





# RBC Royal Bank® Financing Options Application

## 3.(i) About the Owner/Partner

(If more than one owner/partner, please refer to NOTE (c) on the reverse side for further instructions) [Each owner/partner must be a resident of Canada]

<b>I am a RBC Royal Bank/Royal Trust customer:</b>	
Yes  Since (M/D/Y): /                  /  Client Card: #4519	No  Primary financial institution:   Address:

### Home Address

Street Address:

City:

Province:

Postal Code:

### Previous Address (if at present address less than 2 years)

Street Address:

City:

Province:

Postal Code:

Birth Date (M/D/Y):           /                  /

Social Insurance # (Optional):

Driver's Licence #:

Home Tel #:

Identification Word (for security purposes):

Total personal gross annual income last year  
(amount reported on line 150 of personal income tax return)

**(Each Owner/Partner may be required to provide his/her latest Revenue Canada or Revenue Québec Income Tax Assessment)**

## 3.(ii) Personal/Farm Net Worth Calculation

ASSETS	Balances	LIABILITIES	Balances	Monthly Payment
Cash & Marketable Securities		Credit Cards		
RRSP/Retirement Accounts		Bank Loans and Lines of Credit		
Real Estate (see next page)		Real Estate Mortgage(s)		
* Note: For farming operations, including the value of crops, livestock, machinery and receivables				
Other Assets		Other Debt/Loans/Liabilities		
<b>TOTAL Assets</b>		<b>TOTAL Debt/Loans/Liabilities</b>		

Own

Rent:

Monthly Housing Payment:

Mortgage, if any, held by:

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3. (ii) continued ...

## Real Estate (details):

1. Street Address:

City:

Province:

Postal Code:

Year Purchased:

Purchase Price:

Registered Owner(s):

2. Street Address:

City:

Province:

Postal Code:

Year Purchased:

Purchase Price:

Registered Owner(s):

3. Street Address:

City:

Province:

Postal Code:

Year Purchased:

Purchase Price:

Registered Owner(s):

Have you ever been a party to any claim/lawsuit, prior bankruptcy, or currently owed back taxes?

No

Yes

If Yes, please provide details and amounts

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## (4) AGREEMENT AND SIGNATURES

Each of the Business and the owner/partner whose personal information is contained in the Application signed by the Business (a) certifies the information provided on the reverse side of this Application is accurate and complete and acknowledges you will be relying on such information, (b) agrees, if requested, to provide you with additional information, (c) agrees to the terms and conditions of this Application, including the Collection and Use of Information clause below, and (d) agrees to be jointly and severally (in Quebec, solidarily) liable with the Business and its owners/partners to you for the reimbursement of the Loans once they are approved by you. Each of the officers of the Business signing below declares to be authorized to sign on behalf of and bind the Business.

If the Business has more than one owner/partner and I sign this separate Application as an additional owner/partner, I (a) confirm the accuracy of the information contained in sections 1. and 2. of the Application signed on behalf of the Business and in section 3 of this separate application, (b) agree to the terms and conditions of this Application, including Collection and Use of Information clause below, and (c) agree to be jointly and severally (in Quebec, solidarily) liable to you, together with the Business and any owner/partner who has signed an Application, for the reimbursement of the Loans once they are approved by you.

Each of the Business and the owner/partner whose personal information is contained in the Application signed by the Business and if the Business has more than one owner/partner, each of the owner(s)/partner(s) who sign a separate Application as an additional owner/partner (each individually referred to as a "Party" ) (a) agrees that you will be entitled to rely on any signature appearing on a facsimile transmission that purports to be a signature of the Party or of a representative of the Party as being authorized, valid and binding on the party, even if the signature was not, in fact, signed by the Party or its representative, (b) agrees to keep originals of all documents and instructions transmitted to you by facsimile and will produce them to you on request, and (c) agrees that a copy of a document transmitted by facsimile shall be admissible as evidence of its contents and its execution by the parties in the same manner as an original document, and expressly waives any right to object to its introduction in evidence, including any right to object based on the best evidence rule.

## (5) LOAN SPECIFIC TERMS (these terms apply in addition to the terms in section 4.)

(a) If a RBC Royal Bank VISA CreditLine for small business ("CLSB") has been requested, then the Business is the "Applicant" and the owner/partner whose personal information is contained in the Application signed by the Business is the "Cardholder". The Applicant and the Cardholder (i) request you to open a CLSB account in the Applicant's name, issue a card to the Cardholder and renew and replace the card periodically, (ii) agree to comply with the RBC Royal Bank VISA CreditLine for small business Cardholder Agreement (the "Agreement") you will send to the Cardholder when you issue, renew or replace his/her card, (iii) agree to be jointly and severally (in Quebec, solidarily) liable to you for all amounts owed to you under the Agreement and, (iv) agree that if the Cardholder signs, uses or accepts his/her card, or the CLSB account is used, it will mean that the Applicant and the Cardholder have received and read the Agreement and have understood and agreed with you to everything written there.

(b) If a Lease under \$50,000 has been requested, then each of the Business and I (i) acknowledge that you use an agent to process this Application, and consent to you and that entity disclosing information about the Business and I to each other, and consent to that entity, acting on your behalf to process this Application, collecting and using information about the Business and I in the ways which you are allowed to collect and use such information, and (ii) acknowledge that if approved, that entity will assume in its own right all obligations under this Application, and will be providing me/us directly (not as your agent) with a lease agreement for my/our consideration.

SIGNED on this \_\_\_\_\_ day of \_\_\_\_\_,

(Print Name of Business)

By: \_\_\_\_\_  
(Signature of Authorized Officer(s))



(Signature of Authorized Officer(s))

By: \_\_\_\_\_  
(Signature of Authorized Officer(s))

- NOTE:**
- (a) In this Application: "Business", "us" and "our" mean the business entity whose name appears in section 2. (ii) of the Application signed by the Business; "I", "me" and "my" mean the owner/partner signing this Application; and "you" and "your" mean Royal Bank of Canada.
  - (b) The Application which contains the Business information must be signed by the authorized signing officer(s) of the Business AND by the owner/partner whose personal information is contained in the same Application.
  - (c) If the Business has more than one owner/partner, each additional owner/partner must sign a separate Application and complete sections 3. and 4. of such separate Application and submit it with the Application signed by the Business.

**Collection and Use of Information:** From time to time,

- (a) You may collect credit and other financially-related information (including information related to my transactions and those of the Business) about me and the Business ("Information") from me and the Business, from service arrangements that either the Business or I have made with or through you, from credit bureaux and other financial institutions, and from references that either the Business or I have provided to you;
- (b) You may use Information as follows:
  - (i) give it to credit bureaux, to other financial institutions, to persons with whom the Business or I have or may have financial or other business dealing and, with my consent or the consent of the Business, to other parties,
  - (ii) to determine my financial situation or the financial situation of the Business,
  - (iii) to provide either me or the Business with the services either the Business or I request from you, and
  - (iv) give it to anyone who works with or for you, but only as needed for providing the services either the Business or I request from you. You may use my social insurance number for income tax reporting purposes if I have given that number to you; and
- (c) You may also use Information for the following purposes:
  - (i) to promote your services to me and the Business and add it to client lists you prepare and use for this purpose, and
  - (ii) share it with other members of RBC Financial Group® ( where the law does not prohibit this) so that they may promote their services to me and the Business. You may also use my social insurance number as an aid to identify me with credit bureaux and other financial institutions for credit history file matching purposes.

**Either the Business or I may tell you to stop using Information in the ways described in (c) at any time by contacting my branch or the branch of the Business or by calling you toll free at 1-800-769-2520 (in the case of the Business) or 1-800-769-2511 (in my case).**

**You acknowledge that the use of the Information in the ways described in (c) is at my option or at the option of the Business, as the case may be, and that neither the Business or I will be refused credit or other services just because the Business or I has told you to stop using it in those ways.**

**For the purposes of (c) (ii), other members of RBC Financial Group include your affiliates which are engaged in the business of providing any one or more of the following services to the public in Canada: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; insurance services.**

If either the Business or I is no longer your client, you may keep Information in your records so long as it is needed for the purposes described in (b) above. **The Business and I consent to, and accept this as prior written notice of, your obtaining a credit report or other Information about me or the Business from time to time.**

You publish a brochure about client privacy - "Straight Talk About Client Privacy" - which outlines some matters relating to Information (eg. where it is stored, how to verify or correct it, etc.). A copy of this brochure may be obtained at any of your branches in Canada or by calling you at the toll-free number shown above.

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