

This administrative guideline provides details on the three steps to follow when applying for an Investment Loan with B2B Trust for an investment in a **new** Mutual Funds Account with Standard Life.

For complete loan details see the B2B Trust Investment Loan [Program Overview](#) and [Product Brochure](#).

**Topics covered in this guideline are:**

- [Program Eligibility](#)
- [Step 1 – Submit the B2B Trust Investment Loan Application Online](#) (manual submission also available)
- [Step 2 – Send all Loan Documentation to B2B Trust](#) (also see [Requirements](#))
- [Step 3 – Send the Mutual Funds Application to Standard Life](#)
- [Contacts for Servicing Requests](#)

**Program Eligibility**

- The Investment Loan Program is available for individuals only. Applications and pledges in company names are not permitted.
- Loans can be subscribed individually or jointly (power of attorney forms are not accepted).
- Loan applicant(s) must be at least 18 years of age.
- Loan applicant(s) must be a Canadian resident and have a Canadian personal chequing account for pre-authorized monthly loan payments.

**Step 1 – Submit the B2B Trust Investment Loan Application Online**

A B2B Trust Investment Loan application is completed and submitted online. This electronic transaction is processed through the EASE system. Access to the EASE system is provided through a link on the Standard Life website.

Once the Investment Loan application has been submitted for credit review, the advisor will receive a credit decision via email within seconds. When the loan application is Under Credit Review or Pending status, notification for additional required information is sent by email or fax to the advisor within one business day of status notification.

Proceed as follows to submit an online request for an investment loan:

- Visit the Standard Life website at [www.standardlife.ca](http://www.standardlife.ca).
- Under **Secure Online Access** select **SLMF AccountINFO**.
- On the **Log-in** page enter the advisor's **User ID** and **PIN**. Click on **Submit** to continue.

- On the **Home** page select **SLMF AccountINFO** to proceed to the next page displaying information on commissions, recently settled transactions, etc. Select the **RRSP and Investment Loans** link located at the top of this page to access the Ease system.
- **Multiple Advisor Codes** - If an advisor has more than one code, a list of the advisor's codes will be displayed. The code selected will automatically be recorded on the loan application and this same advisor code **must be entered on the Standard Life Mutual Fund application**.
- For each advisor code initially selected, a profile page is displayed to enter/verify the advisor's contact information (email, telephone and fax numbers).
- Click on **Submit** to continue.
- On B2B Trust's **Welcome** page click on **New Loan**.
- Select the B2B Trust Distribution Alliance Loan program and select **Confirm** to proceed.
- Complete all required sections of the Investment Loan application.
- Select **Save This Data** to ensure the information entered is saved.
- An **EASE** transaction number will be displayed in the upper-left corner of the screen. The **EASE** number must be indicated on loan documentation sent to B2B Trust or when communicating with B2B Trust regarding the loan transaction.
- Select **Inputs Are Complete** to verify that all required information has been entered. A notice is displayed at the bottom of the screen when details are missing.
- Click on **Print Loan Forms**.
- **Signatures**
  - The Borrower and, if applicable, the Co-Borrower must sign and date the loan application in the **Borrower(s) Authorization** area on page 7. The advisor signs and dates in the last section on page 7.
  - The Borrower and Co-Borrower must also sign any additional required documents such as the Pledge Letter, Letter of Direction, Letter of Privilege, Movable Hypothec, etc. See [Requirements](#).
- Click on **Submit for Credit Review** once the loan application is signed and dated. A checklist is displayed to confirm the requirements prior to submission. Changes to the loan application cannot be made once it has been submitted.
- **Confirmation** – The advisor will receive a credit decision by email usually within seconds of submission. When the loan application is in *Under Credit Review* or *Pending* status, notification for additional required information is sent by email or fax to the advisor within one business day of status notification.
- **Questions** regarding the credit decision or submission are directed to:

**B2B Trust Client Services Team - 1-800-263-8349**

**Manual Submission of an Investment Loan Application**

- Print and complete all sections of the [B2B Trust Investment Loan Application](#).
- **Signatures**
  - The Borrower and, if applicable, the Co-Borrower must sign and date the loan application in the **Borrower(s) Authorization** area on page 7. The advisor signs and dates in the last section on page 7.
  - The Borrower and Co-Borrower must also sign any additional required documents such as the Pledge Letter, Letter of Direction, Letter of Privilege, Movable Hypothec, etc.
- See [Requirements](#).

**Requirements**

Documentation	When Required
<ul style="list-style-type: none"> <li>▪ Original, completed and signed B2B Trust Investment Loan Application.</li> <li>▪ Void cheque from a personal account. Cheque cannot be from a line of credit.</li> </ul>	For all loan applications.
<ul style="list-style-type: none"> <li>▪ Letter of Privilege (included in loan application)</li> </ul>	For all loan applications.
<ul style="list-style-type: none"> <li>▪ <a href="#">Movable Hypothec on Investment Securities</a></li> </ul>	For residents of Québec only.
<ul style="list-style-type: none"> <li>▪ Pledge Letter (included in loan application) and/or client's personal cheque payable to B2B Trust</li> </ul>	100% Loans - If paying out another financial institution. Required for - 3 For 1, 2 For 1 and 1 For 1 Loans.
<ul style="list-style-type: none"> <li>▪ Letter of Direction (included in loan application)</li> </ul>	When paying out another financial institution.
<ul style="list-style-type: none"> <li>▪ Proof of assets</li> </ul>	For 100% Loans of \$100,000 or greater. Upon request for: <ul style="list-style-type: none"> <li>▪ 100% Loans under \$100,000</li> <li>▪ 3 For 1 Loan</li> <li>▪ 2 For 1 Loan</li> <li>▪ 1 For 1 Loan</li> </ul>
<ul style="list-style-type: none"> <li>▪ Proof of income <ul style="list-style-type: none"> <li>▪ <b>Salaried income</b> – Recent pay stub and Notice of Assessment</li> <li>▪ <b>Commissioned income</b> – Last two years' Notice of Assessment</li> <li>▪ <b>Self-employed income</b> – Last two years' Notice of Assessment and Financial Statements</li> </ul> </li> </ul>	For 100% Loans of \$100,000 or greater. Upon request for: <ul style="list-style-type: none"> <li>▪ 100% Loans under \$100,000</li> <li>▪ 3 For 1 Loan</li> <li>▪ 2 For 1 Loan</li> <li>▪ 1 For 1 Loan</li> </ul>

**Note:** B2B Trust reserves the right to request additional information or documentation at its sole discretion.

**Step 2 – Send all Loan Documentation to B2B Trust**

- Use the B2B Trust checklist to ensure all required loan documentation is submitted to process the loan.
- Indicate the **EASE** transaction number on the loan documentation.
- The advisor may fax the completed and signed loan documentation, including any additional loan requirements to **B2B Trust at 1-866-941-7711**.
- The original documentation **must be sent to B2B Trust within 10 business days** of sending the fax.
- Send the **original** documentation to **B2B Trust** at:

**B2B Trust  
 Investment Lending  
 130 Adelaide Street West  
 Suite 200  
 Toronto, Ontario M5H 3P5**

- B2B Trust will place the trade on FundSERV under the advisor’s dealer rep code if there is a wire order agreement with the dealer.

**Step 3 – Send the Mutual Funds Application to Standard Life**

- **Standard Life Mutual Funds Application**
  - Complete the [Mutual Funds Application](#) - Form 3133 or Nominee dealer application.
  - Write **Investment Loan** on the cover of the application form.
  - Instructions are included in the application.
  - To determine which Funds are available for investment, see list of [Standard Life Mutual Funds](#).
- Send the original copy of the Standard Life Mutual Fund investment application or Nominee dealer application to:

<b>Mailing Address</b>	<b>Courier (street) address</b>
Standard Life Retail Investment, Customer Services P.O. Box 11497, Stn. Centre-ville Suite 1200 Montréal, Québec H3C 5S5	Standard Life Retail Investment, Customer Services 1245 Sherbrooke Street West Suite 1200 Montréal, Québec H3G 1G3

**Contacts for Servicing Requests**

- For both financial and non-financial transactions, please contact **Standard Life and B2B Trust**.

<b>Standard Life</b>	Across Canada	1-888-841-6633
	Montreal	514-841-6633
<b>B2B Trust</b>	Across Canada	1-800-263-8349 (English) 1-866-884-9407 (French)
	Toronto	416-947-7427
	Email - <a href="mailto:customerservice@b2btrust.com">customerservice@b2btrust.com</a>	