



## Crop Input – Credit Application (Sole Proprietor)

Company Name and Location ("Company")	Amount requested \$
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### ABOUT THE BORROWER

Borrower Name (Name of Individual First Name, Middle Initial, Last Name)		Trading as (if different from Borrower Name)	
Mailing Address		City or Town	Province      Postal Code
Business Address (Street Number, Street Names or Legal Land Description)			
Home Phone Number	Cellular Phone Number	Fax Number	E-Mail Address
Date of Birth (MM/DD/YYYY)	S.I.N. (optional)	Number of Employees F/T      P/T	Date Business Established (MM/DD/YYYY)

### DISCLOSURES – If the response to any question is yes, please explain on a separate page.

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|---|-----|----|
| 1. Has the Borrower ever been involved in any lawsuits or claims or had a judgment against it?                                    | Yes | No |
| 2. Has the Borrower ever been the subject of any bankruptcy, insolvency or creditor proceeding?                                   | Yes | No |
| 3. Will this account be used to conduct transactions on behalf of any party other than those named on this Application?           | Yes | No |
| 4. Does the applicant have operations, customers, or suppliers located outside of Canada?   | Yes | No |
| 5. Are you required to file a tax return in any country other than Canada and the United States?                                  | Yes | No |
| 6. Is the business a Not-for-profit (NFP). If yes, please provide CRA registration number.  | Yes | No |
| 7. Does the business cultivate industrial hemp / and or cannabis?   | Yes | No |
| 8. If YES to disclosure #7, please provide the industrial hemp / cannabis license?  |     |    |
| 9. Does the applicant hold or have held within the last 5 years a political position (e.g mayor, reeve, immediate family member)? | Yes | No |

### FINANCIAL AND BANKING DETAILS

Gross Annual Farm Income \$	Gross Annual Non-Farm Income \$	Source	
Does Borrower have any 3rd Party advances?      Yes      No		From	Amount Outstanding \$
Primary Bank Name			Account Manager
Primary Bank Location			Phone Number

### ACREAGE DETAILS (FARM ACRES IN CANADA)

Total Owned	Total Rented	Total Cultivated for this Crop Year
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### CROP DETAILS

Type of crop	1.	2.	3.
# of Acres			
Type of Farming Operation eg. Grain, Mixed			

**TERMS OF APPLICATION**

Each of the Borrower and every Co-Borrower:

- (a) apply on behalf of the sole proprietor identified above (the "sole proprietor", together with the undersigned, collectively being "you" and "your") to The Bank of Nova Scotia ("BNS") for a line of credit for the purchase of goods and/or services on the terms and conditions as set forth in this credit application and in accordance with the Crop Input Terms and Conditions Booklet (including the Scotiabank Group Privacy Agreement) (all such documents and any amendments, changes, renewals, extensions, modifications, replacements or other variations from time to time hereto or thereto, being collectively the "Agreement").
- (b) acknowledge and understand that credit will be granted to the sole proprietor only upon completion of this credit application and upon acceptance of this credit application by BNS and only in the amount approved. If your application for a line of credit is approved by BNS, the words "Lender", "we", "our" or "us" refer to BNS together with its successors and assigns. Upon acceptance of this credit application by BNS, you acknowledge and agree to be bound by the Agreement (which includes the Crop Input Terms and Conditions Booklet) and, in the case of more than one applicant, you agree to be jointly and severally liable, with other borrowers, if any, who are bound by the Agreement. Each of you may hereafter give BNS any instructions regarding the Agreement without the agreement of any other person.
- (c) authorizes the Company and BNS to use your information to conduct a credit investigation about you and to evaluate and administer the credit requested by the Borrower;
- (d) authorizes the Company and BNS to collect, retain, use and disclose your information from and to credit reporting agencies, credit bureaus, other credit grantors, or any persons with whom you have had, have or propose to have a financial relationship and as otherwise permitted by the Agreement, both during and after the Agreement;
- (e) acknowledge that we may transfer or assign to any person or organization any of our rights, interests and obligations under the credit line at any time without prior notice or consent from you;
- (f) certify that the intended use of the credit facility is to purchase crop inputs and/or farm supplies for agricultural production purposes;
- (g) certify that any information and documents (including evidence of incorporation and/or organization) submitted by you to us are true, correct and complete;
- (h) understands that, if this Application is accepted, the Agreement will have the effect of granting a security interest to the Bank in all of the Borrower's present and after-acquired property (including crops, growing crops and livestock) and proceeds derived from such property or proceeds;
- (i) This credit application may be executed in multiple counterparts, each of which shall be deemed to be an original document and all of which shall constitute one agreement. All counterparts shall be construed together and shall constitute one and the same agreement. This credit application, to the extent signed and delivered by means of electronic transmission (including, without limitation, PDF, facsimile and Internet transmissions), shall be treated in all manner and respects as an original document and should be considered to have the same binding legal effect as if it were the original signed version delivered in person;
- (j) If you do not meet your payment obligations, your interest rate will increase to 18% per annum (1.5% per month) for each month your account remains past due. On the first day of the month after your account becomes current, the interest rate will return to that specified by us for your Credit prior to your account becoming delinquent.
- (k) You acknowledge that the information you may have provided regarding your tax jurisdiction and Tax Information Number (TIN) is true and complete and that you undertake to advise Scotiabank immediately of any change in circumstance that causes the information provided to be incorrect. This information may be reported to the Canada Revenue Agency who may in turn provide the information to the appropriate tax authorities of any additional country in which you have tax filing obligations.

**YOUR SIGNATURE(S) AS THE BORROWER**

Your signature below as sole proprietor certifies that (a) the information about the Borrower in this Application is accurate and complete, (b) the Borrower agrees to the above "Terms of Application", (c) the Borrower is in good standing and has validly authorized this borrowing of money and granting of security, and (d) you have the power to legally bind the Borrower in all respects.

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Signature \_\_\_\_\_ Name \_\_\_\_\_ Date (MM/DD/YYYY) \_\_\_\_\_