

PLEASE COMPLETE ALL SECTIONS ON THIS FORM
Referral / Affiliate ID:
Tell us about yourself

Name <input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms <input type="radio"/> Miss (Last name, First and middle name)			Date of birth (dd/mm/yyyy)		Social Insurance Number (optional)	
Street Address			<input type="radio"/> Own <input type="radio"/> Rent		Home Telephone	
City		Prov.	Postal Code		Expiry Date (dd/mm/yyyy)	
Marital Status: <input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> Widowed <input type="radio"/> Divorced/Separated			Type of ID (choose one) <input type="radio"/> Driver's License <input type="radio"/> Passport <input type="radio"/> Birth Certificate		ID Number	
Years at current Address		Numbers of Dependents		Email Address		
Current Employer			Employment Status: <input type="radio"/> Employed <input type="radio"/> Self-employed <input type="radio"/> Retired <input type="radio"/> Student <input type="radio"/> Not Employed			
Employer's Address			Business Telephone		Length of Employment	
City		Prov.	Postal Code		Position	
Annual Gross Income						

Pre-Authorized Debit (PAD) Agreement					
Bank Address			Name of Bank		
			Type of Account: <input type="radio"/> Chequing Account <input type="radio"/> Savings Account		
City		Prov.	Postal Code		Transit Number
					Institution Number
					Account Number

By Signing below I agree to the following Payment Options:

- I agree and authorize Newbridge Advantage to debit (PAD) my Personal Bank Account for a one-time charge of **\$99.00** for my application fee (if applicable) and **\$50.00** on the 1st of each month for my monthly Minimum Payment; Newbridge reserves the right to debit a lower amount.
- I agree and authorize the PAD requests that I submit from time to time through the Newbridge Advantage's website. **I also agree to waive the advance notice period and agree to have my PAD requests processed as soon as it is received by Newbridge.**

I declare that the payments are for Personal / Business uses. (check one)

Yes, I agree and confirm that I am the holder of the PAD [Bank] Account who signs this form. I authorize Newbridge Advantage (Newbridge) to debit my PAD [Bank] Account for all amounts owed and owing to Newbridge from time to time under my Account for the payment amounts indicated under the Payment Options on this Form or PAD requests submitted through Newbridge's Website. I the Payor may revoke my authorization at any time, subject to providing 30 days written notice to Newbridge by fax at (888) 746-1735 or by mail to our office at 3000 Steeles Avenue East, Suite 300, Markham, Ontario L3R 4T9. Furthermore, I understand that I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.

To obtain a sample cancellation form or for more information on recourse rights and Payor's rights to cancel a PAD Agreement, contact a financial institution or visit www.cdnipay.ca. Any other questions please send mail or fax to: Newbridge Advantage, 300 - 3000 Steeles Avenue East, Markham, Ontario L3R 4T9. Telephone Number: (416) 410-2188. Facsimile Number: (416) 410-2177. Email: Advantage@newbridgecanada.com.

Fees and Charges*

	Application Fee ²	Monthly Fee
Persona Line of Credit	\$99.00	\$19.95/month

- ✓ Minimum monthly payment of \$50/month includes the \$19.95 monthly fees. Payments in excess of fees and charges will be advanced to your Prepaid Card.

* see Appendix for complete schedule of fees and charges.

By signing below, I confirm that:

- I have read and hereby acknowledge and agree to the terms and conditions in the Appendix to this application. Furthermore, I agree that Newbridge Advantage ("Newbridge") may collect, use and share my personal information as described in the Appendix. I have read the Section called Rates and Fees in the Appendix and I accept it. I also accept the Agreement and the Terms and Conditions for the activation of my Line of Credit Account ("Account"); and depending on my qualification I understand that I may be required to provide collateral from time to time.
- I understand that at Newbridge's discretion I will be offered a Newbridge Advantage Prepaid Card: I acknowledge, and agree that I am the only one who will use the Card and I will accept the terms and conditions of the Cardholders Agreement that I will receive with my Card. I acknowledge that I have reviewed and by my participation in the Newbridge Advantage program that I accepted the terms and conditions for the program and other associate programs that I maybe subscribed through Newbridge's website: www.newbridgeadvantage.com.
- I confirm that I am of the age of majority in my province, that I am a Canadian resident, and that the information I provide in this application is true and accurate.
- I agree, and authorize Newbridge or any other organization authorized by Newbridge to obtain credit reports or other information about me from any person. By submitting this application I acknowledge that my authorization and consent will remain in force until the product(s) or facility(ies) to which they relate is/are at an end.
- I agree and consent to be kept informed about products, services and promo offers via phone, email and/or SMS.
- Are you currently filing or do you intent to file or are you currently undergoing a bankruptcy or consumer proposal?** YES | NO (check one)

COMPLETED FORM CAN BE MAILED OR FAXED TO 1-888-746-1735
PLEASE INCLUDE A CHEQUE FOR YOUR APPLICATION FEE WITH YOUR RETURNED APPLICATION
Signature: _____ **Date:** _____

Appendix -Terms and Conditions

These Terms and Conditions form part of your application for a Newbridge Advantage Persona Line of Credit. The words "we", "our", and "us", refer to Newbridge Advantage, and Newbridge Capital (or collectively as "Newbridge"). The words, "you" and "your" refer to the Applicant (the "Applicant") identified on the first page of this application.

Privacy Preference

Newbridge and its affiliates and partners may keep you informed about other products, services and offers, which may be of interest to you. If you do not wish these communications to be made to you please notify us in writing.

IMPORTANT NOTE: You have agreed that you wish to receive these communications from us, you may be contacted even if you have registered your phone number on any governmental do not call register.

Verification – By submitting this application you acknowledge that these acknowledgements and consents will remain in force until all product(s) or facility(ies) which you may have with us/are at an end.

Call Recording – Your telephone calls and conversations with Newbridge representative may be recorded and monitored for quality, training and verification purposes.

Privacy Consent

Personal information and credit information – 1. We collect your personal information to assess this application and to administer the credit facility and related services. If you do not provide us with the information or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking.

2. To provide you with products and services and manage your account and relationship with us, we share your personal information with other Newbridge affiliates, sales agents and other parties. If you have applied for a Newbridge Advantage Prepaid Card, we will also share your information with other entities and organizations involved in the Card Program. 3. We obtain your personal credit and commercial credit information from a credit reporting agency or other organization that provides personal credit and commercial credit information. 4. We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with: (a) other credit providers; (b) any signatory to the facility for which you are applying; (c) any broker, financial, legal or other adviser acting in connection with your facility or application; (d) a credit reporting agency or other business or other organization that provides personal credit or commercial credit information [*Information that we provide may include: your identity particulars; (for applicant only) that you have applied for personal or commercial credit and the amount; Newbridge Capital is your current credit underwriter; if your payments are overdue by more than 30, 60, 90...etc days and/or collection action has commenced; payments are no longer overdue (applicant only); cheques that you have drawn have been dishonoured more than once; in Newbridge's opinion you have committed a serious credit infringement; and/or credit provided to you has been discharged.*]; (e) any insurer relating to your facility including consumer credit insurance to arrange and administer consumer credit insurance or any trade insurer for any purpose relating to an application for commercial credit; any person in connection with funding financial accommodation by securitisation; (f) organizations wishing to acquire an interest in any part of Newbridge's business for assessing any proposed acquisition; and (g) organizations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Canada. 5. We may use your personal credit and commercial credit information: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by you; (e) to assess your credit worthiness. 6. You can view the Newbridge Privacy Policy on our website www.NewbridgeAdvantage.com or attain a copy by calling us on 416-410-2188. You can access your personal information we hold by contacting us on the number above; a charge may apply for this access.

Newbridge Advantage Persona Line of Credit

By completing and signing this application you are requesting Newbridge to open a Persona Line of Credit account (the "LOC Account") in your name and to issue a Newbridge Advantage Prepaid Card (the "Card") to you. If this application is approved, you will be jointly and severally liable for all charges, indebtedness and liabilities of any kind whatsoever incurred on the Card and LOC Account including, but limited to all principal and interest, fees and charges due or owing to Newbridge under the LOC and Card account.

Persona Line of Credit Agreement – If your application is approved you agree to abide by: (1) Persona Line of Credit Terms and Conditions (the "LOC Agreement"), (2) Newbridge Advantage Prepaid Card Terms and Conditions (the "Cardholder Agreement"), and (3) any other program Agreements that may be offered to you from time to time in which you participate. **The above named and other programs Agreements or offers Terms and Conditions are available on our website at www.newbridgeadvantage.com. You are highly encouraged to review such this information from time to time for any changes.**

Prior to Card activation, the Card may be returned if you do not wish to be bound by the terms of the Agreements, but if you sign, use or accept the Card or use the Card or Account in any manner, it will mean that you accept and agree to the terms of the programs/offers set out in its Agreements, and the Rates and Fees that may be indicated therein.

Rates and Fees Persona Secure Line of Credit¹:

Application fee (one time) ²	\$ 99.00	Paper statement fee:	\$ 10.00
Monthly fee	19.95	Pre-authorized payment (1 per month)	0.00
NSF fee	35.00	Loading Fee (EFT per transaction)	2.50
Annual Interest rate	12%		

1. Fees and Rates expressed herein are in Canadian dollars.

2. Application fee is non-refundable once your applicant is approved for the Persona LOC Account.

Newbridge Advantage Prepaid Card

Newbridge Advantage Prepaid Card Terms and Conditions is available on our website, www.NewbridgeAdvantage.com and a copy of the Cardholders Agreement will also be sent along with your Newbridge Advantage Prepaid Card.

Newbridge Advantage Prepaid Card fees:

ABM usage	\$ 2.25	Application & Replacement card	\$25.00
POS usage	0.50	Chargeback fee	35.00
ABM and POS declined transaction fee	0.75	Online transaction history	Free
ABM balance inquiry	0.75	e-wallet access	Free
Card to Card transfer	3.00	Web inquiry	Free
Card Account liquidation	25.00	Foreign currency conversion	call us
Non-ABM Withdraw	10.00	International POS	0.50
Loading fee (EFT Transaction fee)	2.50		

NOTE: If you use an ABM for any transaction, including a balance inquiry, you may be charged a fee by the ABM operator even if you do not complete a withdrawal. ABM fee is a third party fee, and the amount is assessed by the individual ABM operator and it is not assessed by us. This ABM fee amount will be charged to your card.

TruCa\$h Reward

By accepting the Newbridge Advantage Prepaid Card, you acknowledge that you are also TruCa\$h cardholders. TruCa\$h cardholder may earn TruCa\$h Points through the point-earning opportunities of the program when presenting their TruCa\$h card. TruCa\$h cards must be presented at the time of purchase to receive points. The purchase requirements and terms of issue of points may vary from one TruCa\$h provider to another. Cardholders must notify TruCa\$h of any address or name changes at: DCR Strategies Inc., 2680 Skymark Ave., Suite 420, Mississauga, ON L4W 5L6 or by phone at 1-800-624-6171. TruCa\$h maintains the privacy of the cardholders' information in the administration and communication of the program. For a copy of the TruCa\$h Reward Privacy Policy and Terms and Conditions please visit www.NewbridgeAdvantage.com. DCR Strategies, Inc., an Ontario corporation as licensor of TruCa\$h, and reserves the right to terminate the TruCa\$h Points program, to add and delete providers and to alter, limit, modify or add to the TruCa\$h program rules, regulations, terms and conditions without prior notice at any time and from time to time.

Other Programs

We may from time to time offer other programs (the "Programs") to you for being a Newbridge client/customer. You understand that eligibility under the Program will be subject to the requirements of the Programs and should you decide to participate you agree to be bound by the terms of the Programs and you agree that any use of the Programs, that may be offered to you, will signify acceptance with the terms conditions of the Programs. We reserve the right to cancel or amend any Programs without notice.

Representation

If you complete the application, you represent to us that all information supplied in the application and any future information that you provide to us is and will be correct and complete and acknowledge that we will be relying on that information to underwrite and approve you for credit. You acknowledge that no one else has a financial interest in the Account or the Card and the proceeds advanced to the Card will not be used by or on behalf of any third party.

General

The Information set out herein is correct as of November 1, 2011 and are subject to changes in accordance with the Newbridge Advantage Persona Line of Credit Agreement. For complete information please contact 416.410.2188.

Disclaimers

You acknowledge that Newbridge may require you from time to time to provide collateral. You also acknowledged that any money held by Newbridge does not have any protection or benefit from Canadian Deposit Insurance Corporation ("CDIC") nor will you be able to have any recourse to CDIC. The Newbridge Advantage Persona Line of Credit and Newbridge Advantage Prepaid MasterCard® is only available in the common law provinces and is not available to residences of the province of Quebec.

Statutory Protection

It is acknowledged that you have certain rights pursuant to consumer protection legislation of your Province; you are encouraged to review these rights and ensure that you understand your rights.

Newbridge Advantage

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