



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,

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



CREDIT APPLICATION Individual Consumer

DATE

Branches:

420, boul. Armand-Paris, Québec G1C 7X9
15, rue Bernier, Québec G2N 1J4
1230, boul. Louis-XIV, Québec G2L 1M2
4250, boul. Henri-Bourassa, Québec G1H 3A5
6235, boul. Wilfrid-Hamel, L'Ancienne-Lorette G2E 5W2
1805, boul. Alphonse-Desjardins, Lévis G6V 9K5
49, rue Marie-de-l'Incarnation, Québec G1N 3E5
376, avenue Taniata, Lévis G6W 5M6
191, route 138, Saint-Augustin-de-Desmaures G3A 0G2
1177, boul. Pie-XI Sud, Québec G3K 1J4
475, boul. Pierre-Bertrand, Québec G1M 3T8
10, boul. Arthabaska Ouest, Victoriaville G6S 0P2
15700, 1re Avenue, Saint-Georges G5Y 2A3
2061, boul. Talbot, Chicoutimi G7H 8B2
2350, boul. des Récollets, Trois-Rivières G8Z 3X7
1000, rue Galt Est, Sherbrooke J1G 1Y5

Headquarters:

5355, boul. des Gradins
Québec G2J 1C8

418 667-7557 ☐
418 849-7111 ☐
418 628-0450 ☐
418 626-1144 ☐
418 872-2874 ☐
418 833-6667 ☐
418 681-6221 ☐
418 839-0621 ☐
418 871-7900 ☐
418 842-1911 ☐
418 687-2960 ☐
819 752-7775 ☐
418 228-8999 ☐
418 698-2992 ☐
819 374-2036 ☐
819 829-5950 ☐

418 667-1313 ☐
TÉLÉC.: 418 871-0858 ☐

1575, rue Saint-Maurice, Trois-Rivières G8V 2N1
1450, route des Rivières, Lévis G7A 2N9
1420, rue du Sud, Cowansville J2K 2Y8
3205, boul. du Royaume, Jonquière G7T 0B2
5711, boul. Bourque, Sherbrooke J1N 1G8
2825, boul. Saint-Joseph, Drummondville J2B 7P5
228, rue des Négociants, Rimouski G5M 1B6
538, boul. Cadieux, Beauharnois J6N 0R5
25, rue Raymond-Héroux, Granby J2J 0N1
8115, chemin de Chambly, Longueuil J3Y 5K2
2223, boul. Frontenac Est, Thetford Mines G6G 6P6
1100, boul. Saint-Sacrement, Shawinigan G9N 0E3
2100, boul. Firestone Est, Notre-Dame-des-Prairies J6E 8Z6
2450, boul. boul. du Curé-Labelle, Prévost J0R 1T0
600, boul. des Prés-Verts, La Prairie J5R 0R3
4010, rue des Patriotes Contrecoeur J0L 1C0
245, boul. Poliquin Sorel-Tracy J3P 7Y7

819 694-0794 ☐
418 836-8600 ☐
450 266-0303 ☐
418 542-3342 ☐
819 864-6801 ☐
819 479-3209 ☐
418 723-0007 ☐
450 429-5470 ☐
450 372-0741 ☐
450 676-4906 ☐
418 332-2206 ☐
819 539-5715 ☐
450 753-9429 ☐
450 438-6141 ☐
450 444-4389 ☐
450 587-2080 ☐
450 954-0879 ☐

PERSONAL INFORMATION

| | | | |
|---|--------------------------|---|------------------------------------|
| LAST NAME | | FIRST NAME | |
| ADDRESS | | APT. | |
| CITY AND PROVINCE | | POSTAL CODE | YEARS OF RESIDENCY AT THIS ADDRESS |
| IF LESS THAN TWO YEARS, PREVIOUS ADDRESS | | CITY AND PROVINCE | CELL |
| ARE YOU <input type="checkbox"/> OWNER <input type="checkbox"/> TENANT <input type="checkbox"/> LIVING WITH YOUR PARENTS | | NUMBER OF ELIGIBLE DEPENDANTS (SPOUSE, DEPENDANT CHILD, ETC.) | MONTHLY RENT \$ |
| ARE YOU <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> WIDOWER/WIDOW <input type="checkbox"/> IN A CIVIL UNION <input type="checkbox"/> DIVORCED | | OWNERS'S NAME | TELEPHONE |
| SOCIAL INSURANCE NUMBER | BIRTHDATE DAY MONTH YEAR | SPOUSE NAME | SOCIAL INSURANCE NUMBE |
| | | | BIRTHDATE DAY MONTH YEAR |

EMPLOYMENT INFORMATION

| | | |
|---|------------------------------------|------------------------------------|
| EMPLOYER | JOB DESCRIPTION (OR TITLE) | NUMBER OF YEARS WITH THIS EMPLOYER |
| ADDRESS | TELEPHONE | |
| GROSS SALARY \$ YEARLY \$ MONTHLY \$ WEEKLY | | |
| IF YOU HAVE BEEN WORKING FOR THIS EMPLOYER FOR LESS THAN TWO YEARS, GIVE THE NAME OF YOUR FORMER EMPLOYER | | |
| EMPLOYER | ADDRESS | |
| JOB DESCRIPTION (OR TITLE) | NUMBER OF YEARS WITH THIS EMPLOYER | MONTHLY SALARY \$ |
| EMPLOYER OF SPOUSE (IF APPLICABLE) | JOB DESCRIPTION (OR TITLE) | NUMBER OF YEARS WITH THIS EMPLOYER |
| ADDRESS | TELEPHONE | |
| GROSS SALARY \$ YEARLY \$ MONTHLY \$ WEEKLY | | |

FINANCIAL INFORMATION

| | | | | |
|-----------------------|------------|------------------|-----------------------------|----------------|
| FINANCIAL INSTITUTION | ADDRESS | TELEPHONE | TRANSIT NUMBER | ACCOUNT NUMBER |
| FINANCIAL INSTITUTION | ADDRESS | TELEPHONE | | |
| FINANCIAL INSTITUTION | ADDRESS | TELEPHONE | | |
| LOANS | AMOUNT DUE | MONTHLY PAYMENTS | INSTITUTION - NAME AND CITY | ACCOUNT NUMBER |
| PERSONAL LOANS | \$ | \$ | | |
| | \$ | \$ | | |
| AUTOMOBILE LOANS | \$ | \$ | | |

FINANCIAL INFORMATION (CONTINUED)

| LOANS | AMOUNT DUE | MONTHLY PAYMENTS | INSTITUTION – NAME AND CITY | ACCOUNT NUMBER |
|-----------------|------------|------------------|---|---|
| CREDIT CARDS | \$ _____ | \$ _____ | _____ | _____ |
| | \$ _____ | \$ _____ | _____ | _____ |
| OTHER (SPECIFY) | \$ _____ | \$ _____ | _____ | ESTIMATED HOME VALUE |
| MORTGAGE LOANS | \$ _____ | \$ _____ | _____ | _____ |
| | \$ _____ | \$ _____ | _____ | _____ |
| AUTOMOBILE | YEAR | MANUFACTURER | OTHER MONTHLY INCOME (PENSION, INTERESTS, OTHERS) | OTHER ASSETS (INVESTMENTS, REAL ESTATE) |
| AUTOMOBILE | YEAR | MANUFACTURER | OTHER MONTHLY INCOME (PENSION, INTERESTS, OTHERS) | OTHER ASSETS (INVESTMENTS, REAL ESTATE) |

OTHER INFORMATION

| | | | | | | | | | |
|---|-----------------------------------|----------------------------------|--|-----|-------|------|--|--|--|
| ADDRESS OF CONSTRUCTION OR RENOVATION | | LAND LOT NUMBER | | | | | | | |
| ESTIMATED VALUE OF WORK | NAME OF THE OWNER (S) OF THE LAND | | DATE OF ACQUISITION OF THE LAND | | | | | | |
| PLANNED AMOUNT OF PURCHASES (ESTIMATE) | | | <table border="1"> <tr> <td>DAY</td> <td>MONTH</td> <td>YEAR</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table> | DAY | MONTH | YEAR | | | |
| DAY | MONTH | YEAR | | | | | | | |
| | | | | | | | | | |
| FINANCING CONSIDERED | | | | | | | | | |
| INSTITUTION'S NAME | | PERSON IN CHARGE OF YOUR ACCOUNT | LOAN AMOUNT | | | | | | |
| NOTARY (IF NECESSARY) | | | | | | | | | |
| NAME | | ADDRESS | TELEPHONE | | | | | | |
| | | | | | | | | | |
| PLANNED STARTING DATE OF WORK | | PLANNED ENDING DATE OF WORK | | | | | | | |
| | | | | | | | | | |
| PERSON(S) AUTHORIZED TO BUY ON YOUR ACCOUNT | | | | | | | | | |
| | | | | | | | | | |
| PLEASE GIVE US, AS A REFERENCE, THE NAME AND THE ADDRESS OF A PERSON WHO KNOWS YOU WELL | | | TELEPHONE | | | | | | |
| NAME | | ADDRESS | | | | | | | |
| | | | | | | | | | |
| CITY AND PROVINCE | | POSTAL CODE | FAMILY RELATIONSHIP OR OTHER | | | | | | |
| | | | | | | | | | |

I (we) the applicant(s), certify that the information mentioned herein is correct and that I (we) have no other creditor than those listed as I (we) know that the credit limit will be granted according to the information supplied.

I (we) request that a credit limit be opened with Canac-Marquis Grenier Ltd. who withholds the right to establish the credit limit as it sees fit.

I (we) authorize Canac-Marquis Grenier Ltd. and its affiliated companies to request, obtain, and exchange credit information under my name and my creditworthiness with any financial institution, credit agency, person, or society.

All my personal information which is obtained for this application will be kept by Canac-Marquis Grenier Ltd. credit department and all employees and their immediate superiors will have access to said information. Any request for modification according to the Privacy Act (L.Q. 1993 Chapter 17) will have to be addressed to the Manager of the Credit Department of Canac-Marquis Grenier Ltd. I (we) release Canac-Marquis Grenier Ltd. and its employees from all responsibility regarding this information.

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

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

I (we) accept that all invoice(s) not paid within thirty (30) days will bear a yearly interest rate of twenty-four percent (24%), calculated monthly at the rate of two percent (2%). If Canac-Marquis Grenier Ltd. hires an attorney or a recovering agent, in case of default of payment, I (we) accept to pay fees equivalent to twenty-five percent (25%) of the amount owed in capital and interest in damages for our delayed payment, in addition to the balance owed, all this subject to the rights and recourses of Canac-Marquis Grenier Ltd.

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.

Date _____ Signature of applicant (manually*) _____

Date _____ Signature of applicant (manually*) _____

*Electronic signatures will not be accepted.