

Livestock financing credit application

Main applicant	FCC customer number	☒ Individual ☐ Partnership ☐ Limited Partnership ☐ Corporation
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If Individual, Partnership or Corporation Representative (required for Corporation), fill out the area below:

Legal surname	Given name	Middle name	DOB (YYYY-MM-DD)
Address		City/Town	Province
Contact phone number	Cell phone	Year started farming	Farm type

Number of breeding animals:	Number of feeders:
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Financial information as at: (YYYY-MM-DD)
☐ On file ☐ Required

Feeder cattle

Credit limit requested	Approximate number of cattle	Approximate price	Approximate weight
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Description – type and quality

All locations/legal land descriptions where the cattle will be located:

Feeding program ☐ Background ☐ Finish

Will the animals be custom fed? ☐ Yes ☐ No Name of feedlot: _____

Additional comments: _____

Breeding cattle

Credit limit requested	Financing term (1 to 5 years):
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Approximate number of cattle	Approximate price	Approximate weight
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Description – type and quality

All locations/legal land descriptions where the cattle will be located:

Additional information (questions apply to all applicants)

1. Have you ever been named as party to a lawsuit? ☐ Yes ☐ No *If yes, provide additional information including date of discharge.*
2. Have you ever filed for bankruptcy? ☐ Yes ☐ No
3. Additional information

Customer Authorization

1. Privacy commitment

Farm Credit Canada (FCC) is committed to providing financial services in a way that respects and safeguards your personal information. We manage your personal information in accordance with Canada's *Privacy Act*. We will only collect, use, disclose, and retain your personal information as provided herein, as outlined in FCC's Privacy Policy, [available at <https://www.fcc-fac.ca/en/online-policy/privacy.html>] or as otherwise required by law.

2. How we collect and use your personal information

FCC needs to collect your personal information to:

- establish and authenticate your identity;
- understand your needs and provide services to meet them;
- obtain credit reports to evaluate and monitor your credit rating;
- evaluate your eligibility for, and interest in and inform you of, FCC's products and services;
- open, maintain, and administer your account(s) and provide financial services that meet your needs and to better develop new products and services;
- administer and manage security and risk in relation to your account(s), transactions or other financial services provided to you;
- comply with legal and regulatory requirements;
- assist in dispute resolution;
- assess and manage FCC's risks and operations and our relationship with you; and
- prevent or detect fraud or criminal activity.

We may collect information directly from you or from other sources, such as:

- references you have provided to us;
- government agencies and registries;
- law enforcement and public records;
- credit reporting agencies;
- other financial or lending institutions;
- payment processors; and
- other records of information relating to your interactions with FCC.

Examples of information we collect include:

- identifying information such as name, address, contact information, and birth date;
- identification, such as government issued ID (driver's license, passport, etc.);
- financial information - including banking, credit, financial behavior, and refinance information - as well as other information you provide on an application for FCC products and services (annual income, investments, place of employment, liabilities, etc.);
- authenticating information such as your username, password, account information, biometric information, device information (operating system, settings, browser information, device model, IP address, device locational data, etc.); and
- other records that reflect your dealings with and through us such as payment history, account history, how you intend to use FCC products and services, etc.

We may retain and use this information for as long as needed and as permitted by law.

3. Disclosure to third parties and information obtained from third parties

To the extent necessary, FCC may disclose your personal information to third parties: with your consent; where permitted or required by law or regulatory authorities; and for the purposes described in section 2, above.

In some instances, we work with third-party service providers to serve you on our behalf (payment processors, data processors, research firms, printing and mail distribution, etc.). We use third-party service providers (including cloud-based providers) to store, process, and transfer your personal information on our behalf. Some of these service providers may be located outside Canada and subject to the laws of a different authority. We carefully select our service providers to ensure that your privacy and personal information are protected.

Your consent to the use and disclosure of your personal information will extend to the Dealer/Retailer/Alliance/Lessor noted on the Credit Application or any affiliate or organization to which the Dealer/Retailer/Alliance/Lessor is contractually bound or successor corporation of the Dealer/Retailer/Alliance/Lessor whose business reasonably relates to any of the purposes set out in this personal information consent. Any Dealer/Retailer/Alliance/Lessor that obtains your personal information is bound by the same obligations to protect your personal information as those of FCC.

4. Disclosure to guarantors

Where FCC requests that your credit facility be guaranteed, we give the guarantor(s) access to certain information about that credit facility.

5. Accuracy of personal information

FCC is accountable to ensure that your personal information in our records is accurate and complete. If any change occurs in the personal information that you provide us, please advise FCC at the earliest opportunity. The *Privacy Act* gives you the right to access the personal information FCC holds about you.

6. Further information on Privacy

Read this Customer Authorization together with FCC's Privacy Policy [available at <https://www.fcc-fac.ca/en/online-policy/privacy.html>] and, if you are accessing any FCC websites, mobile apps or other platforms, the Terms of Use and Electronic Access Agreement [available at <https://www.fcc-fac.ca/en/site-information/terms-of-use.html>].

You acknowledge that the Privacy Policy and if applicable, the Terms of Use and Electronic Access Agreement form part of this Authorization.

FCC may amend its privacy practices to meet evolving privacy and business requirements. If this occurs, FCC will post a revised Privacy Policy on our website. You agree that the updated Privacy Policy will apply to you, including personal information provided to us previously.

You may refuse to consent to all or any part of FCC's collection, use or disclosure of your personal information. If you refuse consent or if you withdraw your consent in the future, it may result in FCC being unable to provide you with products and services, communicate with you in certain ways, or provide information that may be of value to you. Your consent will be valid until withdrawn.

If you have a privacy request, question, or complaint regarding this Customer Authorization, your personal information, or FCC's Privacy Policy, please contact our Privacy and Access to Information Officer:

FCC Privacy and Access To Information Officer	1800 Hamilton Street P.O. Box 4320 Regina, Saskatchewan S4P 4L3 Telephone: 306-780-8668 Facsimile: 306-780-6704 Email: Privacy@fcc-fac.ca
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If you feel your privacy request, question, or complaint has not been resolved to your satisfaction by FCC, you have the right to contact the Office of the Privacy Commissioner of Canada at:

*Toll-free: 1-800-282-1376; Phone: (819) 994-5444; Fax: (819) 994-5424; TTY: (819) 994-6591;
Mailing Address: Office of the Privacy Commissioner of Canada, 30 Victoria Street, Gatineau, Quebec K1A 1H3;
Website: <http://www.tbs-sct.gc.ca/tbsf-fsct/350-58-nf-eng.pdf>*

7. Integrity Declaration

FCC acts with integrity, balancing business decisions with individual needs to achieve our vision of sustainable growth and prosperity for Canada's agriculture industry.

FCC is committed to supporting the industry over the long-term and through all cycles. We work with customers to understand the material issues that they face and to help them identify and resolve issues in a way that generates a positive impact on society while minimizing the risks associated with their business.

Our committed partnership begins with complete disclosure on all aspects of your business.

We lend only to individuals or businesses with integrity who respect and adhere to applicable municipal bylaws, provincial and federal laws and regulations, who hold all permits and licenses required by law, and whose activities respect and care for:

- the environment by exercising reasonable care to safeguard the environment through stewardship of land, air quality and water;
- animal welfare through application of the National Farm Animal Care Council (NFACC) Codes as a foundation for animal care;
- labour standards by upholding requirements set through Canada's labour laws including for seasonal workers; and
- in general, society and human rights.

We do not lend to individuals or businesses who:

- willfully neglect applicable operating laws and regulations;
- engage in any money laundering activities or are involved in financing terrorist activities; or
- are involved in illegal or other activities that could harm FCC's reputation and/or do not align with our expressed

commitment to sustainability.

You must disclose in writing to FCC if you:

- anticipate or are involved in any legal action, or any proceedings before any court, tribunal, board or agency or there is any unexecuted judgment rendered against you;
- are in default under any material contracts that affect your business or assets;
- have declared bankruptcy (discharged or undischarged) or have been the subject of other insolvency proceedings or proposals;
- have been in arrears in the payment of income, business or property taxes, GST, HST, sales tax, payroll deductions, or similar payment obligations;
- have been convicted of a criminal offence (except for a conviction for which a pardon has been granted);
- have undergone any type of investigation or have been accused or convicted of any offense related to fraud, money laundering or terrorist financing; or
- are aware of any of your directors, officers, shareholders, or partners being involved in any of the preceding issues, as applicable.

If you fail to conduct your business in line with the integrity commitments and required disclosures set out above, FCC may consider this to be an event of default or cause to end any contractual relationship between you and FCC. Specifically, FCC may decline to provide further financial services or make any further loan disbursements, terminate your loan(s), demand immediate repayment of any outstanding loan balance or other amount due by you, or enforce FCC's interest in any property pledged to secure your loan.

By signing below, you agree that:

- You have read and affirm the integrity declaration;
- You consent to FCC's collection, use, and disclosure of your personal information in the manner and for the purposes described above;
- You know of no reason FCC may have any concern with your business.

Dated this ____ day of _____, _____, at _____ in the Province of _____.

Borrower

X

(Borrower signature)

(Print borrower name)

If you would like more information about FCC's products or services, contact our Customer Service Centre.
Toll-free: 1-800-332-3301; Fax: 1-800-284-6436; Email: csc@fcc-fac.ca