

# STATEMENT OF PERSONAL AFFAIRS

PERSONAL INFORMATION									
Last name			First name and Middle name				Date of birth (dd/mm/yyyy)		
Alias (if known by another name now or previously)			Immigration status Canadian citizen      Permanent resident      Other						
Marital Status:      Married      Single      Common Law Divorced      Separated			Spouse's Name (if applicable)				Number of Dependants		
Current Home Address			City			Prov./Terr.	Postal Code		
Rent Other	Own	Home Telephone		Mobile Telephone		E-mail Address			
Previous home address(es) within the past 5 years (if less than 5 years at current home address)			City			Prov./Terr.	From (mm/yyyy)	To (mm/yyyy)	
Current Occupation		Employer Name and Address				Since (mm/yyyy)		Annual Salary \$	
Previous Employer's Name and Address (if less than 3 years at current employer)				Since (mm/yyyy)		Previous Annual Salary \$			
Spouse's Occupation		Spouse's Employer Name and Address				Since (mm/yyyy)		Spouse's Annual Salary \$	
Total Household Income from all Sources \$		Monthly mortgage or rent payment \$		Monthly Condo Fees \$		Annual Property Taxes \$			
PERSONAL ASSETS AND LIABILITIES (including any held jointly with your spouse)									
Market Value of your Personal Residence (if owned) \$			Registered Owner(s)			Mortgage balance(s) owing \$			
Market Value of other Real Estate you own (rental properties, cottages, etc.)	Street Address			Registered Owner(s)			Mortgage balance(s) owing		
\$							\$		
\$							\$		
\$							\$		
Cash in Personal Bank Accounts \$			RRSPs / RESPs \$			Marketable Investments (Stocks, Bonds, GICs, etc.) \$			
Balance(s) owing on Personal Credit Card(s) \$									
Bank Loans, leases, other liabilities (car loans, lines of credit, etc.)		Creditor		Monthly payment (principal & interest)		Collateral given as Security for the loan		Balance owing	
\$				\$				\$	
\$				\$				\$	
\$				\$				\$	
\$				\$				\$	
\$				\$				\$	
\$				\$				\$	

**DECLARATIONS**

a) Are you personally liable for debt incurred for the business? No            Yes	b) Are you an endorser, guarantor or co-signer for any other obligations?            No            Yes  (If yes, amount and details) _____
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c) Do you own shares in any private company other than the entity that has applied to BDC?            Yes            No

If yes, to the above, please provide details:

d) Do you have any:

	Yes	No
Pending and/or actual legal action (civil and/or criminal)		
Suits and claims		
Unexecuted judgments		
Bankruptcy proceedings (past and/or current)		
Criminal record (all types of offences – you may exclude a conviction for which a pardon has been granted)		

If yes, to any of the above, please provide details:

**I acknowledge that BDC will be using this document in relation to one or more loan applications in which I have an interest and certify that the information reported in this document is true, accurate and complete and acknowledge that BDC will be relying on the information.** If untrue or inaccurate or incomplete information is provided, BDC may at its discretion decline any Application or, if a loan has already been granted, may cease disbursement of funds and demand the full repayment of loans proceeds already disbursed.

**I CONSENT TO:**

- BDC making any inquiries, including the collection of personal information, as BDC may deem necessary in order to verify the information set out herein and to reach a decision on any Application and administer such a loan, if one is made;
- the exchange of such information by BDC with other financial institutions or financial partners having an interest in the Application.

I am not required by law to consent to such inquiries and collection; however, refusal to consent may prevent BDC from considering an Application. Pursuant to the provisions of the Privacy Act, subject to certain exceptions, I have the right of access to, and protection of, personal information which may be collected by BDC.

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_ Signature \_\_\_\_\_

# APPLICATION FOR FINANCING



1. The applicant (legal name or full trade of the applicant's business) \_\_\_\_\_

2. (a) Incorporated under the laws of the \_\_\_\_\_  
 or  
 (b) Sole proprietorship or partnership of (full name) \_\_\_\_\_

with head office at: (street address) | (town or city) | (province) | (postal code) | (e-mail address) | (telephone no.)

and principal place of business at: | (town or city) | (province) | (postal code) | (e-mail address) | (telephone no.)

hereafter referred to collectively as the "Applicant"

3. and carrying on the business of \_\_\_\_\_

hereby applies to the Business Development Bank of Canada ("BDC") for financing.

(a) The business was originally established in (mm/yyyy): \_\_\_\_\_

(b) Financing was discussed for the following project: \_\_\_\_\_

4. The Applicant

(a) has (an) account(s) at (name of institution(s)) \_\_\_\_\_

(address) | (contact person) | (telephone no.)

(b) and (a) line(s) of credit of \$ \_\_\_\_\_ from the above-mentioned institution(s).

5. The officers, owners, partners and directors of the Applicant are: (below, also list the same information (or append, if insufficient space) for any parent, affiliated corporation or business related to the Applicant and Guarantor (hereafter referred to collectively as the "Guarantor")).

a) Applicant:

Surname	Given Name(s) (in full)	(Home) Address	City	Occupation	Ownership (%)	Date of Birth (dd/mm/yyyy)

b) Guarantor, if any, and other entity(ies), name(s) related to the Applicant:


6. **Information:** Is the Applicant and if applicable, the Guarantor(s) engaged in operations and processes that require: Yes No

a) Disposal and/or treatment (either onsite or offsite) of industrial wastes or by-products that could contaminate the soil or groundwater (e.g. hydrocarbon/water mixtures and emulsions, solid, liquid or gaseous chemical products, organic solvents or wastes, organic wood-preserving chemicals, infectious waste, radioactive waste, PCBs, etc.)?

b) Discharge wastewater that contains such wastes or by-products into water bodies or into a sewerage system?

**If yes, to either one of the above, please provide details on the nature of activities and the address of the site(s) on which they are undertaken:**

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7. **Declarations:** The Applicant and if applicable, the Guarantor(s) must read each statement and insert their initials in the box to the right. For any untrue statement(s), enter details in the space provided at the end of this paragraph. BDC will deem a statement to be true unless details to the contrary are provided. Refer to paragraph 8.

**Initials**

a) **Interested Persons:** None of the Applicant/Guarantor, the partners of the Applicant firm / Guarantor firm or the shareholders, directors or officers of the Applicant/Guarantor, if incorporated, is an "interested person", meaning: (i) a director or officer of BDC; (ii) the spouse or common-law partner or a child, brother, sister or parent of a director of BDC; (iii) the spouse or common-law partner of a child, brother, sister or parent of a director of BDC; or (iv) the father, mother, sister or brother of the spouse or common-law partner of a director of BDC.

b) **Dealings with BDC:** None of the Applicant/Guarantor, the partners of the Applicant firm/ Guarantor firm or the shareholders, directors or officers, if incorporated, has been a borrower or guarantor or a director, officer or shareholder of a corporate borrower or guarantor of a loan from BDC or the Federal Business Development Bank.

c) **Immigration status:** The Applicant and if applicable, the Guarantor(s) (and their shareholder(s) if incorporated), are Canadian citizens or permanent residents of Canada.

d) **Financial Statements:** There has been no material worsening in the financial position or operations of the Applicant/Guarantor since \_\_\_\_\_ end date of the last fiscal year of the Applicant for which a balance sheet and income statement have been provided.  
Name and address of Applicant's/Guarantor's external accredited accountant:

e) **Legal Problems:** There is no litigation, legal action, suit or claim pending, underway or looming, nor any proceedings before any court, tribunal, government board or agency now underway or looming, and there is no unexecuted judgment rendered against the Applicant or any Guarantor, if applicable.

f) **Material Contracts:** The Applicant/Guarantor is not in default under any material contracts to which it is a party or that affect the Applicant's/Guarantor's business or assets.

g) **Bankruptcy/Insolvency:** The Applicant and if applicable, the Guarantor(s) (and their directors and officers, if incorporated), have not been declared bankrupt under bankruptcy proceedings (discharged or undischarged) and have not been the subject of other insolvency proceedings or proposals.

h) **Taxes:** The Applicant and if applicable, its Guarantor(s), are not in arrears in the payment of any income, business or property taxes, GST, HST, sales tax, payroll deductions, etc.

i) **Criminal Record (all types of offences):** None of the Applicant, or if applicable, the Guarantor(s) (and their directors and officers, if incorporated), have been convicted of an offence (you may exclude a conviction for which a pardon has been granted).

j) **Environment:** The Applicant and, if applicable, the Guarantor(s):

1. Are operating their business in conformity with all environmental legislation.
2. Confirm that their assets, including real estate, comply with all environmental laws.
3. Have not used their assets in violation of environmental laws and no proceedings are underway, nor have any notice(s) been received concerning any alleged violation(s) of environmental laws.
4. Have not given a waiver concerning any compliance and /or violation of environmental laws to the prior owners of their assets.
5. Confirm that the project discussed conforms to all environmental legislation.

k) **Permits / Licences:** The Applicant/Guarantor holds all the permits and licences required by law for its activities, including if applicable, those related to the proposed project.

l) **Ineligible Activities:** The Applicant and if applicable, the Guarantor(s), are not involved in the following ineligible activities:

1. Businesses that are sexually exploitive or that are inconsistent with generally accepted community standards of conduct and propriety, including those that feature sexually explicit entertainment, products or services; businesses that are engaged in or associated with illegal activities; businesses trading in countries that are proscribed by the Federal Government.
2. Businesses that operate as stand-alone nightclubs, bars, lounges, cabarets, casinos, discotheques, video arcades, pool and billiard halls, and similar operations; or
3. Businesses that promote nudism and naturism.

The Applicant and if applicable, the Guarantor(s), agree that their current and future tenants and sub-tenants are and shall be subject to the terms and conditions contained in any offer of financing and more specifically, in the clause(s) dealing with ineligible activities. All current and future leases shall be subject to terms acceptable to BDC.

The Applicant/Guarantor declares that information has been provided to BDC regarding the activities of business(es) related to the Applicant and if applicable, the Guarantor(s), and that they are not involved in the types of ineligible activities described in this paragraph 6 l).

m) **Positions Held in or on Behalf of Foreign Countries:** None of the Applicant/Guarantor, the partners of the Applicant firm / Guarantor firm or the shareholders, directors or officers of the Applicant/Guarantor, if incorporated, or any family members (defined below) of any of those persons holds or has ever held one of the following offices or positions in or on behalf of a foreign country: i) a head of state or government; (ii) a member of the executive council of government or member of a legislature; (iii) a deputy minister (or equivalent); (iv) an ambassador or an ambassador's attaché or counsellor; (v) a military general (or higher rank); (vi) a president of a state-owned company or state-owned bank; (vii) a head of a government agency; (viii) a judge; or (ix) a leader or president of a political party in a legislature. For the purpose of this statement, a "family member" means one of the following: (i) spouse or common-law partner; (ii) child; (iii) mother or father; (iv) spouse's or common-law partner's mother or father; and (v) brother, sister, half-brother or half-sister.

**Declaration – Comments by Applicant and guarantor(s) regarding exceptions to statements 7 a) to m) (attach and initial additional page, if needed):**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

8. The Applicant and if applicable, the guarantor(s), certify that the information reported in this document is true, accurate and complete, and acknowledges that BDC will be relying on the information in considering this and future applications for financing. If untrue, inaccurate or incomplete information is provided, BDC may, at its sole discretion, decline a loan application or, if a loan has already been granted, may cease disbursement of funds and demand the full repayment of loan proceeds already disbursed.
9. The information and declarations under this application are to remain accurate and in force. The Applicant and if applicable, the guarantor(s), shall ensure that the declarations set forth herein remain accurate and up to date at all times and shall immediately notify BDC if any of them are no longer accurate.
10. The Applicant/Guarantor understands and agrees that the terms and conditions of any financing that may be authorized will be set forth in a letter of offer, for agreement and acceptance by the Applicant/Guarantor.
11. The Applicant/Guarantor consents and acknowledges that BDC may, at any time in its complete discretion, destroy documents provided by the Applicant/Guarantor; therefore, the Applicant/Guarantor should retain copies for the Applicant's/Guarantor's own use.
12. This form may be executed and delivered by original signature or by a true image of the signed original delivered by fax or by electronic means. BDC will be relying on and acting on the information, representations and statements contained in the imaged copy to the same extent as if it was bearing an original signature.

**13. Consents**

The Applicant and if applicable, the guarantor(s), consent to BDC (i) making any inquiries, including obtaining personal, corporate and business information about them (and their directors and officers, if incorporated, with the corporation declaring it has obtained the consent of these individuals to provide such consent on their behalf) collectively the («Information») from such persons, firms, corporations, government authorities, institutions or agencies as it deems necessary in order to reach a decision on any application and to administer an eventual loan, if such is the case; (ii) exchanging Information with other financial institutions or financial partners regarding any project under consideration, and (iii) exchanging Information with credit agencies for credit history analysis by BDC or other financial institutions

While the Applicant and if applicable, the guarantor(s), are not required by law to consent to such inquiries and to such Information being obtained or exchanged, their refusal to consent may prevent BDC from considering an application for financing.

The Applicant and Co-Applicant(s) acknowledge(s) that BDC will be using the Information provided by the Applicant and Co-Applicant(s) in relation to making a decision on one or more applications for financing in which the Applicant and Co-Applicant(s) has/have an interest.

As per [Canada's anti-spam legislation](#), by checking this box, the Applicant accepts that BDC sends, via email provided under section 2 above, information about business advice, solutions and events. The Applicant can withdraw its consent at any time.

Date (dd/mm/yyyy)	(Applicant's signature)	(Applicant's signature)	(Applicant's signature)
Date (dd/mm/yyyy)	(Guarantor's signature)	(Guarantor's signature)	(Guarantor's signature)
	Guarantor's name (full name in print format)	Guarantor's name (full name in print format)	Guarantor's name (full name in print format)

**Note:** All the associates in a partnership must sign this form. Refer to paragraph 2(b). All sections of the above must be completed.