

## Fax Transmission Form

**To:**

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**From:**

\_\_\_\_\_

**Fax No.**

\_\_\_\_\_

**Phone No.**

\_\_\_\_\_

**Date:**

\_\_\_\_\_

**Total No. of pages:**  
(incl. cover page)

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**Message:**

This Fax is intended only for the addressee and may contain information that is legally privileged, confidential and/or exempt from disclosure under applicable law. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you have received this communication in error, or are not the named recipient(s), please immediately notify the sender.



For Office Use Only
WAPP Reference #
Servicing Branch #

Primary Applicant:

Name (first/init./last):
Address:
City: Prov.: Postal code:
Telephone:
Home: Business:
Years at Res.: Months:
Previous Address: Yrs.:

Know Your Customer (KYC)

Male Female
Marital Status: Birth Date: (M/D/Y)
Single Married S.I.N.:
Widowed No. of Dependents:
Separated ID Type: Reference #
Divorced ID Type: Reference #
Common Law ID Type: Reference #
Dwelling Status: Rent Own
Rents & Buying Living with parents
Other:

Employment

Current Employer:
Address: City: Prov.:
Job Description:
Annual Income: \$
Length of Employment: Yrs.: Mths.:
Industry Sector:
Occupation:
Income Type: Salaried Self Employed Pensioner
Alimony/Support Commission Contract
Other:

Additional Income: \$
Previous Employer:
Job Description:
Annual Income: \$
Length of Employment: Yrs.: Mths.:
Industry Sector:
Occupation:

Existing Insurance Coverage

Group Life Insurance Coverage Amount \$
Personal Life Insurance Coverage Amount \$
Credit Protection Insurance Coverage Amount \$
Critical Illness Insurance coverage under existing plan(s) Yes No
Disability Insurance coverage under existing plan(s) Yes No

Assets / Liabilities

Table with columns: Types / Description, Financial Institution, Years, Asset Value, Liability Bal., Mthly. Pymt., Co-Borrower

Real Estate

Address:
Address:
Total Assets: \$
Total Liabilities: \$
Net Worth: \$

Mortgage Property

Street Address: Apt.:
City: Postal Code: Province:
Monthly Maintenance: \$ Annual Property Taxes: \$
Lot Number: Tenure Code: Lot Size: Building Age: Building Size
Plan No.: Freehold Length: Months Length:
Partial Lot No.: Leasehold Width: Years: Width:
Conc./Twnshp.: Condo Feet Metres Feet Metres
Dwelling Type: Owner Type: Building Type: Environmental Hazard:
House Type: Investor New Yes
Zoning: Primary, Owner Occupied Existing No
Square Footage: Secondary, Owner Occupied Improvement

Joint Applicant/Guarantor:

Name (first/init./last):
Address:
City: Prov.: Postal code:
Telephone:
Home: Business:
Years at Res.: Months:
Previous Address: Yrs.:

Know Your Customer (KYC)

Male Female
Marital Status: Birth Date: (M/D/Y)
Single Married S.I.N.:
Widowed No. of Dependents:
Separated ID Type: Reference #
Divorced ID Type: Reference #
Common Law ID Type: Reference #
Dwelling Status: Rent Own
Rents & Buying Living with parents
Other:

Employment

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Address: City: Prov.:
Job Description:
Annual Income: \$
Length of Employment: Yrs.: Mths.:
Industry Sector:
Occupation:
Income Type: Salaried Self Employed Pensioner
Alimony/Support Commission Contract
Other:

Additional Income: \$
Previous Employer:
Job Description:
Annual Income: \$
Length of Employment: Yrs.: Mths.:
Industry Sector:
Occupation:

Existing Insurance Coverage

Group Life Insurance Coverage Amount \$
Personal Life Insurance Coverage Amount \$
Credit Protection Insurance Coverage Amount \$
Critical Illness Insurance coverage under existing plan(s) Yes No
Disability Insurance coverage under existing plan(s) Yes No

**Qualification**

Purchase Price/Value: \$ \_\_\_\_\_ Type of Financing:  Purchase  Mortgage Transfer  Refinancing  Transfer Existing NHA  Other: \_\_\_\_\_ Product Type:  Mortgage  HELOC  Pre approval Property Description:  Major Urban Centre  Urban Centre  Non Urban/Recreational  Rental
Downpayment\* or Existing Mortgage Required Financing: CMHC/Genworth premium: Total Mortgage
\*Downpayment Source:  Sale of Real Estate Property  Gift  Borrowed Against Liquid Assets  Proceeds from Sale of Investments  Trust Funds  Grants  Proceeds from Business  Non-Liquid Secured/Unsecured Credit
Savings From:  Employment/Investment Income  Company Pension  Inheritance  Government Benefit  Legal/Insurance Settlement  Lottery winnings  Casino winnings

**Payments**

Mortgage Type: Closing Date: \_\_\_\_\_ (Month/Day/Year)
 Regular Mortgage Amount: \$ \_\_\_\_\_ Interest Rate: \_\_\_\_\_ % Term: \_\_\_\_\_ Amortization: \_\_\_\_\_ Yrs.
 Weekly  Bi Weekly  Semi Monthly  Monthly
 Rapid Weekly  Rapid Bi-Weekly
 Home Equity Line of Credit  Credit Limit: \$ \_\_\_\_\_  Variable Rate Amount: \$ \_\_\_\_\_
 Fixed Rate Amount: \$ \_\_\_\_\_ Interest Rate: \_\_\_\_\_ % Term: \_\_\_\_\_ Amortization: \_\_\_\_\_ Yrs.
Mortgage Payment: \$ \_\_\_\_\_  Including  Life Insurance  Critical Illness Borrower: \_\_\_\_\_
(Monthly) Heat: \$ \_\_\_\_\_  Life Insurance  Critical Illness Borrower: \_\_\_\_\_
Taxes: \$ \_\_\_\_\_
Condo Fees: \$ \_\_\_\_\_
Total: \$ \_\_\_\_\_ / Total Income: \$ \_\_\_\_\_ = GDSR: \_\_\_\_\_ %
+ Liabilities: \$ \_\_\_\_\_
Total: \$ \_\_\_\_\_ / Total Income: \$ \_\_\_\_\_ = TDSR: \_\_\_\_\_ %

**Solicitor Information**

In-House Registration  Yes  No
Lawyer's Name: \_\_\_\_\_
Firm Name: \_\_\_\_\_
Address: \_\_\_\_\_
Phone Number: (\_\_\_\_\_) \_\_\_\_\_
Fax Number: (\_\_\_\_\_) \_\_\_\_\_

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**Mortgage Reference:**

Source of Business: \_\_\_\_\_
Company Name: \_\_\_\_\_
Contact: \_\_\_\_\_
Phone Number: (\_\_\_\_\_) \_\_\_\_\_
Service Plus Id.: (\_\_\_\_\_) \_\_\_\_\_

In this section, the words you, your and yours mean the Applicant, Joint Applicant(s) and any guarantor(s). The words we, us and our mean the TD Bank Financial Group\*.

WAPP Reference # \_\_\_\_\_

**By signing below, you certify that:**

- you are applying for the accounts and services indicated in this Application;
the information provided is true and correct;
you do not intend to use the proceeds of the credit facility for business purposes; and
you will be bound by the terms and conditions of each credit facility applied for, as amended by us from time to time.

**If you are applying for a Mortgage or Home Equity Line of Credit, you confirm that:**

- you will pay any evaluation, inspection and legal expenses related to this Application;
you have not been refused a loan on the security; and
you are not in arrears on your present mortgage.

**Consent to the Collection, Use and/or Disclosure of Your Information**

You agree that, at the time you request to begin a relationship with us and during the course of our relationship, we may share your information with our world-wide affiliates, and collect, use and disclose your Information as described in the Privacy Agreement provided with this Application and on td.com, including for, but not limited to, the purposes of: identifying you, providing you with ongoing service, helping us serve you better, protecting us both from fraud and error, complying with legal and regulatory requirements, and marketing products and services to you. We may communicate with you for any of these purposes by telephone, fax, text messaging, or other electronic means, and automatic dialing-announcing device, at the numbers you have provided us, or by ATM, internet, mail, email and other methods. To understand how you can withdraw your consent, refer to the 'Marketing Purposes' section of the Privacy Agreement or contact us at 1-866-567-8888.

**Credit Consent**

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 validate your identity, 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 and www.transunion.ca. Once you have applied for any credit product with us, you may not withdraw your consent to this exchange of Information.

**Credit Products**

If you are applying for a Mortgage or a Home Equity Line of Credit, or other product that may be insured by mortgage default insurance, you agree that a mortgage default insurer may also obtain Information about you from a credit reporting agency from time to time, and may use such information for any purpose related to the credit product and the mortgage default insurance.

You agree that the approval or granting of any credit by us to you, with or without mortgage default insurance, is not to be construed or relied on by you as representing the value or condition of any underlying security or that it confirms that you have the ability to pay the credit facility.

You agree that we make no representation, warranty, statement, recommendation, guarantee or endorsement with respect to any investment or with any goods or services purchased using the credit facility.

\*The TD Bank Financial Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

**Third Party Statement**

Will this credit facility be used by or on behalf of a person other than the Applicant or Joint Applicant?

- Yes (complete Third Party Statement form #592018)
 No

**Purpose of Account**

At this time, this credit facility is intended to be used primarily for the following purpose:

- to purchase real estate property  to improve/renovate real estate property  to purchase personal property
 to refinance/consolidate existing debt  to have available credit for future use
 other (explain): \_\_\_\_\_

Date: \_\_\_\_\_

Applicant: \_\_\_\_\_ (sign and print name)

Witness: \_\_\_\_\_ (sign and print name)

Joint Applicant/Guarantor: \_\_\_\_\_ (sign and print name)

Witness: \_\_\_\_\_ (sign and print name)



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.

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.

- Within TD we may also share Information world-wide, other than health-related Information, to allow other businesses within TD to tell you about products and services. In order to understand how we use your Information for marketing purposes and how you can withdraw your consent, refer to the Marketing Purposes section below.

### **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.

**Fraud** - In order to prevent, detect or suppress financial abuse, fraud, criminal activity, protect our assets and interests, assist us with any internal or external investigation into potentially illegal or suspicious activity or manage, defend or settle any actual or potential loss in connection with the foregoing, we may collect from, use and disclose your Information to any person or organization, fraud prevention agency, regulatory or government body, the operator of any database or registry used to check information provided against existing information, or other insurance companies or financial or lending institutions. For these purposes, your Information may be pooled with data belonging to other individuals and subject to data analytics.

**Insurance** - This section applies if you are applying for, requesting prescreening for, modifying or making a claim under, or have included with your product, service or account, an insurance product that we insure, reinsure, administer or sell. We may collect, use, disclose and retain your Information, including health-related Information. We may collect this Information from you or any health care professional, medically-related facility, insurance company, government agency, organizations who manage public information data banks, or insurance information bureaus, including MIB Group, Inc. and the Insurance Bureau of Canada, with knowledge of your Information.

With regard to life and health insurance, we may also obtain a personal investigation report prepared in connection with verifying and/or authenticating the information you provide in your application or as part of the claims process.

With regard to home and auto insurance, we may also obtain Information about you from credit reporting agencies at the time of, and during the application process and on an ongoing basis to verify your creditworthiness, perform a risk analysis and determine your premium.

We may use your Information to:

- determine your eligibility for insurance coverage
- administer your insurance and our relationship with you
- determine your insurance premium
- investigate and adjudicate your claims
- help manage and assess our risks and operations.

We may share your Information with any health-care professional, medically-related facility, insurance company, organizations who manage public information data banks, or insurance information bureaus, including the MIB Group, Inc. and the Insurance Bureau of Canada, to allow them to properly answer questions when providing us with Information about you. We may share lab results about infectious diseases with appropriate public health authorities.

If we collect your health-related Information for the purposes described above, it will not be shared within TD, except to the extent that a TD company insures, reinsures, administers or sells relevant coverage and the disclosure is required for the purposes described above. Your Information, including health-related Information, may be shared with administrators, service providers, reinsurers and prospective insurers and reinsurers of our insurance operations, as well as their administrators and service providers for these purposes.

**Marketing Purposes** - We may also use your Information for marketing purposes, including to:

- tell you about other products and services that may be of interest to you, including those offered by other businesses within TD and third parties we select
- determine your eligibility to participate in contests, surveys or promotions
- conduct research, analysis, modeling, and surveys to assess your satisfaction with us as a customer, and to develop products and services
- contact you by telephone, fax, text messaging, or other electronic means and automatic dialing-announcing device, at the numbers you have provided us, or by ATM, internet, mail, email and other methods.

With respect to these marketing purposes, you may choose not to have us:

- contact you occasionally either by telephone, fax, text message, ATM, internet, mail, email or all of these methods, with offers that may be of interest to you
- contact you to participate in customer research and surveys.

**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.

**Credit Products** - If you are applying for a Mortgage or a Home Equity Line of Credit, or other product that may be insured by mortgage default insurance, you agree that a mortgage default insurer may also obtain Information about you from time to time, including from a credit reporting agency, and may use such information for any purpose related to the credit product and the mortgage default insurance. You agree that the approval or granting of any credit by us to you, with or without mortgage default insurance, is not to be construed or relied on by you as representing the value or condition of any underlying security or that it confirms that you have the ability to pay the credit facility.

You agree that we make no representation, warranty, statement, recommendation, guarantee or endorsement with respect to any investment or with any goods or services purchased using the credit facility.

### **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 1-866-567-8888. Please read our Privacy Code for further details about your opt-out choices.