

RDBA Broker Code
RDBA Rep Code

NON REGISTERED DEPOSIT APPLICATION

NEW CLIENT EXISTING CLIENT _____ Client Number (if known) IN PERSON BY PHONE BY MAIL OR ELECTRONIC MEANS

APPLICANT'S INFORMATION

Joint Tenants With Rights of Survivorship (Not applicable to Quebec residents) Tenants in Common

Name _____ GIVEN NAME _____ SURNAME _____ Joint Name (if Applicable) _____ GIVEN NAME _____ SURNAME _____

Address _____ Address _____

City _____ City _____

Province _____ Postal Code _____ Province _____ Postal Code _____

Telephone: Home () _____ Business _____ Telephone: Home () _____ Business _____

S.I.N. _____ Birthdate _____ MM/DD/YYYY S.I.N. _____ Birthdate _____ MM/DD/YYYY

Resident Non-resident _____ Occupation _____ Resident Non-resident _____ Occupation _____

COUNTRY _____ COUNTRY _____

Term deposit is not redeemable prior to maturity.

Term Deposit Issue Date _____ MM/DD/YYYY Principal _____ Fixed annual interest Rate _____

Interest will accrue from the date funds are received by MCAN Mortgage Corporation until the maturity date.

Maturity Date _____ MM/DD/YYYY Term _____ No fees except \$25 for broker transfer / re-registration

Interest Option: Paid annually Compounded annually Paid at maturity (under 1 year)

METHOD OF PAYMENT

Direct Deposit (Deposit Slip and Copy of Cheque Enclosed) Cheque (Enclosed)

MATURITY AND INTEREST INSTRUCTIONS

REINVEST PRINCIPAL for _____ and pay interest as per below REINVEST PRINCIPAL AND INTEREST for same term at the posted rate until further notice
(Transaction may be cancelled up to 10 days after the renewal)

SEPARATE CHEQUES AT MATURITY

Interest cheque to: Client Other Applicant must sign here _____

Principal cheque to: Client Other Applicant must sign here _____

DECLARATIONS

Is this account being used by or on behalf of a Third Party not disclosed on this application? Yes No (If „yes“, attach form)

Has the accountholder(s) or any close relative of the accountholder(s) ever held a senior position in government, political party, military, tribunal, or government-owned corporation of a country? (i.e. is politically exposed) Yes No (If „yes“, attach form)

AGENT INFORMATION

Name _____ Agent No. _____

Agency _____ Telephone () _____

Address _____ License/Registration No. _____ IIRQC / MFDA / RDBA

I acknowledge that unless specified below neither the Agent nor the Agency has an ownership interest in MCAN Mortgage Corporation, and that MCAN Mortgage Corporation does not have an ownership interest in the Agency. **On behalf of MCAN, I have fully explained the terms and conditions of this investment and all relevant disclosures as per the Deposit Type Instruments Regulations.**

Agent's Signature _____ Agent / Agency Ownership in MCAN Mortgage Corporation _____ shares

APPLICANT'S ACKNOWLEDGEMENT

By signing below, I acknowledge that MCAN Mortgage Corporation ("MCAN") reserves the right to accept or reject this application. **I consent to the collection, use and retention of my personal information.** I confirm that the above information, including my name and social insurance number, is correct. I confirm that the above instructions are correct and understand that interest ceases at maturity. I shall advise MCAN of all changes of address or other information contained in this application. I acknowledge and agree that the terms and conditions for the investment being applied for, which have been explained and/or given to me, supersede and replace the terms and conditions of any other application or form relating to the investment being applied for. I can verify if this investment is insured by the Canada Deposit Insurance Corporation (CDIC) at 1-800-461-2342 and accept full responsibility for principal and/or interest exceeding the limits of such insurance. I confirm that I have received a signed copy of this application and have given my agent a cheque payable to, or issued by and endorsed to MCAN. I understand that neither MCAN nor the deposit agent may require as a condition of purchasing an MCAN term deposit that the Applicant must also transact additional or other business with MCAN or the deposit agent as a precondition of making the purchase of an MCAN term deposit. I understand that the deposit agent is acting as agent for MCAN and will be entitled to receive a commission from MCAN in connection with the investment to be made with MCAN. **I provide my consent to receive electronic documents from MCAN and its agents through my facsimile and electronic mail address until my revocation.**

Applicant's Signature _____ Dated _____ MM/DD/YYYY

Applicant's Signature (If Joint) _____ Dated _____ MM/DD/YYYY

Applicant(s) and Agent must complete an Information and Consent Form, or alternately provide the information required thereon.
 MCAN Mortgage Corporation will mail a confirmation of this investment described in this Application to the postal address provided by the Applicant in this Application within 14 days after receipt of funds described in this application. Applicant should contact MCAN Mortgage Corporation at the above address, or call 1-800-387-9096, if such confirmation is not received.

Distribution: Non Registered Deposit Application - Original for MCAN - Copy for Agent - Copy for Applicant.
 Information and Consent Form - Original copy for Agent - Copy for MCAN - Copy for Applicant.

The terms and conditions for MCAN's term deposits as they appear on our confirmation are as follows:

This is a confirmation of the issue on the books of MCAN Mortgage Corporation (the "Corporation") of a Term Deposit issued on the Issue date, in the name of the Holder ("Holder") named under Registration, for the Principal Sum, bearing interest at the Interest Rate, for the Term and maturing on the Maturity Date, each as set forth on the face of this Confirmation. No physical term deposits are ordinarily issued by the Corporation.

The Principal Sum of a term deposit will be repaid by the Corporation, with interest to the date of payment, on the Maturity Date or prior thereto upon the death of the Holder, at the option of the Holder's legal representative upon presentation to the Corporation of appropriate documentation in form satisfactory to the Corporation; provided however, that this prepayment option shall not be applicable if this Confirmation identifies the Holder as being Non-Resident Tax Exempt.

Rates are annual fixed rates which apply to both registered and non-registered term deposits. Interest will accrue from the issue date to the maturity date. Interest is paid at maturity for short term deposits. For long term investments, interest options are annual payment or annual compound.

If Interest Payment is stated to be annually, the annual payments will be paid to the Holder commencing on the anniversary date of the Issue Date and continuing until the earlier of the Maturity Date or the date of early repayment.

Interest Payments and repayment of the Principal Sum of a term deposit will be made by the Corporation to the Holder by cheque as indicated on the face of the Confirmation. Payments made by cheque are deemed made upon delivery or deposit in the mail.

A term deposit and the rights of the Holder thereunder are assignable and transferable, except if the Holder is a registered tax-deferred plan or fund.

There are no fees to purchase a term deposit with MCAN. For agent transfer or re-registration, a fee of \$25 is required per transaction.

These conditions are subject to amendment, supplement or variation by further conditions, if any, referred to on the face of this Confirmation.

For a brochure outlining Canada Deposit Insurance Corporation protection, please contact the MCAN Mortgage Corporation Client Services Department at 1-800-387-9096 or CDIC at 1-800-461-2342.

If there should be any discrepancies or inquiries, contact the MCAN Mortgage Corporation Services Department at 1-800-387-9096. Should the matter not be resolved to your satisfaction, contact:

Financial Consumer Agency of Canada
Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
<http://www.fcac-acfc.gc.ca>