

**By signing below, the Applicant(s) certify that:**

- the Applicant(s) are applying for the accounts and services indicated in this Application;
- the information provided is true and correct;
- the Applicant(s) do not intend to use the proceeds of the loan if applicable for business purposes; and
- the Applicant(s) will be bound by the terms and conditions of each account or service applied for, as amended by The Toronto-Dominion Bank from time to time.

**If the Applicant(s) are applying for a loan to be secured by a mortgage, the Applicant(s) confirm that:**

- the Applicant(s) will pay any evaluation, inspection and legal expenses related to this Application;
- the Applicant(s) have not been refused a loan on the security; and
- the Applicant(s) are not in arrears on their present mortgage.

**Use of Information**

In this section, the words *you*, *your* and *yours* mean the Applicant(s) and any guarantor(s). The words *we*, *us* and *our* mean The TD Bank Financial Group\*. The word *Information* means your personal information (except health information). It includes information provided to us by you, including through the products and services you use, and obtained from others with your consent. You agree as follows:

**How We Use Information:**

We may use Information: to establish and serve you as our customer; to determine whether any products or services of The TD Bank Financial Group are suitable for you and offer them to you; or, as required or permitted by law. When you provide us with your Social Insurance Number, we may use it to keep your Information separate from that of other customers with a similar name, including Information obtained through the credit approval process. We may share Information within The TD Bank Financial Group, where permitted by law.

**Collection and Use of Credit Information:**

We may obtain Information about you from parties outside The TD Bank Financial Group, including through a credit check, and verify Information with them. You authorize those parties to give us the Information.

We may disclose Information to other lenders and credit bureaus - this helps establish your credit history and support the credit process.

The granting of a mortgage loan or any part thereof, or approval for insurance by Canada Mortgage and Housing Corporation (CMHC) or Genworth Financial Canada (Genworth), or the pre-qualification of the mortgage loan by CMHC/Genworth is not to be construed or relied on by you as representing a confirmation of the value or condition of the underlying property, whether or not appraisals or inspections are carried out by or for CMHC/Genworth, nor is it to be construed or relied on by you as representing a confirmation of your ability to pay the mortgage loan. All information obtained from or concerning you in connection with approving the mortgage loan, including credit bureau information will be accessible to and may be used by CMHC/Genworth for any purpose related to the provision of mortgage insurance generally, and you hereby consent thereto. Any information retained by CMHC/Genworth in that regard will be subject to federal access to information and privacy legislation.

We may use a third party service provider to register the mortgage and may title insure the mortgage to protect our interest. You consent to the sharing of your Information with the third party service provider as necessary to effect these transactions.

**Privacy:**

You may obtain our privacy code - "Protecting Your Privacy" - or review your options for refusing or withdrawing this consent, including your option not to be contacted about offers or products or services, by contacting your branch or calling us at 1-866-567-8888.

\* The TD Bank Financial Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

Date: \_\_\_\_\_

Applicant: \_\_\_\_\_  
(sign and print name)

Witness: \_\_\_\_\_  
(sign and print name)

Applicant: \_\_\_\_\_  
(sign and print name)

Witness: \_\_\_\_\_  
(sign and print name)