



Subject: Legality of the bank verification request – Alliance Crédit

I am Pierre Fontaine, Credit Manager at Canac. I would like to take a few minutes of your time regarding your request to open an account and the communication from our agency Alliance Crédit, the firm we have tasked with reviewing your banking file so that we can grant you a credit limit according to your request.

I would like to point out that Canac is committed to our customers and, above all, to the security of the information they provide.

I can assure you that the link in question is the safest on the market regarding the disclosure of your banking information. The requested debit card and password information remains completely confidential, and no one stores the information in these files.

To that end, I would like to share with you the following links concerning the National Bank and its investment of over \$103 million in Flinks, a financial technology (fintech) company based in Montreal's Saint-Henri district, specializing in the transfer of financial data. This is the system used in the application you receive.

<https://www.lapresse.ca/affaires/entreprises/2021-08-26/la-banque-nationale-investit-103-millions-dans-une-fintech-montrealaise.php>

<https://www.newswire.ca/news-releases/national-bank-of-canada-invests-103m-in-flinks-including-30m-in-growth-capital-815619089.html> [English]

The banks are aware of this procedure and now require it. However, if further explanations are required, we will be happy to contact them to discuss and clarify our agency's request.

If we are required to use the older method, your bank may charge you a fee of up to \$80. The Alliance Credit method is free of charge and highly secure.

However, if you do not wish to proceed in this way, you can send us a printout of your bank accounts by e-mail. Obviously, this is much less secure than using the link from Alliance Crédit.

We hope this will reassure you about the link and the request from Alliance Crédit.

Thank you,

A handwritten signature in blue ink, appearing to read "Pierre Fontaine".

Pierre Fontaine, ECC
Credit Manager



APPENDIX

NOTICE REGARDING THE COMMUNICATION OF YOUR PERSONAL INFORMATION FOR CREDIT FILE EVALUATION PURPOSES

Canac -Marquis Grenier Ltée would like to inform you of the manner in which we collect, use and communicate information for the purpose of evaluating your eligibility to receive financial products or services . Protecting your privacy and your personal information is important to us.

PURPOSE OF COLLECTION

The personal information we disclose to a credit bureau is collected for the following purposes:

- To evaluate your eligibility for financial products and services.
- To establish your credit rating and credit history.
- To prevent fraud and to manage financial risks.
- To satisfy current legal and regulatory requirements.

COLLECTION METHODS

We collect your personal information in a variety of ways, including through the form you fill out, information you provide to us verbally, in writing or electronically, as well as through third parties authorized to communicate this information.

RIGHTS OF ACCESS AND RECTIFICATION

You have the right to access, rectify and update any personal information we hold about you. If your request concerns information a credit bureau holds about you, we will help you forward your request to the appropriate party.

RIGHT TO WITHDRAW YOUR CONSENT

You have the right to withdraw your consent at any time to the disclosure or use of your personal information for the purposes set out above. Please note that withdrawal of consent will not affect the legality of any processing done prior to withdrawal. However, if you withdraw your consent before we have had the opportunity to verify your eligibility, we probably will not be able to offer you the financial product for which you applied.

To exercise your rights, please contact us at the address below. We will provide you with details on how to proceed.

CONTACT

If you have any questions or concerns regarding the disclosure of your personal information to a credit bureau, please contact the Data Protection Officer.

Data Protection Officer
5355, boul. des Gradins
Quebec City, Quebec
G2J 1C8
confidentialite@canac.ca

DATE _____ SIGNATURE _____

DATE _____ SIGNATURE _____

Siège social
5355, boul. des Gradins, Québec QC G2J 1C8
Téléphone : 418 667-1313 | Télécopieur : 418 667-3705
canac.ca



Headquarters:

5355, boul. des Gradins
 Québec G2J 1C8

418 667-1313 ☐
 FAX: 418 871-0858 ☐

**CREDIT APPLICATION
 Commercial Sector**

**See back side of sheet for our different
 branch addresses**

DATE

LEGAL INFORMATION

COMPANY NAME		TELEPHONE	
BUSINESS ADDRESS		CITY	POSTAL CODE
<input type="checkbox"/> TENANT	ACCOUNTING EMAIL	CELL	
<input type="checkbox"/> OWNER	BUYER EMAIL	FAX	

COMPANY INFORMATION

COMPANY NAME, IF APPLICABLE	ACTIVE SINCE
TYPE OF BUSINESS/SECTOR OF ACTIVITY	
LEGAL STATUT <input type="checkbox"/> CORPORATION <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> LIMITED <input type="checkbox"/> REGISTERED <input type="checkbox"/> SINGLE OWNER	YEAR
SUBSIDIARY NAME(S) AND ADDRESS(ES)	IF YOUR COMPANY HAS BEEN IN BUSINESS FOR LESS THAN 2 YEARS, YOUR PREVIOUS OCCUPATION

OWNER/SHAREHOLDER INFORMATION

LAST NAME	FIRST NAME	SOCIAL INSURANCE NUMBER	BIRTHDATE DAY MONTH YEAR
ADDRESS			SHARES (%)
LAST NAME	FIRST NAME	SOCIAL INSURANCE NUMBER	BIRTHDATE DAY MONTH YEAR
ADDRESS			SHARES (%)
LAST NAME	FIRST NAME	SOCIAL INSURANCE NUMBER	BIRTHDATE DAY MONTH YEAR
ADDRESS			SHARES (%)

FINANCIAL INFORMATION

FINANCIAL INSTITUTION	TRANSIT NUMBER	ACCOUNT NUMBER
ADDRESS		TELEPHONE
PERSON IN CHARGE OF YOUR ACCOUNT	FINANCIAL STATEMENTS <input type="checkbox"/> YES <input type="checkbox"/> NO	AUDITED <input type="checkbox"/> YES <input type="checkbox"/> NO
CAN YOU PROVIDE A COPY? <input type="checkbox"/> YES <input type="checkbox"/> NO		BY ACCOUNTING FIRM
REFERENCES (SUPPLIER, LOAN COMPANY, OR PERSONAL) NAME AND ADDRESS	TELEPHONE	

OTHER INFORMATION

PERSON(S) AUTHORIZED TO BUY ON YOUR ACCOUNT	LAST NAME	FIRST NAME	LAST NAME	FIRST NAME
PURCHASE ORDER NUMBER REQUIRED? <input type="checkbox"/> YES <input type="checkbox"/> NO		ESTIMATED MONTHLY PURCHASES		
PERSON IN CHARGE OF ACCOUNTS PAYABLE				TELEPHONE

FINANCIAL RESULTS

IN THE EVENT THAT YOU ARE UNABLE TO PROVIDE YOUR FINANCIAL STATEMENTS, PLEASE COMPLETE THE FOLLOWING SECTION AS ACCURATELY AS POSSIBLE.

CUSTOMER'S NAME		
ASSETS		
AMOUNT IN BANK		
OTHER INVESTMENTS	DETAILS	
A/R AMOUNT		
AUTHORIZED LINE OF CREDIT		
VALUE OF YOUR EQUIPMENT OR TOOLS		
VALUE OF YOUR TRUCK(S), MANUFACTURER AND YEAR		
VALUE OF YOUR CAR(S), MANUFACTURER AND YEAR		
VALUE OF YOUR REAL ESTATE, ALSO COMPLETE "REAL ESTATE DETAILS" SECTION		
1.	2.	3.
OTHER ASSETS	EX. : COTTAGE, MOTORCYCLE, ETC.	
1.	2.	3.
4.	5.	6.

LIABILITIES		
A/P AMOUNT		
AMOUNT OF LINE OF CREDIT CURRENTLY USED		
REMAINING BALANCE TO BE PAID ON EQUIPMENT OR TOOLS		
REMAINING BALANCE TO BE PAID ON TRUCK(S)		
REMAINING BALANCE TO BE PAID ON CAR(S)		
MORTGAGE TO BE PAID ON YOUR PROPERTY(IES)		
1.	2.	3.
BALANCE TO BE PAID ON THESE ASSETS		
1.	2.	3.
4.	5.	6.

REAL ESTATE DETAILS	
1. ADDRESS	NUMBER OF RENTAL UNITS
PURCHASE DATE	MONTHLY RENTAL REVENUE
2. ADDRESS	NUMBER OF RENTAL UNITS
PURCHASE DATE	MONTHLY RENTAL REVENUE
3. ADDRESS	NUMBER OF RENTAL UNITS
PURCHASE DATE	MONTHLY RENTAL REVENUE

The undersigned(s) certify(ies) that the above mentioned information is accurate, and request(s) a line of credit from Canac-Marquis Grenier Ltd. The company reserves the right, at its sole discretion, to extend a line of credit to its customers.

The undersigned(s) hereby authorize(s) Canac-Marquis Grenier Ltd. to obtain at any time, via the usual inquiries, any information on their credit history for the purposes of this application and to disclose it to any credit agent or office it does or intends to do business with.

I (we) hereby release Canac-Marquis Grenier Ltd. and its employees from any and all liability with regard to this information.

Payment must be made by cheque, cash, debit card, or by Internet. Credit cards will not be accepted.

All merchandise remains the property of Canac-Marquis Grenier Ltd. until final payment.

DATE

I (we) accept that any invoice(s) not paid within thirty (30) days will bear interest at an annual rate of twenty-four percent (24%), calculated monthly at the rate of two percent (2%). Should Canac-Marquis Grenier Ltd. hire a lawyer or collection agent to recover payment, I (we) agree to pay a fee equal to twenty-five percent (25%) of the balance due in capital and interest, over and above the balance due, as damages established in advance of my (our) failure to respect my (our) payment obligations, subject to Canac-Marquis Grenier's other rights and recourses.

For the purposes of this application for credit or the terms respecting any other agreement entered into with Canac-Marquis Grenier Ltd., each of the undersigned hereby or the applicant represents that they reside in the judicial district of Québec.

SIGNATURE OF APPLICANT (MANUALLY*)

SIGNATURE OF SHAREHOLDER(S)

* Electronic signatures will not be accepted.

Branches:

- | | | | |
|---|---------------------------------------|--|---------------------------------------|
| 420, boul. Armand-Paris, Québec G1C 7X9 | 418 667-7557 <input type="checkbox"/> | 1450, route des Rivières, Lévis G7A 2N9 | 418 836-8600 <input type="checkbox"/> |
| 15, rue Bernier, Québec G2N 1J4 | 418 849-7111 <input type="checkbox"/> | 1420, rue du Sud, Cowansville J2K 2Y8 | 450 266-0303 <input type="checkbox"/> |
| 1230, boul. Louis-XIV, Québec G2L 1M2 | 418 628-0450 <input type="checkbox"/> | 3205, boul. du Royaume, Jonquière G7T 0B2 | 418 542-3342 <input type="checkbox"/> |
| 4250, boul. Henri-Bourassa, Québec G1H 3A5 | 418 626-1144 <input type="checkbox"/> | 5711, boul. Bourque, Sherbrooke J1N 1G8 | 819 864-6801 <input type="checkbox"/> |
| 6235, boul. Wilfrid-Hamel, L'Ancienne-Lorette G2E 5W2 | 418 872-2874 <input type="checkbox"/> | 2825, boul. Saint-Joseph, Drummondville J2B 7P5 | 819 479-3209 <input type="checkbox"/> |
| 1805, boul. Alphonse-Desjardins, Lévis G6V 9K5 | 418 833-6667 <input type="checkbox"/> | 228, rue des Négociants, Rimouski G5M 1B6 | 418 723-0007 <input type="checkbox"/> |
| 49, rue Marie-de-l'Incarnation, Québec G1N 3E5 | 418 681-6221 <input type="checkbox"/> | 538, boul. Cadieux, Beauharnois J6N 0R5 | 450 429-5470 <input type="checkbox"/> |
| 376, avenue Taniata, Lévis G6W 5M6 | 418 839-0621 <input type="checkbox"/> | 25, rue Raymond-Héroux, Granby J2J 0N1 | 450 372-0741 <input type="checkbox"/> |
| 191, route 138, Saint-Augustin-de-Desmaures G3A 0G2 | 418 871-7900 <input type="checkbox"/> | 8115, chemin de Chambly, Longueuil J3Y 5K2 | 450 676-4906 <input type="checkbox"/> |
| 1177, boul. Pie-XI Sud, Québec G3K 1J4 | 418 842-1911 <input type="checkbox"/> | 2223, boul. Frontenac Est, Thetford Mines G6G 6P6 | 418 332-2206 <input type="checkbox"/> |
| 475, boul. Pierre-Bertrand, Québec G1M 3T8 | 418 687-2960 <input type="checkbox"/> | 1100, boul. Saint-Sacrement, Shawinigan G9N 0E3 | 819 539-5715 <input type="checkbox"/> |
| 10, boul. Arthabaska Ouest, Victoriaville G6S 0P2 | 819 752-7775 <input type="checkbox"/> | 2100, boul. Firestone Est, Notre-Dame-des-Prairies J6E 8Z6 | 450 753-9429 <input type="checkbox"/> |
| 15700, 1re Avenue, Saint-Georges G5Y 2A3 | 418 228-8999 <input type="checkbox"/> | 2450, boul. du Curé-Labelle, Prévost J0R 1T0 | 450 438-6141 <input type="checkbox"/> |
| 2061, boul. Talbot, Chicoutimi G7H 8B2 | 418 698-2992 <input type="checkbox"/> | 600, boul. des Prés-Verts, La Prairie J5R 0R3 | 450 444-4389 <input type="checkbox"/> |
| 2350, boul. des Récollets, Trois-Rivières G8Z 3X7 | 819 374-2036 <input type="checkbox"/> | 4010, rue des Patriotes Contrecoeur J0L 1C0 | 450 587-2080 <input type="checkbox"/> |
| 1000, rue Galt Est, Sherbrooke J1G 1Y5 | 819 829-5950 <input type="checkbox"/> | 245, boul. Poliquin Sorel-Tracy J3P 7Y7 | 450 954-0879 <input type="checkbox"/> |
| 1575, rue Saint-Maurice, Trois-Rivières G8V 2N1 | 819 694 0794 <input type="checkbox"/> | | |