

BANK ACCOUNT AGREEMENT

by and among

LBC COVERED BOND (LEGISLATIVE) GUARANTOR LIMITED PARTNERSHIP
as Guarantor

and

LAURENTIAN BANK OF CANADA
as Cash Manager, Account Bank and GIC Provider

and

COMPUTERSHARE TRUST COMPANY OF CANADA
as Bond Trustee

April 21, 2021

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Schedule

Schedule 1 - Form of Mandate

BANK ACCOUNT AGREEMENT

THIS BANK ACCOUNT AGREEMENT (this “**Agreement**”) is made as of this 21st day of April, 2021.

BY AND AMONG:

LBC Covered Bond (Legislative) Guarantor Limited Partnership, a limited partnership formed under the laws of the Province of Ontario, whose registered office is at 199 Bay Street, Suite 600, Toronto, Ontario, Canada M5L 0A2, by its managing general partner **LBC Covered Bond (Legislative) GP Inc.** (hereinafter the “**Guarantor**”);

Laurentian Bank of Canada (the “**Bank**”), a bank named in Schedule I to the *Bank Act* (Canada), whose executive office is at 1360 René-Lévesque Boulevard West, Suite 600, Montréal, Québec, Canada H3G 0E5, as Account Bank (hereinafter the “**Account Bank**”), as Cash Manager (hereinafter the “**Cash Manager**”) and as GIC Provider (hereinafter the “**GIC Provider**”); and

Computershare Trust Company of Canada, a trust company formed under the laws of Canada, whose registered office is at 100 University Avenue, 11th Floor, Toronto, Ontario, Canada M5J 2Y1 acting in its capacity as Bond Trustee (hereinafter the “**Bond Trustee**”).

WHEREAS:

- (A) As part of the transactions contemplated in the Programme, the Cash Manager has agreed, pursuant to the Cash Management Agreement, to provide Cash Management Services in connection with the business of the Guarantor.
- (B) The Cash Management Agreement provides that the Cash Manager shall establish certain bank accounts with the Account Bank for and on behalf of the Guarantor.

NOW THEREFORE, THIS AGREEMENT WITNESSETH that in consideration of the mutual covenants and agreements herein set forth, the parties agree as follows:

1. DEFINITIONS AND INTERPRETATION

- 1.1 The master definitions and construction agreement made between, *inter alia*, the parties to this Agreement on April 21, 2021 (as the same may be amended, modified, restated, varied or supplemented from time to time with the consent of the parties thereto) (the “**Master Definitions and Construction Agreement**”) is expressly and specifically incorporated into this Agreement and, accordingly, the expressions defined in the Master Definitions and Construction Agreement shall, except where the context otherwise requires and save where otherwise defined herein, have the same meanings in this Agreement, including the recitals hereto and this Agreement shall be construed in accordance with the interpretation provisions set out in Section 2 of the Master Definitions and Construction Agreement.
- 1.2 For greater certainty, following the appointment of a Substitute Cash Manager, references herein to Cash Manager shall be deemed to be to the Substitute Cash Manager.

2. TRANSACTION ACCOUNT AND GIC ACCOUNT

2.1 Instructions from the Cash Manager

Subject to Sections 2.4 and 5.3, the Account Bank shall comply with any direction of the Guarantor (or the Cash Manager on its behalf) given on a Business Day to effect a payment by debiting the Transaction Account or the GIC Account and any additional or replacement bank accounts opened in the name of the Guarantor from time to time with the prior written consent of the Bond Trustee, if such direction (i) is in writing, is given by telephone and confirmed in writing not later than close of business on the day on which such direction is given, or is given by the internet banking service provided by the Account Bank, and (ii) complies with the Transaction Account Mandate or the GIC Account Mandate as appropriate (such direction shall constitute an irrevocable payment instruction).

2.2 Timing of Payment

The Account Bank agrees that if directed pursuant to Section 2.1 to make any payment then, subject to Sections 2.4 and 5.3 below, it will effect the payment specified in such direction not later than the day specified for payment therein and for value on the day specified therein provided that, if any direction, specifying that payment be made on the same day as the direction is given, is received later than 12:00 p.m. (Montreal Time) on any Business Day, the Account Bank shall make such payment at the commencement of business on the following Business Day for value that day.

2.3 Account Bank Charges

The charges of the Account Bank for the operation of each of the Guarantor Accounts maintained with the Account Bank shall be debited to the Transaction Account only on each Guarantor Payment Date, and the Guarantor by its execution hereof irrevocably agrees that this shall be done. The charges shall be payable in accordance with the Priorities of Payments at the same rates as are generally applicable to the business customers of the Account Bank provided that if there are insufficient funds standing to the credit of the Transaction Account to pay such charges after payment by or on behalf of the Guarantor of any higher ranking obligations in the Priorities of Payment the Account Bank shall not be relieved of its obligations in respect of any of the Guarantor Accounts.

2.4 No Negative Balance

Notwithstanding the provisions of Section 2.1, amounts shall only be withdrawn from any Guarantor Account to the extent that such withdrawal does not cause the relevant Guarantor Account to have a zero or negative balance.

3. **MANDATES**

3.1 **Signing and Delivery of Mandates**

The Guarantor shall deliver to the Account Bank prior to the First Issue Date, the duly executed relevant Mandates in or substantially in the forms set out in Schedule 1 hereto relating to the Guarantor Accounts, and the Account Bank hereby confirms to the Bond Trustee that such Mandates have been provided to it, that the Guarantor Accounts are open and that the respective Mandates are operative. The Account Bank acknowledges that the Mandates and any other mandates delivered from time to time pursuant to the terms hereof shall be subject to the terms and conditions of the Security Agreement and this Agreement.

3.2 **Amendment or Revocation**

The Account Bank agrees that it shall notify the Bond Trustee as soon as is reasonably practicable and in accordance with Section 11 if it receives any amendment to or revocation of any Mandate relating to the Guarantor Accounts (other than a change of Authorized Signatory, which may be made from time to time by the Guarantor (or the Cash Manager on its behalf)) and shall require the prior written consent of the Bond Trustee to any such amendment or revocation (other than a change of Authorized Signatory, which may be made from time to time by the Guarantor (or the Cash Manager on its behalf)) but, unless such Mandate is revoked, the Account Bank may continue to comply with such Mandate (as it may from time to time be amended in accordance with the provisions of this Section 3.2) unless it receives notice in writing from the Bond Trustee to the effect that a Guarantor Acceleration Notice has been served on the Guarantor and shall, thereafter, act solely on the instructions of the Bond Trustee or such person as the Bond Trustee may designate and in accordance with the terms of those instructions as provided in Section 5.3 of this Agreement.

4. **ACKNOWLEDGEMENT BY THE ACCOUNT BANK**

4.1 **Restriction on Account Bank's Rights**

Notwithstanding anything to the contrary in the Mandates, the Account Bank hereby:

- (a) agrees that, in its capacity as Account Bank, it will not exercise any lien or, to the extent permitted by law, any set-off or transfer any sum standing to the credit of or to be credited to any of the Guarantor Accounts maintained with the Account Bank in or towards the satisfaction of any liabilities owing to it by any person (including, without limitation, any liabilities owing to it by the Guarantor or the Bond Trustee);
- (b) without prejudice to its rights and obligations as a Secured Creditor under the Security Agreement, agrees that it will not, solely in its capacity as Account Bank, procure, or take any steps whatsoever to recover any amount due or owing to it pursuant to this Agreement which could result in, the winding-up or liquidation of the Guarantor or any of its general partners or the making of an administration order in relation to the Guarantor or any of its general partners in respect of any of the liabilities of the Guarantor whatsoever;

- (c) agrees that it will promptly notify the Guarantor, the Bond Trustee and the Cash Manager if compliance with any instruction would cause the relevant Guarantor Account(s) to which such instruction relates to have a negative balance; and
- (d) acknowledges that the Guarantor has, pursuant to the Security Agreement, *inter alia*, assigned by way of security all its rights, title, interest and benefit, present and future, in and to, all sums from time to time standing to the credit of the Guarantor Accounts and all of its rights under this Agreement to the Bond Trustee (for itself and on behalf of the Secured Creditors).

4.2 **Monthly Statement**

Unless and until directed otherwise by the Bond Trustee, the Account Bank shall and is hereby authorized to provide each of the Cash Manager, the Guarantor and the Bond Trustee with a written statement in respect of each Guarantor Account delivered in accordance with Section 11 on a monthly basis (only to the extent there is activity in such accounts during such month) and also as soon as reasonably practicable after receipt of a request for a statement.

5. **INDEMNITY AND GUARANTOR ACCELERATION NOTICE**

5.1 **Account Bank to Comply with Cash Manager's Instructions**

Unless otherwise directed in writing by the Bond Trustee pursuant to Section 5.3, in making any transfer or payment from any Guarantor Account in accordance with this Agreement, the Account Bank shall be entitled to act, without further inquiry, as directed by the Cash Manager pursuant to Section 2.1 and to rely as to the amount of any such transfer or payment on the Cash Manager's instructions in accordance with the relevant Mandate, and the Account Bank shall have no liability hereunder to the Cash Manager, the Guarantor or the Bond Trustee for having acted on such instructions.

5.2 **Guarantor's Indemnity**

Subject to the prior ranking obligations set out in the Priorities of Payments, the Account Bank shall be indemnified to the extent of funds then standing to the credit of the Guarantor Accounts maintained with the Account Bank against any loss, cost, damage, charge or expense incurred by the Account Bank in complying with any instruction delivered pursuant to and in accordance with this Agreement, save that this indemnity shall not extend to (i) the charges of the Account Bank (if any) for the operation of such accounts other than as provided in this Agreement; and (ii) any loss, cost, damage, charge or expense arising from any breach by the Account Bank of its obligations under this Agreement.

5.3 **Consequences of a Guarantor Acceleration Notice**

The Account Bank acknowledges that, if it receives notice in writing from the Bond Trustee to the effect that the Bond Trustee has served a Guarantor Acceleration Notice on the Guarantor all right, authority and power of the Cash Manager in respect of each of the

Guarantor Accounts shall be terminated and be of no further effect and the Account Bank agrees that it shall, upon receipt of such notice from the Bond Trustee, comply with the directions of the Bond Trustee in relation to the operation of each of the Guarantor Accounts. Following receipt of such notice, the Account Bank shall be entitled to act, without further inquiry, on any direction received by the Bond Trustee pursuant to this Section 5.3 and to rely as to the amount of any such transfer or payment on the Bond Trustee's instructions in accordance with the relevant Mandate, and the Account Bank shall have no liability hereunder to the Cash Manager, the Guarantor or the Bond Trustee for having acted on such instructions.

6. CHANGE OF BOND TRUSTEE OR ACCOUNT BANK

6.1 Change of Bond Trustee

- (a) If there is any change in the identity of the Bond Trustee in accordance with the Security Agreement, the Account Bank, the Cash Manager and the Guarantor shall execute such documents and take such action as the successor Bond Trustee and the outgoing Bond Trustee may reasonably require for the purpose of vesting in the successor Bond Trustee the rights and obligations of the outgoing Bond Trustee under this Agreement and releasing the outgoing Bond Trustee from its future obligations under this Agreement.
- (b) It is hereby acknowledged and agreed that by its execution of this Agreement the Bond Trustee shall not assume or have any of the obligations or liabilities of the Account Bank, the Cash Manager or the Guarantor under this Agreement and that the Bond Trustee has agreed to become a party to this Agreement for the purpose only of taking the benefit of this Agreement and agreeing to amendments to this Agreement pursuant to Section 14. For the avoidance of doubt, the parties to this Agreement acknowledge that the rights and obligations of the Bond Trustee are governed by the Trust Deed and the Security Agreement. Any liberty or right which may be exercised or determination which may be made under this Agreement by the Bond Trustee may be exercised or made in the Bond Trustee's absolute discretion without any obligation to give reasons therefore and the Bond Trustee shall not be responsible for any liability occasioned by so acting if acting in accordance with the terms of the Security Agreement.

6.2 Change of Account Bank

If the identity of the Account Bank changes, the Cash Manager, the Guarantor and the Bond Trustee shall execute such documents and take such actions as the successor Account Bank and the outgoing Account Bank and the Bond Trustee may require for the purpose of vesting in the successor Account Bank the rights and obligations of the outgoing Account Bank and releasing the outgoing Account Bank from its future obligations under this Agreement.

7. REPRESENTATIONS, WARRANTIES AND COVENANTS

7.1 The Account Bank hereby represents and warrants to, and covenants with, each of the Cash Manager, the Guarantor and the Bond Trustee at the date hereof, on each date on which an amount is credited to the Guarantor Accounts and on each Guarantor Payment Date, that:

- (a) it is a Schedule I Bank existing under the laws of Canada and duly qualified to do business in every jurisdiction where the nature of its business requires it to be so qualified, except where the failure to qualify would not constitute a Material Adverse Event;
- (b) the execution, delivery and performance by the Account Bank of this Agreement (i) are within the Account Bank's corporate powers, (ii) have been duly authorized by all necessary corporate action, and (iii) do not contravene or result in a default under or conflict with (1) the charter or by-laws of the Account Bank, (2) any law, rule or regulation applicable to the Account Bank, or (3) any order, writ, judgment, award, injunction, decree or contractual obligation binding on or affecting the Account Bank or its property;
- (c) it is not a non-resident of Canada within the meaning of the *Income Tax Act* (Canada);
- (d) it possesses the necessary experience, qualifications, facilities and other resources to perform its responsibilities under this Agreement and the other Transaction Documents to which it is a party and it will devote all due skill, care and diligence to the performance of its obligations and the exercise of its discretions hereunder;
- (e) it will comply with the provisions of, and perform its obligations under, this Agreement, the other Transaction Documents to which it is a party and the CMHC Guide, in each case in any capacity;
- (f) it is and will continue to be in good standing with OSFI;
- (g) it is and will continue to be in material compliance with its internal policies and procedures relevant to the services to be provided by it pursuant to this Agreement and the other Transaction Documents to which it is a party;
- (h) it is and will continue to be in material compliance with all laws, regulations and rules applicable to it in relation to the services provided by it pursuant to this Agreement and the other Transaction Documents to which it is a party; and
- (i) the Account Bank is rated by one or more of the Rating Agencies and its ratings are at or above the Account Bank Threshold Ratings.

7.2 The Account Bank undertakes to notify the Cash Manager, the Guarantor and the Bond Trustee immediately if, at any time during the term of this Agreement, any of the statements

contained in Section 7.1 ceases to be true. The representations, warranties and covenants set out in Section 7.1 shall survive the signing and delivery of this Agreement.

8. TERMINATION

8.1 Termination Events

The Guarantor (or the Cash Manager or the Bond Trustee on its behalf):

- (a) may (with the prior written consent of the Bond Trustee, which consent shall not be withheld unless the Bond Trustee determines that the termination of this Agreement would be materially prejudicial to the interests of the Covered Bondholders) terminate this Agreement in the event that the matters specified in paragraph (i), (vi) or (vii) below occur;
- (b) shall (with the prior written consent of the Bond Trustee, which consent shall not be withheld unless the Bond Trustee determines that the termination of this Agreement would be materially prejudicial to the interests of the Covered Bondholders), and the Bond Trustee may in such circumstances, terminate this Agreement in the event that any of the matters specified in paragraphs (iii) to (v) (inclusive) below occur; and
- (c) shall terminate this Agreement in the event that any of the matters specified in paragraph (ii) or (viii) below occur,

in each case by serving a written notice of termination on the Account Bank (such termination to be effective three Business Days following service of such notice and, in the case of Section 8.1(c), no later than five Business Days following the occurrence of any of the matters specified therein) directing the Account Bank to transfer all funds standing in the Guarantor Accounts maintained by the Account Bank to the Standby Account Bank in any of the following circumstances:

- (i) if a deduction or withholding for or on account of any taxes is imposed, or it appears likely that such a deduction or withholding will be imposed, in respect of the interest payable on any Guarantor Account;
- (ii) if the Account Bank ceases to be rated by one or more of the Rating Agencies at or above the Account Bank Threshold Ratings;
- (iii) if the Account Bank, otherwise than for the purposes of such amalgamation or reconstruction as is referred to in paragraph (iv) below, ceases or, through an authorized action of the board of directors of the Account Bank, threatens to cease to carry on all or substantially all of its business;
- (iv) if an order is made or an effective resolution is passed for the winding-up of the Account Bank except a winding-up for the purposes of or pursuant to a solvent amalgamation or reconstruction the terms of which have previously

been approved in writing by the Guarantor and the Bond Trustee (such approval not to be unreasonably withheld or delayed);

- (v) if proceedings are initiated against the Account Bank under any applicable liquidation, insolvency, bankruptcy, sequestration, composition, reorganisation (other than a reorganisation where the Account Bank is solvent), winding up or other similar laws (including, but not limited to, presentation of a petition for an administration order) and (except in the case of presentation of petition for an administration order) such proceedings are not, in the reasonable opinion of the Guarantor, being disputed in good faith with a reasonable prospect of success or an administration order is granted or an administrative receiver or other receiver, liquidator, trustee in sequestration or other similar official is appointed in relation to the Account Bank or in relation to the whole or any substantial part of the undertaking or assets of the Account Bank, or an encumbrancer takes possession of the whole or any substantial part of the undertaking or assets of the Account Bank, or a distress, execution or diligence or other process is levied or enforced upon or sued out against the whole or any substantial part of the undertaking or assets of the Account Bank and such possession or process (as the case may be) is not discharged or otherwise ceases to apply within 30 days of its commencement, or the Account Bank initiates or consents to judicial proceedings relating to itself under applicable liquidation, insolvency, bankruptcy, composition, reorganisation, winding up or other similar laws or makes a conveyance or assignment for the benefit of its creditors generally;
- (vi) default is made by the Account Bank in the performance or observance of any of its covenants and obligations, or a breach by the Account Bank is made of any of its representations and warranties, respectively, under Sections 7.1(d), 7.1(e), 7.1(f), 7.1(g) and 7.1(h);
- (vii) default is made by the Account Bank in the performance or observance of any of its other covenants and obligations under this Agreement and such default continues unremedied for a period of thirty (30) days after the earlier of the Account Bank becoming aware of such default and receipt by the Account Bank of written notice from the Bond Trustee requiring the same to be remedied; or
- (viii) an Issuer Event of Default occurs (provided that the Account Bank is the Issuer or an Affiliate thereof),

and the Guarantor (or the Cash Manager on its behalf) or the Bond Trustee, as the case may be, shall concurrently with the delivery of a written notice of termination to the Account Bank, serve a Standby Account Bank Notice on the Standby Account Bank.

8.2 **Notification of Termination Event**

Each of the Guarantor, and the Account Bank in its capacity as Cash Manager and Account Bank, undertakes and agrees to notify the Bond Trustee in accordance with Section 9 promptly upon becoming aware thereof of any event which would or could entitle the Bond Trustee to serve a notice of termination pursuant to Section 8.1.

8.3 **Automatic Termination**

- (a) This Agreement shall automatically terminate (if not terminated earlier pursuant to this Article 8) on the date falling 90 days after the termination of the Guarantor Agreement.
- (b) This Agreement shall automatically terminate (if not terminated earlier pursuant to this Article 8) upon the termination of the Guaranteed Investment Contract pursuant to Article 5 therein.

8.4 **Termination by Account Bank**

The Account Bank may terminate this Agreement and cease to operate the Guarantor Accounts at any time on giving not less than three months' prior written notice thereof ending on any Business Day which does not fall on a Guarantor Payment Date or less than 10 Business Days before a Guarantor Payment Date to each of the other parties hereto provided that such termination shall not take effect (i) until a replacement Account Bank with applicable ratings, rated by the Rating Agencies equal to or greater than the Account Bank Threshold Ratings, has entered into an agreement in form and substance similar to this Agreement; and (ii) the Rating Agency Condition has been satisfied in respect thereof. For greater certainty, the Account Bank shall not be responsible for any costs or expenses occasioned by such termination and cessation. In the event of such termination and cessation the Account Bank shall assist the other parties hereto to effect an orderly transition of the banking arrangements documented hereby.

8.5 **Notice of Termination to CMHC**

The Guarantor or the Cash Manager shall provide notice to CMHC of the termination or resignation of the Account Bank and appointment of the Account Bank's replacement contemporaneously with the earlier of (i) notice of such termination or resignation and appointment of the replacement Account Bank to a Rating Agency; (ii) notice of such termination or resignation and appointment of the replacement Account Bank being provided to or otherwise made available to Covered Bondholders; and (iii) five Business Days following such termination or resignation and appointment of the replacement Account Bank (unless the replacement Account Bank has yet to be identified at that time, in which case notice of the appointment of the replacement Account Bank may be provided no later than 10 Business Days thereafter). Any such notice shall include (if known) the reasons for the termination or resignation of the Account Bank, all information relating to the replacement Account Bank required by the CMHC Guide and a revised and amended copy of this Agreement with such replacement Account Bank. Notice of termination of the Guaranteed

Investment Contract pursuant to Article 5 therein shall be given contemporaneously and in the same form as notice provided herein regarding the Account Bank.

9. **FURTHER ASSURANCE**

The parties hereto agree that they will co-operate fully to do all such further acts and things and execute any further documents as may be necessary or reasonably desirable to give full effect to the arrangements contemplated by this Agreement.

10. **CONFIDENTIALITY**

None of the parties hereto shall during the term of this Agreement or after its termination disclose to any person whatsoever (except as provided herein, in accordance with the CMHC Guide, the Covered Bond Legislative Framework or in any of the Transaction Documents to which it is a party or with the authority of the other parties hereto or so far as may be necessary for the proper performance of its obligations hereunder or unless required by law or any applicable stock exchange requirement or any governmental, regulatory or other taxation authority or ordered to do so by a court of competent jurisdiction, or to an Affiliate of the Account Bank) any information relating to the business, finances or other matters of a confidential nature of any other party hereto of which it may in the course of its duties hereunder have become possessed and each of the parties hereto shall use all reasonable endeavours to prevent any such disclosure.

11. **NOTICES**

Any notice, direction or other communication given under this Agreement shall be in writing and given by delivering it or sending it by prepaid first class mail to the registered office of such person set forth above unless an alternative address is provided below, in which case delivery shall be to the address provided below, or by facsimile transmission to facsimile number set forth below, or by electronic mail to the address set forth below, as applicable:

(a) in the case of the Bank as Account Bank, Cash Manager or GIC Provider to:

Laurentian Bank of Canada
199 Bay Street, Suite 600
Toronto, Ontario
Canada M5L 0A2

Attention: Sarim Farooqi
Senior Vice President and Treasurer

Email: Sarim.Farooqi@LaurentianBank.ca

With a copy to:

Laurentian Bank of Canada
199 Bay Street, Suite 600
Toronto, Ontario
Canada M5L 0A2

Attention: Sivan Fox
Senior Vice President, Legal Affairs and Corporate Secretary

Email: Sivan.Fox@LaurentianBank.ca

(b) in the case of the Guarantor to:

LBC Covered Bond (Legislative) Guarantor Limited Partnership
199 Bay Street, Suite 600
Toronto, Ontario
Canada M5L 0A2

And

1360 René-Lévesque Boulevard West
Suite 600
Montréal, Québec
Canada H3G 0E5

Attention: Benoit Cyr
Vice President and Deputy Treasurer

Email: Benoit.Cyr@BanqueLaurentienne.ca

With a copy to:

Laurentian Bank of Canada
199 Bay Street, Suite 600
Toronto, Ontario
Canada M5L 0A2

Attention: Sivan Fox
Senior Vice President, Legal Affairs and Corporate Secretary

Email: Sivan.Fox@LaurentianBank.ca

(c) in the case of the Standby GIC Provider or the Standby Account Bank, to:

Royal Bank of Canada
Main Branch
200 Bay Street
Toronto, Ontario
Canada M5J 2J5

Attention: Hiren Laloo
Facsimile number: (416) 842-3888

(d) in the case of the Bond Trustee to:

Computershare Trust Company of Canada
100 University Avenue
11th Floor
Toronto, Ontario
Canada M5J 2Y1

Attention: Manager, Corporate Trust
Email: corporatetrust.toronto@computershare.com

Unless otherwise stated in this Agreement, notices delivered or transmitted to a party as provided above shall be deemed to have been given and received on the day it is delivered or transmitted, provided that it is delivered or transmitted on a Business Day prior to 4:00 p.m. local time in the place of delivery or receipt. If any notice is delivered or transmitted after 4:00 p.m. local time or if the day is not a Business Day, then such notice shall be deemed to have been given and received on the next Business Day. Any party may change its address for notice, or facsimile contact information, or electronic mail contact information, for service from time to time by notice given in accordance with the foregoing and any subsequent notice shall be sent to such party at its changed address, or facsimile contact information, or electronic mail contact information, as applicable.

12. **INTEREST**

12.1 In respect of each period from (and including) the first day of each month (or, in respect of the first such period, the first applicable day) to (and including) the last day of each month, the Account Bank shall pay, on or before the 10th Business Day after month end, interest in arrears on any cleared credit balances on the Transaction Account and any other accounts opened by the Guarantor with the Account Bank other than the GIC Account at the same rates as are generally applicable to accounts of the same type held by business customers of the Account Bank.

12.2 Notwithstanding Section 12.1 above, interest shall be paid on the GIC Account in accordance with the terms and conditions of the Guaranteed Investment Contract.

13. **ENTIRE AGREEMENT**

This Agreement, the schedules hereto and the Security Agreement together constitute the entire agreement and understanding between the parties in relation to the subject matter hereof and supersede and replace any other agreement or understanding in relation thereto.

14. **AMENDMENTS, VARIATION AND WAIVER**

- (a) Any amendment, modification or variation to or waiver of rights under this Agreement requires the prior written consent of the Account Bank and subject to Section 8.02 of the Security Agreement, any amendment, modification or variation to this Agreement or waiver of rights under this Agreement will also require the prior written consent of each other party to this Agreement.
- (b) Subject to the following sentence, each proposed amendment, variation or waiver of rights under this Agreement that is considered by the Guarantor to be a material amendment, variation or waiver, shall be subject to satisfaction of the Rating Agency Condition. For certainty, any amendment to (a) a Ratings Trigger that (i) lowers the ratings specified therein, or (ii) changes the applicable rating type, in each case as provided for in this Agreement, or (b) the consequences of breaching a Ratings Trigger, or changing the applicable rating type, provided for in this Agreement that makes such consequences less onerous, shall, with respect to each affected Rating Agency only, be deemed to be a material amendment and shall be subject to confirmation of the satisfaction of the Rating Agency Condition from each affected Rating Agency. The Guarantor (or the Cash Manager on its behalf) shall deliver prompt notice to the Rating Agencies from time to time of any amendment, variations or waivers for which satisfaction of the Rating Agency Condition is not required, provided that failure to deliver such notice shall not constitute a breach of the obligations of the Guarantor under this Agreement.
- (c) For greater certainty, this Agreement may only be amended, varied or the rights hereunder waived by written agreement between the parties hereto and any failure or delay by a party hereto in enforcing, or insisting upon strict performance of, any provision of this Agreement will not be considered to be a waiver, amendment or variation of such provision or in any way affect the validity or enforceability of this Agreement. No variation, waiver or novation of this Agreement or any provision(s) of this Agreement shall be effective unless it is in writing and executed by (or by some person duly authorized by) each of the parties hereto. No single or partial exercise of, or failure or delay in exercising, any right under this Agreement shall constitute a waiver or preclude any other or further exercise of that or any other right.

15. **ASSIGNMENT**

- (a) Subject as provided in or contemplated by Section 4.1(d) and 6.1(a) herein no party hereto (other than the Bond Trustee) may assign or transfer any of its rights or obligations hereunder and the Account Bank may not act through any other branch other than the branch specified in the preamble hereto, without in each case the prior written consent of the other parties hereto and the Rating Agency Condition having

been satisfied by the Guarantor (or the Cash Manager on its behalf) in respect of any such assignment, transfer or change of branch.

- (b) Notwithstanding the provisions of paragraph (a) above, the parties hereto acknowledge that the Guarantor may assign all its rights, title and interest in this Agreement to the Bond Trustee, for the benefit of the Secured Creditors, in accordance with and pursuant to the terms and conditions of the Security Agreement and confirm that satisfaction of the Rating Agency Condition shall not be required in respect thereof.

16. NON-PETITION

Each of the parties hereto agree that they shall not institute or join any other Person or entity in instituting against, or with respect to, the Guarantor, or any of the general partners of the Guarantor, any bankruptcy or insolvency event so long as any Covered Bonds issued by the Issuer under the Programme shall be outstanding or there shall not have elapsed one year plus one day since the last day on which any such Covered Bonds shall have been outstanding. The foregoing provision shall survive the termination of this Agreement by any of the parties hereto.

17. EXCLUSION OF THIRD PARTY RIGHTS

Except as otherwise expressly provided in this Agreement, the parties hereto intend that this Agreement will not benefit, or create any right or cause of action on behalf of, any Person other than a party hereto and that no Person, other than a party hereto, will be entitled to rely on the provisions of this Agreement in any proceeding.

18. COUNTERPARTS AND ELECTRONIC EXECUTION

This Agreement may be executed in one or more counterparts, each of which when executed shall be deemed to be an original and all of which taken together shall constitute one and the same Agreement. Delivery of an executed signature page to this Agreement by any party by electronic transmission will be as effective as delivery of a manually executed copy of the Agreement by such party.

19. GOVERNING LAW

This Agreement shall be governed by, and construed in accordance with, the laws of the Province of Ontario and the federal laws of Canada applicable therein, without regard to conflict of law principles.

20. SUBMISSION TO JURISDICTION

Each of the parties hereto irrevocably attorns and submits to the non-exclusive jurisdiction of the courts of the Province of Ontario in any action or proceeding arising out of or relating to this Agreement, and hereby irrevocably agrees that all claims in respect of such action or proceeding may be heard and determined by such courts. Each party to this Agreement

hereby irrevocably waives, to the fullest extent it may possibly do so, any defence or claim that the courts of the Province of Ontario are an inconvenient forum for the maintenance or hearing of such action or proceeding.

21. **LIABILITY OF LIMITED PARTNERS**

LBC Covered Bond (Legislative) Guarantor Limited Partnership is a limited partnership formed under the *Limited Partnerships Act* (Ontario), a limited partner of which is, except as expressly required by law, only liable for any of its liabilities or any of its losses to the extent of the amount that the limited partner has contributed or agreed to contribute to its capital.

[The Remainder of this page is intentionally left blank]

IN WITNESS WHEREOF the parties hereto have executed this Agreement the day and year first before written.

LAURENTIAN BANK OF CANADA

Per: (signed) Sivan Fox

Name: Sivan Fox
Title: Senior Vice President

Per: (signed) Emmanuela Fleurandin

Name: Emmanuela Fleurandin
Title: Assistant Secretary

COMPUTERSHARE TRUST COMPANY OF CANADA

Per: (signed) Tina Li

Name: Tina Li
Title: Corporate Trust Officer

Per: (signed) Stanley Kwan

Name: Stanley Kwan
Title: Associate Trust Officer

**LBC COVERED BOND (LEGISLATIVE)
GUARANTOR LIMITED PARTNERSHIP by its
managing general partner LBC COVERED BOND
(LEGISLATIVE) GP INC.**

Per: (signed) Sivan Fox

Name: Sivan Fox
Title: Director

Per: (signed) Emmanuela Fleurandin

Name: Emmanuela Fleurandin
Title: Secretary

[Signature Page to Bank Account Agreement]

SCHEDULE 1
FORM OF MANDATE

In the form attached



COMMERCIAL ACCOUNTS OPENING AGREEMENT

Branch No.	Account No.	Suff.

BETWEEN: Laurentian Bank of Canada (hereinafter referred to as the "Bank")

AND: _____ (hereinafter referred to as the "Client")
(Company Name)

CLIENT REQUEST

Account opening: CAN USD Adding a new suffix: CAN USD Modification

Name to use in the account

A. EXPECTED USE OF THE COMMERCIAL ACCOUNT

Current Transactions Investment Transactions Financing Transactions
 Other, specify:

B. THIRD PARTY DETERMINATION REQUIREMENT (under the Proceeds of Crime (Money Laundering) and Terrorist Financing Regulation)

Are you opening the product/account at the request of a person or entity other than the client?

NO YES, Complete the information below for all accounts (or products) (except for a trust account (or any product held in trust) opened by a legal counsel, an accountant, a real estate broker or a sales representative and that is to be used only for their clients, answer the question providing the information) and fax the duly signed completed form to SSEP – Control and Taxation (973) team at 514-284-4567 or 1-800-263-8674.

Name of third party (individual or company)						Phone no.	
Primary address (civic no. and street)		Apt. / Office no.	City	Province / State	Postal code / ZIP code		Country
Date of birth (JJ-DD-YYYY)		Relationship between the client and the third party				Nature of business – Reserved to 973	

Employer

Employment Status

Employed Self-employed Seasonal Student Inapt to work (permanent incapacity)
 Unemployed, indicate the client's last occupation/area of activity.
 Retired worker, indicate the client's last occupation/area of activity BEFORE retirement.

Occupation : refer to the [Excel list](#)

Industry sectors

Occupation

Name of employer			Employer's phone no.		Ext.		
Employer's address (no. and street)		Apt./office no.	City	Province / State	Postal code/ ZIP code		Country

In addition, obtain the following information if the third party is a legal person:

Incorporation Certificate No.		Place of issuance of certificate (province/territory, state/country)	

C. BANKING PLAN

Banking Plan Name	Suff.	Banking Plan No.	Agreement No.	Promotion No.	Cash Deposit Amount	Client's Initials

1. PRIVILEGES AND BENEFITS

- The privileges and benefits of the banking are offered for the exclusive use of the client, and are those described in the "My transaction tools" Service Fees Brochure about the banking plan in effect on the date hereof, and as the Bank may modify from time to time (hereafter the "Service Fees Brochure"). The client will be charged banking fees for all services used and transactions performed, based on the fee schedule set out in the Service Fees Brochure. The client acknowledges that he or she has received a copy of the fees brochure.
- The Client acknowledges that cash deposits made monthly to its account shall not exceed the limit referred to above. The Client must inform the Bank whenever cash deposits exceed the limit referred to above. If applicable, the Bank may decide, with the Client, on the payment of fees in addition to the banking plan fees. Notwithstanding the above, the Bank reserves the right to immediately terminate the privileges and benefits related to the banking plan should the above-mentioned limit be exceeded. Banking fees applicable to any transactions made to the account will then be those in effect at the Bank, based on the pricing schedule referred to in the Service Fees Brochure as of the month following the date the banking plan was cancelled.
- When the banking plan includes a loan, regardless of the nature of the loan, this loan shall be subject to credit approval and to the terms and conditions of the Bank as well as to the signature of any documents required for this purpose.
- The banking plan's effective date shall be the date on which the banking plan was officially linked to the Client's account via the Bank's information systems. Any transactions performed before this date shall be billed in accordance with the pricing schedule referred to in the Service Fees Brochure.
- The Bank reserves the right to limit certain services to certain geographical regions.
- Privileges and benefits linked to the banking plan cannot be combined with any other Bank offer, unless otherwise specified by the Bank.

2. FEES

Banking plan fees are those referred to in the Service Fees Brochure. They are withdrawn from the Client's account on the last day of each month, as of the month of application.

Should the Client cancel its banking plan, the banking plan fee applicable for the month in progress will not be withdrawn; however, the pricing schedule referred to in the Service Fees Brochure will apply retroactively up to the first day of the current month.

3. BANKING PLAN MODIFICATION OR TERMINATION

The Bank may modify or terminate the Client's banking plan at any time by informing the Client of its intention in writing.

The Client can cancel its banking plan by informing the Bank of its decision in writing.

The Client can change banking plans at any time. If applicable, fees related to the new banking plan will be withdrawn at the end of the current month in addition to the fees in effect at the Bank, based on the pricing schedule referred to in the Service Fees Brochure for all transactions performed between the first of the month and the date the new banking plan is entered in the Bank's information systems.

D. AGREEMENT RELATED TO THE OPERATION AND VERIFICATION OF ACCOUNTS

1. LIABILITY

The Client shall be liable towards the Bank for the payment of any Instruments deposited to its credit.

Instruments deposited in its account shall be received by the Bank for collection only and, in case of non-payment, shall be debited from its account. The Client shall be liable for any deposit to its account, including any counterfeit, altered or fraudulent cheque. The Client shall also be responsible for any cheque, promissory note, bill of exchange or other negotiable instrument (hereinafter referred to as "Instruments") issued, accepted, endorsed, negotiated, signed by the Client, agent or authorized representative.

The Bank shall be authorized to honour and to pay without inquiry any Instruments duly executed by the Client, drawn to the order of any signing officer, whether they are remitted for encashment, payment of its own obligation or deposited to its account; the Bank is released and held harmless of any responsibility in this respect.

If the Client adopts the use of a signature stamp, it acknowledges any signature thus appended as being an authorized signature. The Client shall be bound by it whether it was appended with or without the Client's authorization or otherwise.

2. OPERATION

The Client agrees that the operation of the account it shall hold at the Bank shall be performed under the following terms and conditions:

2.1 The Client waives any request for payment, notice of refusal and protest concerning any Instruments that it may negotiate through the Bank.

2.2 The Bank may charge to the Client's account the amounts:

- a) of any Instruments payable by it or its agent;
- b) of any debt or liability to the Bank;
- c) of any sum credited to its account as a result of the deposit of an instrument drawn on another financial institution and for which the Bank has not received payment;
- d) of any Instruments received by the Bank for its Client as a deposit by way of discount, for collection or otherwise, lost, stolen or missing in any way whatsoever, without negligence on the part of the Bank;
- e) of any administration charges announced from time to time, in accordance with the terms and conditions established by the Bank by notifying the Client in writing or by posting such information in branch.

The Client shall owe to the Bank any amount so debited and shall pay on demand any overdraft as well as all interest charged thereon at the rate applicable to account overdrafts unless a specific agreement exists between the parties in this respect.

The Client undertakes to inform itself of any change of interest rate applicable to account overdrafts.

The Client agrees to pay, on any interest payable under this clause as well as on any interest on interest payable, an additional interest at the rate which is applicable in compliance with this agreement.

Nothing in this clause may be interpreted as an obligation for the Bank to grant advances to the Client.

Notwithstanding such debits, the Bank reserves all rights and recourse against the Client and all other parties.

2.3 The Client acknowledges that the Bank may withhold funds equal to the amount credited to its account following the deposit of an Instrument on the Bank or any other financial institution, until it is paid by the latter. The Client shall be liable for the amount stipulated on any Instruments deposited or any other instrument returned unpaid to the Bank for any reason whatsoever, for the duration that funds are withheld or after its expiry, this amount may be applied to its account. Consequently, the Client waives any recourse, legal action for damages against the Bank in relation to any withholding of funds, whether or not it was advised thereof.

2.4 The Client is committed, at all times, not to use its account for illegal purposes.

3. INSTRUMENTS

The Client agrees to use, without altering them, the Instruments offered by the Bank or authorized by the latter to be used for its account, and it releases the Bank from any obligation, should any Instrument be altered, with or without its consent, or should it not bear the appropriate account number.

4. FOREIGN CURRENCY

Any transaction performed in a foreign currency other than the Client's account currency shall be converted into the account's currency, at the exchange rate and date established by the Bank, whereby the said date may differ from the transaction date. The Bank shall in no way be liable for losses stemming from exchange rate fluctuations. Instruments in a foreign currency deposited in the Client's account and returned unpaid to the Bank shall be converted into the account's currency, at the Bank's exchange rate, and the amount so converted shall be applied to the Client's account. Applicable fees may also be charged following a reversal of the deposit amount in the Client's account.

5. MANDATE

The Bank is authorized to endorse on behalf of the Client any Instrument credited to its account, which was given to the latter for acceptance or collection.

6. STATEMENT VERIFICATION

The Bank shall periodically provide the Client with a statement of transactions performed along with vouchers. These documents will be forwarded to the Client's mailing or business address, unless otherwise instructed by the Client.

In the event that these documents are sent by mail, the Client undertakes, within ten (10) days of the end of the period agreed upon by the parties, if it has not received anything, to promptly advise the Bank of such situation. Failing to do so, it shall be deemed that the Client has received them.

The Client must check the accuracy of each statement and related vouchers and it must advise the Bank in writing, within thirty (30) days of the delivery or mailing of the statement, of any entry that seems erroneous to the Client or of any irregularity concerning the statement or the vouchers. Upon expiry of that delay, the Client is deemed to have definitely acknowledged that all debits reported on the statement are accurate and justified, that the statement contains the credits that should be reported and that the vouchers are authentic and not altered. Except for errors reported in writing during that delay and the subsequent discovery of payments made on the basis of unauthorized endorsements, the Bank is discharged, at the end of that delay, from any claim by the Client with respect to the entries made or that should have been made in the statement as well as with respect to the vouchers.

7. PREPARATION OF INSTRUMENTS AND INTERNAL SUPERVISION

The Client recognizes that it has implemented and shall apply, at all times, any reasonable and effective commercial procedures and controls to prevent and detect the theft and fraud of Instruments, as well as any loss resulting from the forged or unauthorized signatures, or any material alteration thereof, including without limiting the generality of the foregoing:

- (a) ensure that all Instruments are numbered sequentially;
- (b) ensure that all Instruments are secured in the same manner as large cash amounts;
- (c) ensure that all Instruments, cheque imprinters, and specimen signatures are kept in a secure locked area or in a vault, or in a safe and that designated individuals are responsible for them at all times;
- (d) conduct periodic audits of Instruments and reconcile statements; and
- (e) ensure that the individual responsible for doing bank statement reconciliation shall not be the individual who is responsible for the security of Instruments and their preparation.

The Client shall diligently supervise and monitor the conduct and work of all its employees and agents involved in the preparation of Instruments, its bank statement reconciliation or other functions related to its banking accounts.

8. LIMITATION OF LIABILITY

The Client recognizes that even if the Bank had been informed of the possibility of loss or damage, the Bank will not be liable in any way for any such loss or damage resulting from:

- (a) the action or failure to act by the Client or a third party, and no third party shall be considered an agent of the Bank;
- (b) a forged or unauthorized signature or material alteration of any Instrument unless the Client proves each of the following:
 - (i) that the forged or unauthorized signature or material alteration was made by a person who was at no time an employee or agent of the Client;
 - (ii) that the loss was unavoidable despite the fact that the Client had implemented procedures and controls to supervise and monitor its employees and agents; and
 - (iii) that the loss was unavoidable despite the fact that the Client took all the necessary measures to prevent forgery, unauthorized signature or material alteration and loss arising therefrom;
- (c) failure by the Bank to act or fulfil an obligation due to circumstances beyond the reasonable control of the Bank;
- (d) incomplete or erroneous information supplied to the Bank by the Client; or
- (e) failure, malfunction, delay, or error in the Bank's systems or communications.

The Client also recognizes that the Bank will in no way be liable for any consequential or indirect loss or damage (including penalties or profit loss) even if the Bank had been informed of the possibility of such loss or damage regardless of the cause of action.

9. ACCOUNT USAGE REVOKED OR ACCOUNT FROZEN

The Bank reserves the right to revoke, at all times, following notice, usage of the account if the Client does not comply with the provisions set forth in this agreement or any related agreement; or if the Client has been stricken or dissolved from the Registre des entreprises du Québec or the Corporations Directorate of Industry Canada; or if the Client deposits a cheque that proves to be altered, counterfeit or fraudulent; or if the Client has performed a suspicious, irregular or fraudulent transaction; or if the Client is a victim of fraud; or if the Client no longer complies with any regulation in effect under which it must operate; or if the Bank has doubts as to the authorized representatives' authority to act, until the situation has been resolved, rectified or modified and upon presentation of such supporting evidence to the Bank's full satisfaction.

10. CLOSURE

The Bank reserves the right to limit, without any prior notice, usage of the Client's account or terminate this agreement and close the account at its sole discretion or if it considers the Client to be in default of any of the provisions set forth in this agreement or any related agreement; or if it considers that the Client uses the account in an excessive, unusual or irregular manner or deems it necessary. Should the Bank terminate this agreement, the Client shall be required to reimburse any sums owed to the Bank immediately. The Client shall be responsible for Instruments drawn on its account or deposited therein that are pending and uncleared, even after the Client or the Bank closes the above account.

11. AGENTS

The Bank is authorized to retain, at the expense and risk of the Client, the services of any agent (including a bank) to deal with the business that the Client may entrust to it.

In this regard, the Bank may give to such agent all instructions that it deems appropriate. The agent whose services are so retained is deemed to be the Client's agent and the Bank is in no way liable towards the Client for any fault, negligence or error on the part of such agent, or for the loss, theft, destruction or delay that may occur because of the use of such services.

When an Instrument is remitted to the Bank for acceptance or collection, the Bank is authorized to accept bank drafts or any other means of settlement without liability or consideration for the loss that may result.

12. APPLICATION AND COMPENSATION

The Client authorizes the Bank to apply, without prior notice, any type of balance whatsoever held in one of these accounts against any sum the Client owes to the Bank or one of its subsidiaries. The parties agree that compensation between a debt incurred by the Client and one incurred by the Bank and one of its subsidiaries shall be possible immediately when one of the above debts becomes payable, even if the second is not. The second debt so incurred shall become payable immediately when the first becomes payable. Compensation shall also be possible between both debts owing in two different currencies. The Bank has the choice of application of payment to be made.

13. TAXES

The Bank may debit all sums that it may collect for all taxes applicable to goods and services from the Client's account.

14. MULTIPLE ACCOUNTS

If the Client has more than one account at the Bank, this agreement is applicable to each of these accounts, unless otherwise agreed upon.

15. FEES

The Client agrees to pay the Bank any service fees stipulated in the Service Fees Brochure with regard to service fees for commercial banking, as modified from time to time by the Bank, a copy of which the Client has acknowledged receipt, including without limiting the generality of the foregoing; any processing or research fees of i) seizure, request for payment or information from any administrative or any legal procedure initiated by a third party in accordance with applicable laws, ii) any request for a credit history, iii) any research request made by the Client. The Client authorizes the Bank to debit these fees directly from its account. The Bank may modify, from time to time, the pricing schedule for its services by notifying the Client in writing at least thirty (30) days prior to the modification's effective date, or by posting the said pricing schedule in branch or at its automated banking machines at least sixty (60) days prior to the modification's effective date. The Client acknowledges that the use of this account after the effective date of the modifications means that it accepts such modifications.

16. TRANSFER OF RIGHTS

The Bank may transfer, sell or assign its rights, in whole or in part, with respect to this agreement. In such a case, the Bank may disclose the personal information of the Client, its account information, the personal information of its authorized representatives, shareholders, officers, directors, partners, general partners and members to the assignee of the Bank's rights. The assignee may be required by applicable laws to retain such personal information for a period of time.

17. MODIFICATION AND DURATION OF THE AGREEMENT

This agreement shall remain in effect as long as the Client shall have obligations to the Bank.

The Bank may, from time to time, modify this agreement via a written communication to the Client. The Client acknowledges that the use of this account after the effective date of the modifications means that it accepts such modifications.

This document cancels and replaces any previous document. It shall remain in effect until a written notice of modification is received, in an acceptable form, by the Bank and that it has acknowledged receipt thereof in writing.

This agreement binds the Client as well as its successors, assigns, officers, directors, employees, agents, representatives and assignees.

If any provision of this agreement is declared invalid or unenforceable, the remaining provisions shall remain in full force and effect.

18. LAWS IN FORCE

The parties agree that the account is governed by the laws in force in the province of Quebec. This agreement is governed by and will be construed in accordance with the laws of the said province.

E. APPLICATIONS

LINK BETWEEN ASSOCIATION DIRECTORS OR FOUNDING MEMBERS, PARTNERS OR GENERAL PARTNERS OF THE PARTNERSHIP

Each association director or founding member, or each partner or general partner of the partnership or sole proprietorship shall be personally bound by every clause in this agreement and each of them shall consequently be jointly committed, as individuals, directors, members, partners or general partners, to respect the contents of each clause referred to in this agreement.

F. SIGNATURES

The Client hereby understands:

- That the account may only be opened provided that all verifications made by the Bank are satisfactory and in compliance with the aforementioned terms and conditions.
- That the fee immediately charged is for file examination purposes and that this fee shall not be reimbursed if the Bank refuses, for some reason, to open the account.

By signing this document, the Client and its Officer(s), Owner(s), Associate(s), Member(s) or Trustee(s) attest that the information on the Client and themselves is complete and true. He/she(they) also attest that he/she(they) is(are) duly empowered to act on behalf of the Client with binding authority.

He/she (they) also acknowledge(s) that he/she(they) accept the terms and conditions of the banking plan and accept that the Client shall be bound to the banking plan in all respects. He/she(they) also acknowledge(s) that he/she(they) accept the terms and conditions of this agreement and accept that the Client is bound by this agreement in all respects.

In compliance with applicable laws and regulations, I acknowledge having received the *My transaction tools (1500A)* pamphlet and I also received the Canadian Deposit Insurance Corporation (CDIC) abbreviated brochure.

For more information about the Bank’s policies and procedures governing the protection of your personal information, please refer to the “Questions of Privacy” brochure at www.laurentianbank.ca/privacy and the “Achieving Customer Satisfaction” brochure at www.laurentianbank.ca/customersatisfaction.

Legal Name of Commercial Client

Name of the Authorized Officer

Signature of the Authorized Officer

Date (DD-MM-YYYY)

Name of the Authorized Officer

Signature of the Authorized Officer

Date (DD-MM-YYYY)

SECTION RESERVED TO THE BANK

Name of the employee	Signature of the employee	Transit	Date (DD-MM-YYYY)

**SAP: SEND TO DEPT. 973 AT EMAIL ADDRESS
740-ANALYSTE COMPTES AFFAIRES**