

	Full Underwriting Including Debt Servicing	Limited Underwriting
<b>Target Client</b>	<ul style="list-style-type: none"> <li>Emerging affluent individuals seeking to leverage assets for investment purposes</li> <li>Business owners seeking working capital</li> <li>Individuals seeking a rainy-day fund</li> </ul>	
<b>Minimum/Maximum Credit Limit Amounts</b>	<b>\$50,000 minimum – \$10,000,000 maximum</b>	<b>\$50,000 minimum – \$250,000</b>
<b>Available Security with LTVs</b>	<b>Investments in non-registered accounts:</b> <ul style="list-style-type: none"> <li>Pledged GICs: 100%</li> <li>DUCA approved mutual funds, segregated funds, managed accounts and ETFs: 75%</li> </ul>	<b>Investments in non-registered accounts:</b> <ul style="list-style-type: none"> <li>DUCA approved mutual funds, segregated funds, managed accounts and ETFs: 50%</li> </ul>
<b>Availability</b>	Personal and Corporate Line of Credit (LOC)	
<b>Repayment</b>	<b>Interest only, paid monthly;</b> however, client is free to make interest and/or principal payments regularly or periodically	
<b>Applications</b>	<b>Margin Secured LOC Applications:</b> <ul style="list-style-type: none"> <li>Personal LOCs with Personal Security, form A0020</li> <li>Personal LOCs with Corporate Security, form A0021</li> <li>Corporate LOCs with Corporate Security, form A0022</li> </ul>	
<b>Security Requirements</b>	<ul style="list-style-type: none"> <li>A recent investment fund statement</li> <li>DUCA Securities Control Agreement, form S0100 (for mutual funds, managed accounts or ETFs) or DUCA Assignment of Contract of Annuity, form S0120 (for segregated funds)</li> <li>Me to Me Transfer Authorization form, "Me2Me_Transfer-0316"</li> </ul>	
<b>Other Forms Required</b>	<ul style="list-style-type: none"> <li>Void cheque from the Applicant</li> <li>Proof of Income: <ul style="list-style-type: none"> <li>Employed by a third party: Recent paystub or two months direct deposit history or current letter of employment along with the most recent T1 General income tax form and most recent Notice of Assessment</li> <li>Self-employed: Most recent 2 years T1 Generals and CRA Notice of Assessments and 2 years accountant prepared Business Financial Statements.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Void cheque from the Applicant</li> </ul>
<b>Interest Rate</b>	DUCA Specialized Lending Base Rate (Base Rate <sup>1</sup> ) plus a spread depending on size of loan: <ul style="list-style-type: none"> <li>For loans between \$50,000 and \$249,999, the Base Rate + 1.00%</li> <li>For loans between \$250,000 and \$999,999, the Base Rate + 0.75%</li> <li>For loans of \$1,000,000 or greater, contact DUCA for pricing</li> </ul>	DUCA Specialized Lending Base Rate (Base Rate <sup>1</sup> ) plus a spread depending on size of loan: <ul style="list-style-type: none"> <li>For loans between \$50,000 and \$249,999, the Base Rate + 1.00%</li> <li>For loans of \$250,000, the base rate + 0.75%</li> </ul>

<sup>1</sup> **Base Rate** means the variable annual interest rate that DUCA Specialized Lending sets from time to time as its reference rate. The interest rate will vary automatically if and when DUCA's Specialized Lending Base Rate changes. The Base Rate will change within 5 business days of any change in the Prime Rate as published by a minimum of 3 of the 5 largest Canadian chartered banks (Royal Bank of Canada, Bank of Montreal, TD Canada Trust, CIBC and Bank of Nova Scotia).

	Full Underwriting including debt servicing	Limited Underwriting
<b>Margin Call Trigger</b>	The Margin Call is triggered immediately when the LTV of 100% is exceeded.	
<b>Application Fees</b>	<ul style="list-style-type: none"> <li>• Personal LOCs with personal security: No fees</li> <li>• Corporate LOCs or Personal LOCs with Corporate Security as Collateral: Fee equal to 0.20% of the LOC amount (minimum \$250)</li> </ul>	
<b>Access to Funds</b>	<ul style="list-style-type: none"> <li>• Online, mobile and telephone banking: Free</li> <li>• Interac® e-Transfer: \$1.25 per transaction</li> <li>• Me-to-Me Bank transfers: Free</li> <li>• ATM withdrawals using the Exchange Network: Free; \$2 elsewhere*</li> <li>• Personal cheques: Free*</li> <li>• Pre-authorized payments: Free*</li> </ul> <p>*Requires online transfer to DUCA Chequing account</p>	

To submit a Margin Secured Line of Credit Application, please **fax 1-416-941-2140** or send an *encrypted* e-mail to [mgervais@duca.com](mailto:mgervais@duca.com).

For questions, please contact **Michelle Gervais** at (416) 997-2843 or the **Advisor Support Line: 1-833-932-2016**.