

Educators Financial Group a mis sur pied un programme spécial de prêt personnel et de marge de crédit pour vous aider à racheter des années de service d'OMERS. Ces prêts et marges de crédit auront une période de remboursement fixe et seront offerts à des taux uniquement disponibles avec ce programme. La période de remboursement sera de 1 à 5 ans selon le montant, et le taux d'intérêt variera de 4,95 % à 7,50 %.

 **PLANNING**
 **INVESTING**
 **BORROWING**



**Educators Financial Group Inc.** 2225  
Sheppard Avenue East, Suite 1105  
Toronto, Ontario M2J 5C2  
**Tel:** 416.752.6843 or 1.800.263.9541  
[www.educatorsfinancialgroup.ca](http://www.educatorsfinancialgroup.ca)

Une séance d'information est prévue avec plus de détails :

**Quand : Jeudi 5 septembre 2019 à 16 h 30**  
**Où : 896, promenade Riverside, Timmins (Ontario)**

L'événement sera retransmis en direct par vidéo. Pour plus d'information, veuillez communiquer avec **Linda Lamarre, présidente et agente de griefs, district 31, unité 60A. Tél. : 1-833-368-0886, cell. : 1-705-465-5450, courriel : feeso60a@gmail.com.**

Vous trouverez ci-joint une demande de crédit. Vous pouvez apporter cette demande dûment remplie à l'événement le 5 septembre, ainsi que des copies des documents susmentionnés.

Si vous êtes intéressé par ce programme, mais que vous n'envisagez pas d'assister en personne à la séance d'information, vous pouvez envoyer votre dossier par courriel directement à Federica Screnci à [fscrenci@educatorsfinancialgroup.ca](mailto:fscrenci@educatorsfinancialgroup.ca).

**Kam Duggan**  
**Représentante, service à la clientèle**  
1.800.263.9541 x3771  
[kduggan@educatorsfinancialgroup.ca](mailto:kduggan@educatorsfinancialgroup.ca)

**Federica Screnci, AMP**  
**Spécialiste en prêts hypothécaires - Agent**  
1.800.263.9541 x3567  
[fscrenci@educatorsfinancialgroup.ca](mailto:fscrenci@educatorsfinancialgroup.ca)

**Amedeo Perfetto, AMP**  
**Courtier, directeur des prêts**  
1.800.263.9541 x3578  
[aperfetto@educatorsfinancialgroup.ca](mailto:aperfetto@educatorsfinancialgroup.ca)

Permis de courtage 12185  
Tarifs sujets à changement sans préavis.

# CREDIT APPLICATION

## Application Process

### Step I

Please Forward the completed application by email or fax to the contact coordinates found in the signature line of the email along with **confirmation of income by way of current paystubs** for all applicants and **two pieces of ID**:

- One of which must be a current picture driver's license (please submit a copy of the front and back)
- Current passport, citizenship, SIN or major credit card

**Please note:** Health Cards are no longer accepted as I.D. A digital picture emailed or texted works best for readable ID, or photocopy ID as light as possible and then fax or email it. We find passports and SIN cards work best for clarity when copying.

Once your application is received, your Agent- Regional Director will confirm receipt and proceed to underwrite your credit request or contact you to discuss details, as is appropriate.

### Step II

Your Agent- Regional Director will provide a commitment letter that outlines all terms and conditions for your signature and return. Upon receipt of your signed commitment letter and any items listed under conditions – arrangements will be made for the preparation of the closing documents and you will be contacted to make arrangements for the closing signing and distribution of funds.

Brokerage License 12185



One focus, many solutions.

# CREDIT Application

Please check if you are:

☐ EDUCATION MEMBER

☐ FAMILY MEMBER

☐ NEW CLIENT

☐ EXISTING CLIENT

School board affiliation(s):

☐ OSSTF

☐ ETFO

☐ OECTA

☐ AEFO

☐ OPC

☐ CPCO

☐ COLLEGE

☐ UNIVERSITY

☐ PRIVATE SCHOOL

☐ OTHER \_\_\_\_\_

## DETAILS

### Purpose of application

☐ MORTGAGE

☐ LOAN

☐ LINE OF CREDIT-SECURED

☐ LINE OF CREDIT-UNSECURED

☐ OTHER (PLEASE SPECIFY): \_\_\_\_\_

AMOUNT APPLIED FOR: \_\_\_\_\_

### How did you hear about us?

☐ COLLEAGUE

☐ FAMILY

☐ ENEWS

☐ ONLINE

☐ WORKSHOP

☐ PUBLICATION (PLEASE LIST): \_\_\_\_\_

☐ OTHER (PLEASE SPECIFY): \_\_\_\_\_

## CONTACT INFORMATION

### Applicant

☐ MR

☐ MRS

☐ MISS

☐ MS

☐ PROF.

FIRST NAME

MIDDLE NAME

LAST NAME

SOCIAL INSURANCE NUMBER

DATE OF BIRTH (MM/DD/YY)

MARITAL STATUS

# OF DEPENDANTS

CURRENT ADDRESS

APT/UNIT #

CITY

PROVINCE

POSTAL CODE

HOW LONG AT CURRENT ADDRESS

☐ OWN

☐ RENT:

RENT PER MONTH

HOME PHONE

CELL PHONE

EMAIL ADDRESS

PREVIOUS ADDRESS (IF LESS THAN 3 YEARS AT CURRENT ADDRESS)

APT/UNIT #

CITY

PROVINCE

POSTAL CODE

HOW LONG AT PREVIOUS ADDRESS

### Co-Applicant

☐ MR

☐ MRS

☐ MISS

☐ MS

☐ PROF.

FIRST NAME

MIDDLE NAME

LAST NAME

SOCIAL INSURANCE NUMBER

DATE OF BIRTH (MM/DD/YY)

MARITAL STATUS

# OF DEPENDANTS

CURRENT ADDRESS

APT/UNIT #

CITY

PROVINCE

POSTAL CODE

HOW LONG AT CURRENT ADDRESS

☐ OWN

☐ RENT:

RENT PER MONTH

HOME PHONE

CELL PHONE

EMAIL ADDRESS

PREVIOUS ADDRESS (IF LESS THAN 3 YEARS AT CURRENT ADDRESS)

APT/UNIT #

CITY

PROVINCE

POSTAL CODE

HOW LONG AT PREVIOUS ADDRESS

Brokerage License 12185



# CREDIT Application

## EMPLOYMENT INFORMATION

### Applicant

☐ FULL-TIME ☐ PART-TIME ☐ SEASONAL ☐ RETIRED

CURRENT EMPLOYER/SCHOOL BOARD

ADDRESS

CITY PROVINCE POSTAL CODE

POSITION HOW LONG AT CURRENT EMPLOYER

BUSINESS PHONE BUSINESS EMAIL

ANNUAL INCOME ☐ SALARY ☐ HOURLY ☐ CONTRACT

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS WITH CURRENT EMPLOYER)

ADDRESS

CITY PROVINCE POSTAL CODE

POSITION HOW LONG AT PREVIOUS EMPLOYER

ANNUAL INCOME AT PREVIOUS EMPLOYER

### Co-Applicant

☐ FULL-TIME ☐ PART-TIME ☐ SEASONAL ☐ RETIRED

CURRENT EMPLOYER/SCHOOL BOARD

ADDRESS

CITY PROVINCE POSTAL CODE

POSITION HOW LONG AT CURRENT EMPLOYER

BUSINESS PHONE BUSINESS EMAIL

ANNUAL INCOME ☐ SALARY ☐ HOURLY ☐ CONTRACT

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS WITH CURRENT EMPLOYER)

ADDRESS

CITY PROVINCE POSTAL CODE

POSITION HOW LONG AT PREVIOUS EMPLOYER

ANNUAL INCOME AT PREVIOUS EMPLOYER

## MORTGAGE INFO

### Current mortgage (if applicable)

INSTITUTION NAME

INTEREST RATE

☐ FIXED ☐ VARIABLE

MORTGAGE TERM (IN YEARS)

/ /  
MATURITY DATE (MM/DD/YY)

MORTGAGE PAYMENT

☐ BI-WEEKLY ☐ MONTHLY

ANNUAL PROPERTY TAX AMOUNT

VALUE OF PROPERTY

PROPERTY TAXES INCLUDED IN MORTGAGE PAYMENT: ☐ YES ☐ NO

MORTGAGE BALANCE

# CREDIT Application

## FINANCIAL INFORMATION

### Assets

<input type="checkbox"/> CHEQUING	<input type="checkbox"/> SAVINGS	_____	\$ _____
	INSTITUTION		TOTAL AMOUNT
<input type="checkbox"/> RRSP		_____	\$ _____
	INSTITUTION		TOTAL AMOUNT
<input type="checkbox"/> RRSP		_____	\$ _____
	INSTITUTION		TOTAL AMOUNT
<input type="checkbox"/> TFSA		_____	\$ _____
	INSTITUTION		VALUE
<input type="checkbox"/> RESP		_____	\$ _____
	INSTITUTION		VALUE
VEHICLE 1 MAKE	MODEL	YEAR	\$ _____
			VALUE
VEHICLE 2 MAKE	MODEL	YEAR	\$ _____
			VALUE
STOCK/BONDS		_____	\$ _____
	INSTITUTION		TOTAL AMOUNT
MUTUAL FUNDS		_____	\$ _____
	INSTITUTION		TOTAL AMOUNT
GIC/TERM DEPOSIT		_____	\$ _____
	INSTITUTION		TOTAL AMOUNT
(ADD UP VALUE/AMOUNTS OF ALL ASSETS)			\$ _____
			TOTAL ASSETS

### Liabilities

<input type="checkbox"/> LINE OF CREDIT 1	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> LINE OF CREDIT 2	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> AUTO LOAN 1	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> AUTO LOAN 2	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> CREDIT CARD 1	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> CREDIT CARD 2	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> CREDIT CARD 3	_____	\$ _____
	INSTITUTION	AMOUNT OWING
<input type="checkbox"/> CREDIT CARD 4	_____	\$ _____
	INSTITUTION	AMOUNT OWING
OTHER LOAN/DEBT	_____	\$ _____
	INSTITUTION	AMOUNT OWING
OTHER LOAN/DEBT	_____	\$ _____
	INSTITUTION	AMOUNT OWING
(ADD UP TOTAL AMOUNT OWING OF ALL LOANS/DEBTS)		\$ _____
		TOTAL LIABILITIES

## NOTES



One focus, many solutions.

# CREDIT Application

PIPEDA CONSENT FORM

Educators Financial Group Inc., in accordance with our privacy policy and obligations at law, collect, receive, use and disclose personal information about you, our client, for the purposes of verifying information provided; assessing your credit-worthiness; establishing credit and hold limits; maintaining client relationship; presenting your mortgage/loan/line of credit application to lenders/insurers to secure and/or renew a mortgage/loan/line of credit and/or relation services, and providing information to you about other products offered or approved by us, our affiliates, related entities or other third party financial partners.

By signing this form you agree to our collecting, using and disclosing your personal information at any time during the application, and on an on-going basis thereafter, for the foregoing purposes. We may disclose your personal information to, and receive your personal information from: consumer reporting agencies, credit bureaus, collection agencies, real estate appraisers, your present and past financial institutions, your past mortgage brokers, your present and past employers, creditors and tenants, your spouse or any third parties who may have information about your financial status, potential purchasers of our business and their advisors, any third party service providers to whom we may outsource our business functions, parties involved in the securitization, assignment or pledge of loan(s)/mortgage(s)/line(s) of credit, and any other parties with whom we propose to have a financial relationship. If there is more than one applicant, you also agree that we may collect, use and disclose personal information about each of you, from the other, for the purposes listed above. You also agree that if a mortgage default insurer is assigned to your application, such mortgage default insurer may obtain personal information about you from a credit reporting agency from time to time, and may use such information for any purpose related to the mortgage default insurance in connection with your application. You agree that the approval or granting of any mortgage by a lender to you, with or without mortgage default insurance, is not to be construed or relied on by you as representing the value or condition of any underlying security, or that it confirms that you have the ability to repay the mortgage debt.

If you do not wish to receive any information on any other products offered or approved by us; or information about any other products offered or approved by us, our affiliates, related entities, or other third party financial partners, please initial the box below.

☐ NO, you may not send me any information on other products.

By signing this form, you also agree that Educators Financial Group Inc. and your independent Mortgage Agent may use and retain your personal information for the foregoing purposes for 7 years after the later of a) the date of your latest application to us, and b) the date that all of your loans/mortgages contracted through us have expired or were terminated. For more information, see our privacy policy at [www.educatorsfinancialgroup.ca](http://www.educatorsfinancialgroup.ca), or contact our compliance officer at 1.800.263.9541.

Furthermore, by signing this form, you acknowledge that Educators Financial Group Inc. and your independent Mortgage Agent may receive fees or program incentives from a lender (*including money, points, goods, or services*) which can vary by the amount, type, terms, and interest rate of the mortgage originated through Educators Financial Group Inc., and your independent Mortgage Agent.

I (we), the undersigned, have read and understand the above, and confirm that the information given in this application is true and correct:

Applicant Signature

Co-Applicant Signature

Applicant Name (Print)

Date

Co-Applicant Name (Print)

Date

Brokerage License 12185

#0115

2225 Sheppard Avenue East, Suite 1105 | Toronto, ON M2J 5C2 | Tel. 416.752.6843 or 1.800.263.9541 | Fax. 416.752.6649 or 1.888.662.2209

[www.educatorsfinancialgroup.ca](http://www.educatorsfinancialgroup.ca)





One focus, many solutions.

# REFERRAL ARRANGEMENT Disclosure

The following disclosure is provided in response to the requirements of section 13.10 of National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations ("NI 31-103") and any applicable rules or requirements of the Mutual Fund Dealers Association of Canada (the "MFDA").

<b>Parties to the Arrangement:</b>	<ol style="list-style-type: none"> <li>1. Educators Financial Group Inc. ("Educators")</li> <li>2. Tandem Financial Credit Union, carrying on business as 'Tandia'.</li> </ol> <p>The parties have entered into a written agreement dated January 1, 2012 (the "Agreement") which, among other things, sets out the terms of the referral arrangement between the parties.</p> <p>The purpose of the referral arrangement is to permit Educators to make available to its clients secured and unsecured loans, and secured and unsecured lines of credit and mortgages provided by Tandia ("Credit Products").</p>
<b>Purpose of the Arrangement:</b>	Tandia is responsible for providing Credit Products that comply with all applicable laws and is required to provide them in the same manner as similar credit products are being provided to persons who are not clients of Educators. Educators clients who are provided with Credit Products must become Tandia members, and Tandia has agreed to pay the applicable membership fees in this regard.
<b>Material Terms of the Arrangement:</b>	<p>Educators will, where appropriate, assist its clients with the completion of the application forms for Credit Products and provide such forms together with other required documentation to Tandia. Tandia then reviews and approves or rejects the application, or requests additional information or documentation. It communicates its decisions or requirements in this regard to Educators, which is responsible for communicating such decisions to its clients, or dealing with its clients to provide the requested additional information or documentation.</p> <p>Tandia has agreed to provide educational materials about the Credit Products to Educators, and to train its representatives who will deal with clients in respect of the Credit Products.</p>
<b>Management of Conflicts of Interest:</b>	<p>Educators and Tandia operate at arm's length from each other, and are not affiliated. The Agreement contains no exclusivity provisions.</p> <p>Neither Educators, nor any dealing, or other representative of Educators, will pressure clients in any way to apply for, or accept a Credit Product from Tandia.</p>
<b>Amount of Referral Fee:</b>	<p>Educators is entitled to receive a referral fee of up to 115 bps of the approved limit of any Credit Product payable monthly, plus applicable taxes, if any. Educators is entitled to request and be paid a lesser fee, in consideration for Tandia providing a client with a lower rate of interest than would otherwise apply.</p> <p>All referral fees received by Educators under this referral arrangement will be recorded on its books separately, as required by section 13.8(b) of NI 31-103.</p>
<b>Registration Information:</b>	<ol style="list-style-type: none"> <li>1. Educators is registered as a mutual fund dealer under the Securities Act (Ontario) and the Securities Act (British Columbia), and is a member of the MFDA. Educators is also registered as an investment fund manager under the Securities Act (Ontario), and is accordingly authorized to trade in mutual fund securities with its clients, and to manage mutual funds that are sold to clients. Educators is not currently licensed to make loans, or offer lines of credit in Ontario or any other province, and accordingly is permitted to make referrals to Tandia so long as it provides its clients with information as to the relationship between Educators and TCU; and informs clients that Educators is receiving referral fees from Tandia.</li> <li>2. Tandia is a credit union governed by the Credit Unions and Caisses Populaires Act, 1994 (Ontario). Tandia is not a registrant under the Securities Act (Ontario), or any other Canadian securities legislation.</li> </ol>
<b>Regulated Activity:</b>	All activity required to be carried out by a regulated financial institution in Ontario will be conducted solely by Tandia.

I (we), the undersigned, have read and understand the above:

Applicant Signature

Applicant Name (Print)

Date

Co-Applicant Signature

Co-Applicant Name (Print)

Date

2225 Sheppard Avenue East, Suite 1105 | Toronto, ON M2J 5C2 | Tel. 416.752.6843 or 1.800.263.9541 | Fax. 416.752.6649 or 1.888.662.2209


[www.educatorsfinancialgroup.ca](http://www.educatorsfinancialgroup.ca)

Brokerage License 12185







<input type="text"/>	<input type="text"/>
FIRST NAME	LAST NAME
<input type="text"/>	
 SIGNATURE	
<input type="text"/>	<input type="text"/>
PHONE <input type="radio"/> CELL <input type="radio"/> HOME	EMAIL

☐ Sign me up for Educators eNews\*

*\*Personal information gathered by Educators Financial Group will be used to provide you with the information you requested and information about our products and services. It will not be sold or shared with any other organization. You may opt out of eNews at any time. **Educators Financial Group products and services are only available to residents of Ontario and BC.***

Educators Financial Group  
2225 Sheppard Avenue East, Suite 1105  
Toronto, ON M2J 5C2

Tel. 1.800.263.9541  
educatorsfinancialgroup.ca