5 Yr Index Linked Deposits Non-Redeemable

- Principal is 100% guaranteed.
- Rate of return is based on the growth of the average of monthly closing values of the S&P/TSX 60 Index over the term of the deposit, multiplied by the Participation Rate and is paid at maturity.

#### 3 & 5 Yr Better Earth Portfolio Market Linked Guaranteed Investment

Principal is 100% guaranteed

Rate of return is based on the variation in the price of 15 equal-weighted equity securities paid at maturity

### Deposit Renewals

#### Advance Notice of Maturing Deposits

- A notice of maturing deposit will be mailed approximately 21 days prior to maturity date.

#### 21 Day Rate Guarantee

- Depositors will receive the highest rate within 21 days prior to the maturity date if the deposit is renewed for an additional term.

#### Automatic Renewal

- If League Savings and Mortgage has not received instructions from the Investor on or before the maturity date, the deposit will be renewed for a similar term at the current rate of interest in effect at the date of maturity. Deposits may be amended, redeemed or transferred within 10 business days after the maturity date. Following the 10-day period, deposits are not redeemable or transferable until the next maturity date.

### RRIF Deposits

#### Special Withdrawals

- A maximum of 25% of the value of the plan at the start of the year may be received by way of special withdrawal in any one year.
- No more than 2 special withdrawals may be taken in a single year.

### Disclosure of Fees & Charges

#### Transfer or Closure of Registered Products

- \$50.00 fee applies to each transfer of a registered product to another financial institution or issuer.
- \$100.00 fee applies to each transfer or closure of a registered product to another financial institution or issuer, within 90 days of opening an account.

#### Redemptions of a Non-Redeemable Deposit prior to Maturity due to Financial Hardship

- Require pre-approval of League Savings and Mortgage and
- \$100.00 transaction charge will apply and
- Reduced rate of interest, adjusted to the rate in effect at time of deposit, rounded down to the rate which best matches the length of the investment.

#### Life Income Fund (LIF)

- \$100.00 fee for **each** of the following:
  - Nova Scotia Jurisdiction Unlocking Provisions
  - Ontario Jurisdiction Unlocking Provisions
  - Newfoundland Jurisdiction Unlocking Provisions
  - Alberta Jurisdiction Unlocking Provisions
- \$150.00 fee for **each** of the following:
  - Federal PBSA Jurisdiction Unlocking Provisions
  - New Brunswick Jurisdiction Unlocking Provisions

#### Other Fees

- \$25.00 per hour, with a minimum charge of \$25.00 to research historical information, in addition to the cost incurred to retrieve documentation from Iron Mountain (if applicable).