

# Innovative Mortgage Solutions - Application for Credit



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BRANCH		TRANSIT NO.	BLT	DATE	
PURPOSE			AMOUNT		APPLICATION NO.
APPLICANT'S LEGAL NAME			AGE	BIRTHDATE (YY/MM/DD)	MARITAL STATUS
CO-APPLICANT'S LEGAL NAME			AGE	BIRTHDATE (YY/MM/DD)	MARITAL STATUS
APPLICANT'S PRESENT ADDRESS		CITY & PROVINCE	POSTAL CODE	HOW LONG? Y M	RES. CODE
APPLICANT'S PREVIOUS ADDRESS		CITY & PROVINCE	POSTAL CODE	HOW LONG? Y M	DEPENDENTS
APPLICANT'S PRESENT EMPLOYER		POSITION/TITLE	OCCUPATION STATUS	HOW LONG? Y M	MONTHLY INCOME
APPLICANT'S PREVIOUS EMPLOYER		POSITION/TITLE	OCCUPATION STATUS	HOW LONG? Y M	MONTHLY INCOME
CO-APPLICANT'S PRESENT EMPLOYER		POSITION/TITLE	OCCUPATION STATUS	HOW LONG? Y M	MONTHLY INCOME
CO-APPLICANT'S PREVIOUS EMPLOYER		POSITION/TITLE	OCCUPATION STATUS	HOW LONG? Y M	MONTHLY INCOME
APPLICANT'S SOURCE OF OTHER INCOME		AMOUNT	CO-APPLICANT'S SOURCE OF OTHER INCOME		AMOUNT
					TOTAL MONTHLY FAMILY INCOME
<b>MORTGAGEE/ LANDLORD</b>	MTGLY RENT/MTGE (P& )	PURCHASE PRICE	YR. PURCH.	PRES. VALUE	TAXES PAID TO DATE
<b>1st MORTGAGE/ LANDLORD</b>	MTGEE/LE NAME	ADDRESS		BALANCE	RATE
<b>2nd MORTGAGE</b>	MTGEE NAME	ADDRESS		BALANCE	RATE
<b>BANK</b>	<b>BRANCH</b>	<b>ACCT NO.</b>	<b>TYPE</b>	BANKRUPT WITHIN LAST 6 YEARS	
				YES NO	
<b>ASSET/LIABILITY STATEMENT (E.G. AUTO HOME)</b>		<b>ASSET</b>	<b>LIMIT (AS REQUIRED)</b>	<b>LIABILITY</b>	<b>MTHLY PAYMENT</b>
1)					
2)					
3)					
4)					
5)					
6)					
7)					
8)					
9)					
10)					
11)					
12)					
<b>NET WORTH</b>		<b>TOTAL</b>			
<b>DETAILS OF REQUIRED FINANCING</b>			<b>MONTHLY GROSS DEBT SERVICE &amp; TOTAL DEBT SERVICE CALCULATIONS</b>		

## CUSTOMER AUTHORIZATION

In this Authorization, the words "we", "our" and "us" mean any Scotiabank Group Member\* or the collective Scotiabank Group\* and include any program or joint venture any of these parties participates in;. The words "you" and "your" mean the Applicant and Co-Applicant. "Service" means any personal or business banking, insurance, brokerage or financial product or service offered by us.

### PRIVACY

We may collect from, and use and disclose your personal information to, any person or organization for the following: to confirm your identity; to understand your needs; to determine the suitability of Services for you; to determine your eligibility for our Services; to set up, manage and offer Services that meet your needs; to provide you with ongoing Service; to meet our legal and regulatory requirements; to manage and assess our risks; to investigate and adjudicate insurance claims; to prevent or detect criminal activity or to manage or settle any actual or potential loss in connection with fraud or criminal activity. We will use health information strictly for the provision of an insurance Service.

We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services such as printing, mail distribution and marketing, and you acknowledge that we may release information about you to them. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank Group privacy policies and practices.

When you apply for, accept or guarantee a loan or credit facility or otherwise become indebted to us, and from time to time during the course of the loan or credit facility, we may use, give to, obtain, verify, share and exchange credit and other information (except health information) about you with others, including credit bureaus, mortgage insurers, creditor insurers, registries, other companies in the Scotiabank Group and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law. We may do this throughout the relationship we have with you. You authorize any person whom we contact in this regard to provide such information to us. You acknowledge that, for the initial application, we may obtain two credit bureaus on each Applicant and Co-Applicant.

If you have a VISA\*\* account with us, we may give information (except health information) about you to VISA Canada Association, VISA International Service Association and their employees and agents, for the purpose of processing, authorizing and authenticating your VISA card transactions, providing you with customer assistance services, and for other purposes related to your VISA account. We may also give this information in respect of your participation in contests and promotions administered by the Association on our behalf.

If you have a mortgage account with us, we may also give information about you, including credit information, to mortgage insurers for any purpose related to mortgage insurance. Information retained by Canada Mortgage and Housing Corporation will be subject to federal access to information and privacy legislation.

We may collect, use and disclose your Social Insurance Number (SIN) for income tax reporting purposes, as required by law. In addition, we may ask you for your SIN to verify and report credit information

to credit bureaus and credit reporting agencies as well as to confirm your identity. This allows us to keep your personal information separate from that of other customers, particularly those with similar names, and helps maintain the integrity and accuracy of your personal information. You may refuse to consent to its use or disclosure for these purposes other than as required by law.

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you have with us or have guaranteed. We can continue to disclose your personal information to credit bureaus even after your loan or credit facility has been retired, and you may not withdraw your consent to us doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system.

We may ask for contact information such as your telephone or fax number, and keep and use this information as well as disclose it to other members of the Scotiabank Group so that we or any of these companies may contact you directly through these channels for the purpose of marketing including telemarketing. This consent will also apply to any companies that form a part of the Scotiabank Group in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time (see below).

For further information with respect to refusing or withdrawing your consent to our collection, use or disclosure of information, please refer to the Scotiabank Group Privacy Agreement.

### THIRD PARTY DETERMINATION

Is any loan or credit facility for the property located at \_\_\_\_\_ being taken for the benefit of someone other than the Applicant/Co-Applicant(s)?  Yes  No

If the Applicant/Co-applicant(s) answered "yes", a Third Party Determination form must be completed for each product with a "yes" response.

### DISCLOSURE

You agree that any disclosure statement in connection with the loan you are applying for may be given at the time that you enter into the loan agreement. If you give us your e-mail address, either on the application or elsewhere, you agree that any disclosure statement, which you must receive, may be in an electronic format which you may retrieve and retain.

As applicable, for real estate secured loans you authorize us to pay the net proceeds of the loan(s) to the solicitor/notary in trust. You expressly waive your right, where permitted by law, to receive a copy of any Financing Statements, Financing Change Statements or Verification Statements registered or issued under the Personal Property Security Act or other applicable legislation as a result of a loan made by us to you or any renewal or discharge thereof. Where permitted, you agree to extend any limitation period applicable to the loan(s) applied for to six years or any longer period permitted by law.

Please correspond in  English  French

**Applicable in the Province of Quebec only:** It is the express wish of the parties that this Authorization and all documents relating to it be drawn up and executed in English. Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

By signing this Authorization, you agree to the terms of the Scotiabank Group Privacy Agreement, a copy of which has been or will be provided to you and can be obtained at any Scotiabank branch or from our website at [www.scotiabank.com](http://www.scotiabank.com). You affirm all information obtained from you is true, correct and complete. If any statement made by you is not true, we may cancel the loan and request immediate repayment of all money advanced to you.

\_\_\_\_\_  
DATE

X \_\_\_\_\_  
APPLICANT'S SIGNATURE

X \_\_\_\_\_  
CO-APPLICANT'S SIGNATURE

\* For the purposes of this Authorization, Scotiabank Group means, collectively, Scotiabank and all of Scotiabank's affiliates and subsidiaries with respect to their operations in Canada. Scotiabank Group Member means Scotiabank or any one of its affiliates and subsidiaries with respect to its operations in Canada.

\*\*VISA Int./Lic. user The Bank of Nova Scotia  
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