



T: 905.761.1096
F: 905.761.1095

Applicant
 Co – Applicant for _____
(Name of Applicant)

Toll Free
T: 1.866.305.6267
F: 1.866.801.7096

APPLICANT INFORMATION

Personal Information				Employment Information			
First Name (As it appears on your Driver's License)				Company Name		PART TIME <input type="checkbox"/>	FULL TIME <input type="checkbox"/>
Last Name (As it appears on your Driver's License)				Company full address		Time at present job	# of years # of months
Date of Birth MM / DD / YYYY		S.I.N. #		Occupation		Are you self-employed? YES <input type="checkbox"/> NO <input type="checkbox"/>	
MARITAL STATUS: Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Common Law <input type="checkbox"/>		Home Tel #: () Cell #: ()		Work Tel #: () (Landline only please)		Gross monthly Income:	
Present Address: Street name and number Apt. #				Hourly Wage		# Of hours per week: 2 nd Monthly income:	
City		Postal Code		Yrs. At address:		Number of dependents:	
Province				Previous Employment: (if less then 3 yrs at present) Occupation: Salary:		Yrs. at job	
Name of your bank:		Monthly Payment: (Rent)		Do you share rent? Yes <input type="checkbox"/> No <input type="checkbox"/>		Have you ever Been bankrupt? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, year of discharge _____	
Rent <input type="checkbox"/> Live w / family <input type="checkbox"/> Own <input type="checkbox"/> if own, please fill in mortgage section below				Do you have a Valid Ontario Driver's License? <input type="checkbox"/> yes <input type="checkbox"/> no _____			
LANDLORD NAME		LANDLORD TEL #		DL Class: <input type="checkbox"/> G <input type="checkbox"/> G1 <input type="checkbox"/> G2 Expiry Date ____/____/____ DD MM YYYY			
Previous Address: (if less then 3 yrs at present address)				<input type="checkbox"/> RRSP <input type="checkbox"/> MUTUAL FUNDS <input type="checkbox"/> STOCKS <input type="checkbox"/> VEHICLE (YEAR, MAKE MODEL) VALUE: \$			
Yrs. At previous address:		E-mail Address					

MORTGAGE & PROPERTY INFORMATION

Date of Purchase:		Property Description: <input type="checkbox"/> Town house <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Detached <input type="checkbox"/> Condo			
Current Property Value	Original Mortgage amount	Outstanding Mrtg. Amount	Mortgage Payment	Mortgage Payment Frequency	Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/>
Yearly Property Tax	Condo Monthly Maintenance Fee:	Mortgage Renewal Date	Mortgage Holder	Current Interest Rate:	

PLEASE READ AND SIGN BELOW © copyright Trillium FSB Inc. 2012

In this agreement, "I", "we", "our", "my", "us" means the applicant and or the co-applicant that is applying for the service offered by TRILLIUM FSB INC. I/ We hereby certify that the information given above is true, accurate and complete as at the statement date. I/We fully understand that such information shall be used to determine my/our credit worthiness. I/We understand that ALL INFORMATION WILL BE VERIFIED and any information that proves inaccurate will result in the application being terminated. I/We also authorize TRILLIUM FSB INC. to disclose from time to time to other lenders, affiliated companies, credit bureau or other credit reporting agencies personal credit information about me/us. I/We, by signing below, certify that I/We have read this document in its entirety (Front & back) and agree with its content.

SIGNATURE OF APPLICANT

SIGNATURE OF CO-APPLICANT

DATE

In this Agreement, "we", "our" and "us" mean, as applicable, any Trillium FSB Inc. member; "you" and "your" mean an individual who has made application to us for any personal or commercial credit service offered by us ("Service"), including any co-applicants, guarantors or personal representatives.

Collecting, Using and Disclosing Your Information

1. When you apply for, or provide a guarantee in respect of, or use any Service and while you are our customer, you agree that:
 - We may collect personal information from you and about you such as:
 - Your name, address, occupation and date of birth, which is required by law;
 - Identification, such as a valid Canadian driver's license or passport or birth certificate issued in Canada. We may also ask for documents such as a recent utility bill to verify your name and address;
 - Your annual income, assets and liabilities and credit history;
 - Information about your transactions, including payment history and account activity;
 - Other information we may need in order to provide you with a Service such as health information if you are applying for certain insurance products.

We may collect from, and use and disclose this personal information to, any person or organization for the following purposes:

- To confirm your identity;
- To understand your needs;
- To determine the suitability of our 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 investigate and adjudicate insurance claims; and
- To detect and prevent fraud or other 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 assist us with various services such as printing, mail distribution and marketing and you acknowledge that we may release information about you to them. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Trillium FSB Inc privacy policies and practices.

2. 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 purposes other than as required by law.
3. We may verify relevant information you give us with your employer or your references and you authorize any person whom we contact in this regard to provide such information to us. If you apply for a Service and during the time you have the Service, we may consult various financial service industry databases or private Investigative Bodies maintained in relation to the type of Service you have applied for or have. You also authorize us to release information about you to these databases and Investigative Bodies. Investigative Bodies are designated under the regulations of the Personal Information Protection and Electronic Documents Act (PIPEDA) and include such organizations as the Bank Crime Prevention and Investigation Office of the Canadian Bankers Association and the Investigative Services Division of the Insurance Bureau of Canada.
4. We may monitor or record any telephone call we have with you. The content of the call may also be retained. We may inform you prior to proceeding with the call of this possibility. This is to establish a record of the information you provide, to ensure that your instructions are followed properly and to ensure customer service levels are maintained.
5. If you have a Service with us, we may use, disclose to and collect from credit bureaus or financial service industry databases, credit and other information about you in order to offer you pre-approved credit products. We may also do this after the Service has ended. You may withdraw your consent at any time by giving us reasonable notice (see below).
6. We may give information (except health information) about you to other financial service providers (where the law allows this) so that these companies may tell you directly about their products and services. Trillium FSB Inc. includes companies engaged in the following services to the public: loans and other personal financial services; mortgage loans; insurance services; extended warranties. This consent will apply to any companies that form a relationship with Trillium FSB Inc. in the future. You also agree that we may provide you with information from third parties we select. Your consent to this is not a condition of doing business with us and you may withdraw it at any time (see below).
7. If we sell the company or a portion of the business Trillium FSB Inc., we may release the information we hold about you to the prospective purchaser.
8. We may keep and use information about you in our records for as long as it is needed for the purposes described in this Agreement, even if you cease to be a customer.
9. All information that you give us will, at any time, be true and complete. If any personal information changes or becomes inaccurate or out of date, you are required to advise us so we can update our records.

Refusing or Withdrawing Consent

Subject to legal, regulatory and contractual requirements, you can refuse to consent to our collection, use or disclosure of information about you, or you may withdraw your consent to our further collection, use or disclosure of information at any time in the future by giving us reasonable notice. Depending on the circumstances, however, withdrawal of your consent may impact on our ability to provide you or continue to provide you with some Services or information that may be of value to you. We will act on your instructions as quickly as possible but there may be certain uses of your information that we may not be able to stop immediately. You cannot refuse our collection, use and disclosure of information required by third party service providers essential for the provision of the Services or required by our regulators, including self-regulatory organizations. You can tell us at any time to stop using information about you to promote our Services or the products and services of third parties we select. If you wish to refuse consent or to withdraw consent as outlined in this Agreement, you may do so at any time by contacting our head office at info@tfsb.com or by calling us at one of the following telephone numbers:

Local telephone number..... 905.761.1096
Toll Free.....1.866.30.LOANS

In Addition, If You Apply For, Accept, or Guarantee, a Vehicle loan, Line of Credit, Mortgage or Other Personal Credit facility With Us

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 brokers, mortgage insurers, creditor insurers, registries, other companies affiliated with Trillium FSB Inc. 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 also authorize any person whom we contact in this regard to provide such information to us. 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 the loan or credit facility has been retired, and you may not withdraw your consent to our doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system.

Further Information

You acknowledge that we may amend this agreement from time to time to take into consideration changes in legislation or other issues that may arise. We will post the revised agreement on our website listed below and make it available at our branches and head office. We may also send it to you by mail.

For further information, you can call us toll-free at 1-866-30-LOANS. Or visit us online at www.trilliumFSB.com