

# CONSUMER CREDIT APPLICATION



<b>APPLICANT</b>	Title <b>Mr./Mrs./Ms./Dr.</b>	Name (Last, First Middle)			Driver's License			S.I.N (optional)		Date of Birth (MM/DD/YY)	
	Address			City		Province	Postal Code	Length Yrs.    Mths		Home Phone	Cell Phone
	Previous Address (if less than 2 years at current address)			City		Province	Postal Code	Length Yrs.    Mths		Email	
	Current Employer			Employer Address			City			Province	Phone
	Occupation			Length Yrs.    Mths		Income (weekly, bi-weekly, monthly)		Other Income		Employee Benefits? <input type="checkbox"/> Life <input type="checkbox"/> Short/Long Term Disability/Sickness/Injury	
	Previous Employer (if less than 2 years at current employer)			Address			City			Province	Phone
<b>CO-APPLICANT</b>	Title <b>Mr./Mrs./Ms./Dr.</b>	Name (Last, First Middle)			Driver's License			S.I.N (optional)		Date of Birth (MM/DD/YY)	
	Address			City		Province	Postal Code	Length Yrs.    Mths		Home Phone	Cell Phone
	Previous Address (if less than 2 years at current address)			City		Province	Postal Code	Length Yrs.    Mths		Email	
	Current Employer			Employer Address			City			Province	Phone
	Occupation			Length Yrs.    Mths		Income (weekly, bi-weekly, monthly)		Other Income		Employee Benefits? <input type="checkbox"/> Life <input type="checkbox"/> Short/Long Term Disability/Sickness/Injury	
	Previous Employer (if less than 2 years at current employer)			Address			City			Province	Phone
<b>ASSETS &amp; SECURITY</b>	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Home Value		Mortgage Balance		Mortgage / Rent Payment		Mortgage Holder / Landlord		Is your Mortgage Secured or Unsecured?	
	Primary Bank		Chequing Y / N	Balance		Savings Y / N	Balance		Credit Card Balance(s)		Personal Line of Credit(s)
	Insurance Policies			In the last 7 years, have you			Applicant		Co-Applicant		
				a) declared bankruptcy?			Yes    No		Yes    No		
				b) had an asset repossessed?			Yes    No		Yes    No		
			c) been off work due to any kind of sickness and/or injury?			Yes    No		Yes    No			
			d) been unemployed?			Yes    No		Yes    No			

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

By signing, I hereby confirm that the information provided in this Consumer Credit Application is true, accurate and complete as of the date of signing and that the information provided will be used to determine my credit responsibility and to evaluate and respond to my request for financing. The dealership and/or financial institution is authorized to obtain any information required for these purposes from other sources and each source is hereby authorized to provide the dealership or financial institution with such information. I acknowledge that the information obtained in this application as well as that obtained from other sources may be disclosed to potential lenders, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I would seek a financial relationship.

# AUTHORIZATION AND CONSENT

## General Terms and Conditions;

We may from time to time collect financial and other information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to transactions arising from your relationship with and through us and from other financial institutions;
- information you provide on an application for any of our products and services, including employment information and financial information;
- information required for the provision of products and services;
- information about financial behaviour such as your payment history and creditworthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you, from service arrangements you make with or through us, from credit reporting agencies, from references you provide to us and from other sources, as necessary for provision of our products and services.

## Social Insurance Number (optional):

We may ask you to provide your social insurance number (SIN) on an optional basis. You are not required to provide your SIN in order to apply for a loan. However, if you provide your SIN, we may share it with credit reporting agencies as an aid to identify you. We ask for your SIN in order to ensure an accurate match between your personal information and your credit bureau information, and to keep your information separate from that of other clients with a similar name. If we do not have your SIN, the matching process may be less accurate, and we may have to ask you for additional information in order to properly identify you with a credit reporting agency. If you choose not to provide us with your SIN, this does not on its own prevent you from obtaining the loan, but it may mean that it will take longer to review your application.

## Use and disclosure.

The personal information obtained by the Bank and by the Professional or Merchant and required in order to provide me with the products and services requested, may be used and disclosed to the persons and entities indicated in the previous paragraph, to any person or entity who works with or for them, including their suppliers, attorneys or agents, as well as any other third party, as permitted by law, for the following purposes:

- To determine my financial situation and my eligibility for the various products and services requested, and to check the authenticity of the information provided;
- To provide me, on an ongoing basis, with the various financial products and services requested;
- To assess my continued eligibility for these products and services, including through the use of credit agencies;
- To process and store data, recover amounts and monitor transactions in order to protect me, as well as the Bank and the Professional or Merchant, against errors and fraud;
- To enable the Bank to compile data for statistical purposes, to assess the quality of its customer service and, in general, to conduct its activities and ensure their compliance, thereby authorizing the Bank to record and monitor telephone conversations and other exchanges with me (email, Internet, etc.);
- To enable the Bank to adopt measures required and exchange with its subsidiaries and affiliated companies the information necessary to manage risk and update my profile, as well as to comply with applicable legislation, particularly the Proceeds of Crime (Money Laundering) and Terrorist Financing Act;
- To make it easier for the Bank and for the Professional or Merchant to identify and to distinguish me from other clients and with credit agencies, financial institutions, registry offices, regulatory authorities and agencies, employers, professionals and individuals given as references. I authorize the Bank, the Professional or Merchant to use my Social Insurance Number for these specific purposes, unless I declined to disclose it when completing this application;
- To enable interested persons or companies to carry out due diligence audits in the event of the sale, assignment or transfer of the activities or assets of the Bank, the Professional or Merchant and to allow the conclusion of any transaction in this regard;
- To convey my credit file to credit agencies, and, if applicable, credit product insurers or other lenders in order to preserve the integrity of the credit granting process;
- In other cases and under conditions where the Bank and the Professional or Merchant are permitted by law to use and exchange personal information without my consent.

## Sharing your personal information:

We will not disclose, trade, rent, sell or otherwise transfer your personal information, without your consent, except as otherwise set out in this Privacy Policy.

## Service Providers:

Your personal information may be transferred to or accessed by our affiliates and other third parties who provide services on our behalf. Our service providers are not authorized to use or disclose personal information for their own marketing or other purposes.

## Legal/Compliance:

We and our service providers may provide your personal information where required or permitted by applicable Canadian, US or other law.

We may obtain your consent to use your information to send you communications by mail, email or telephone marketing or promoting our products and services or those of our affiliates/partners that may be of interest to you, or to share your information with our affiliates or partners so that they may send you communications. You can opt-out of receiving marketing offers at any time by clicking on the unsubscribe link included in our marketing email communications or by contacting us at the contact information set out below. Please note that you may continue to receive certain transactional or information electronic communications from us. You may choose not to have this information shared or used for any of these "Other uses" by contacting us as set out below, and in this event, you will not be refused credit or other services just for that reason. We will respect your choices. Where necessary, we may share your choices with our affiliate companies for the sole purpose of honouring your choices regarding "Other uses of my personal Information".

You may request access to the information we hold about you at any time and review its content and accuracy and have it amended as appropriate; subject to limited exceptions under applicable law. We may request certain personal information for the purposes of verifying your identity. To request access to such information, you may do so now or at any time in the future by contacting us at the contact information set out below.

To obtain more information about our privacy policies or the manner in which we or our service providers treat your information, or to withdraw your consent to our processing of your personal information (subject to legal and contractual obligations), please contact our Chief Compliance Officer at [deals@dealerplan.ca](mailto:deals@dealerplan.ca) or 1-877-228-3332.

This Privacy Notice may be updated periodically to reflect changes to our personal information practices.

By signing below, I certify that the information I provided for this application is accurate. Moreover, I acknowledge that I have read the above terms and conditions and accept them. Lastly, I acknowledge that the consent given with respect to my personal information is in effect immediately and for the duration of my business relationship with the Bank and Professional or Merchant, or for a longer period of time if required or permitted by law, subject to my right to restrict the use and disclosure of such information for marketing purposes. In this Loan Application, please remember that the words "you" and "your" mean all persons signing the Loan Application as the Applicant and Co-Applicant, and the words "we", "us" and "our" mean Summerhill Resorts and/or Dealerplan Financial.

