



Livestock Financing Credit Application

CONFIDENTIAL

Alliance: BCK Livestock Financial Inc.

Location: Peebles, Sk
SOG 3V0

+ Main Applicant

Customer number				
<input type="radio"/> Individual <input type="radio"/> Corporation <input type="radio"/> Limited partnership <input type="radio"/> Partnership <input type="radio"/> Cooperative <input type="radio"/> Trust <input type="radio"/> First Nation/Band				
Address			City/Town	Province/Territory
Postal code	Phone			Fax
	Home	Work	Ext.	Mobile
Email address			Business website address (optional)	
Year started farming	Farm type		Number of breeding animals	Number of feeders

Financial information

- ☐ FCC has collected updated financial information.
- ☐ The financial information you have provided to FCC is as follows:

Income as at:			
Past year revenue	Past year gross off-farm income	Past year other income	
Net Worth as at:			
Total current assets	Total term assets	Total current liabilities	Total term liabilities
Total assets		Total liabilities	

(the “Borrower”)

The Borrower agrees that all financial information the Borrower provided to FCC in any form and at any time is accurate, complete and current as of the date it is provided. The Borrower understands that if the Borrower provided any financial information that is untrue, inaccurate, not current or incomplete, FCC has the right to treat this as a default and may, among other remedies available to FCC under this Agreement, terminate the Borrower’s Loan and demand its immediate repayment.

Feeder Cattle			
Credit limit requested	Approximate number of cattle	Approximate price	Approximate weight
Description – type and quality			
All locations/legal land descriptions where the cattle will be located			
Feeding program <input type="checkbox"/> Background <input type="checkbox"/> Finish			
Will the animals be custom fed? <input type="radio"/> Yes <input type="radio"/> No Name of feedlot:			
Additional comments			

Breeding Cattle		
Credit limit requested	Financing term (1 to 5 years)	
Approximate number of cattle	Approximate price	Approximate weight
Description – type and quality		
All locations/legal land descriptions where the cattle will be located		

Additional Information (questions apply to all applicants)

1. Have you ever declared or been ordered into bankruptcy, or put forward a consumer proposal? ☐ Yes ☐ No
 2. Do you have any pending and/or actual legal action or any unexecuted judgements (civil/criminal)? ☐ Yes ☐ No
 3. Do you have a criminal record (all types of offences, exclude convictions where a record suspension or pardon has been granted)? ☐ Yes ☐ No
- If **yes** is answered to any of the above, provide additional information including date of bankruptcy discharge and the date and location where the lawsuit/criminal record occurred.

Customer Authorization

1. **Privacy Commitment**
Farm Credit Canada ("FCC") is committed to providing services in a way that respects and safeguards your personal information. We manage your personal information in accordance with Canada's *Privacy Act*. We will only collect, use, disclose, and retain your personal information as provided herein, as outlined in FCC's Privacy Policy, [available at <https://www.fcc-fac.ca/en/online-policy/privacy.html>] or as otherwise required by law.
2. **How we Collect and Use your Personal Information**
FCC needs to collect your personal information in order to:
 - establish and authenticate your identity;
 - understand your needs and provide services to meet them;

- obtain credit reports to evaluate and monitor your credit rating;
- evaluate your eligibility for, interest in, and to inform you of, FCC's products and services;
- open, maintain, administer and provide financial services and to better develop new products and services;
- provide you with insights or other value-added services, such as comparing your information to industry information;
- administer and manage security and risk in relation to your account(s), transactions or other financial services provided to you;
- assist in dispute resolution;
- assess and manage FCC's risks and operations and our relationship with you;
- validate that insurance requirements are satisfied;
- prevent or detect fraud or criminal activity; and
- comply with legal and regulatory requirements.

We collect information directly from you and from other sources, such as:

- references you have provided to us;
- insurance brokers and agents;
- government agencies and registries;
- databases made publicly available by third parties;
- law enforcement;
- credit reporting agencies and payment processors;
- websites and social media platforms containing information about you;
- other financial or lending institutions; and
- other records of information relating to your interactions with FCC.

Examples of information we collect include:

- identifying information such as name, address, contact information, and birth date;
- identification, such as government issued ID (driver's license, passport, etc.);
- financial information including banking, credit, financial behavior, and refinance information as well as other information you provide when seeking FCC products and services (annual income, investments, place of employment, liabilities, etc.);
- other records that reflect your dealings with and through FCC such as payment history, account history, how you intend to use FCC products and services, etc.; and
- when interacting with FCC online, authenticating information such as your username, password, account information, device information (operating system, settings, browser information, device model, IP address, device locational data, etc.).

FCC will use and retain your personal information for as long as necessary to fulfill the purposes described above in accordance with applicable law.

3. **Disclosure to Third Parties and Information Obtained from Third Parties**

When necessary, FCC may disclose your personal information to third parties: with your consent; where permitted or required by law or regulatory authorities; and for the purposes described in section 2, above.

In some instances, we work with third-party service providers to serve you on our behalf (payment processors, data processors, research firms, printing and mail distribution, etc.). We use third-party service providers (including cloud-based providers) to store, process, and transfer your personal information on our behalf. Some of these service providers may be located outside Canada and subject to the laws of a different authority. We carefully select our service providers to ensure that your privacy and personal information are protected.

Your consent to the use and disclosure of your personal information will extend to the Dealer/Retailer/Alliance/Lessor noted on the Credit Application or any affiliate or organization to which the Dealer/Retailer/Alliance/Lessor is contractually bound or successor corporation of the Dealer/Retailer/Alliance/Lessor whose business reasonably relates to any of the purposes set out in this personal information consent. Any Dealer/Retailer/Alliance/Lessor that obtains your personal information is bound by the same obligations to protect your personal information as those of FCC.

4. **Disclosure to Guarantors**

Where FCC requests that your credit facility be guaranteed, we will give the guarantor(s) access to certain information about that credit facility.

5. **Accuracy of Personal Information**

FCC shall ensure that your personal information in our records is accurate and complete. If any information is inaccurate or a change occurs in the personal information that you provide us, please advise FCC at the earliest opportunity. The *Privacy Act*

gives you the right to access the personal information FCC holds about you.

6. Aggregation and Anonymization of Data

FCC is committed to protecting your personal information and treating it responsibly and fairly. FCC may use your information, including your personal information, to generate anonymized and/or aggregated data that does not and cannot be used to identify you. FCC uses this anonymized and/or aggregated data for the purposes of generating statistics and other analytics to help manage and develop FCC's products and services, including improving new or existing products and services, and to provide value added information and insights to you or the agricultural industry. FCC may use anonymized and aggregated data in a manner consistent with its mandate and the Privacy Act, which may include disclosure to third parties.

7. Further Information on Privacy

Read this Customer Authorization together with FCC's Privacy Policy [available at fcc.ca/privacypolicy] and, if you are accessing any FCC websites, mobile apps or other platforms, the Terms of Use and Electronic Access Agreement [available at fcc.ca/terms-of-use].

You acknowledge that the Privacy Policy and if applicable, the Terms of Use and Electronic Access Agreement form part of this Authorization.

FCC may amend its privacy practices to meet evolving privacy and business requirements. If this occurs, FCC will post a revised Privacy Policy on our website. You agree that the updated Privacy Policy will apply to you, including personal information provided to us previously.

You may refuse to consent to all or any part of FCC's collection, use or disclosure of your personal information. If you refuse consent or if you withdraw your consent in the future, it may result in FCC being unable to provide you with products and services, communicate with you in certain ways, or provide information that may be of value to you. Your consent will be valid until withdrawn.

If you have a privacy complaint, request, question, or if you may wish to discuss a correction to your personal information, a potential change to certain permissions granted, or FCC's Privacy Policy, please contact our Privacy and Access to Information Officer at: Phone: Toll-free 833-925-0514; Fax: 306-780-6704; Email: privacy@fcc-fac.ca; Mailing Address: FCC Privacy and Access to Information Officer, 1800 Hamilton Street, P.O. Box 4320, Regina, Saskatchewan S4P 4L3.

If you feel your privacy request, question, or complaint has not been resolved to your satisfaction by FCC, you have the right to contact the Office of the Privacy Commissioner of Canada at: Toll-free: 1-800-282-1376; Phone: 819-994-5444; Fax: 819-994-5424; TTY: 819-994-6591; Mailing Address: Office of the Privacy Commissioner of Canada, 30 Victoria Street, Gatineau, Quebec K1A 1H3; Website: <http://www.tbs-sct.gc.ca/tbsf-fsct/350-58-nf-eng.pdf>

8. Integrity Declaration

FCC acts with integrity, balancing business decisions with individual needs to achieve our vision of sustainable growth and prosperity for Canada's agriculture industry.

FCC is committed to supporting the industry over the long-term and through all cycles. We work with customers to understand the material issues that they face and to help them identify and resolve issues in a way that generates a positive impact on society while minimizing the risks associated with their business.

Our committed partnership begins with complete disclosure on all aspects of your business.

We lend only to individuals or businesses with integrity who respect and adhere to applicable municipal bylaws, provincial and federal laws and regulations, who hold all permits and licenses required by law, and whose activities respect and care for:

- the environment by exercising reasonable care to safeguard the environment through stewardship of land, air quality and water;
- animal welfare through application of the National Farm Animal Care Council (NFACC) Codes as a foundation for animal care;
- labour standards by upholding requirements set through Canada's labour laws including for seasonal workers; and
- in general, society and human rights.

We do not lend to individuals or businesses who:

- willfully neglect applicable operating laws and regulations;
- engage in any money laundering activities or are involved in financing terrorist activities; or
- are involved in illegal or other activities that could harm FCC's reputation and/or do not align with our expressed commitment to sustainability.

You must disclose in writing to FCC if you:

- anticipate or are involved in any legal action, or any proceedings before any court, tribunal, board or agency or there is any unexecuted judgment rendered against you;
- are in default under any material contracts that affect your business or assets;
- have declared bankruptcy (discharged or undischarged) or have been the subject of other insolvency proceedings or proposals;
- have been in arrears in the payment of income, business or property taxes, GST, HST, sales tax, payroll deductions, or similar payment obligations;
- have been convicted of a criminal offence (except for a conviction for which a pardon has been granted);
- have undergone any type of investigation or have been accused or convicted of any offense related to fraud, money laundering or terrorist financing; or
- are aware of any of your directors, officers, shareholders, or partners being involved in any of the preceding issues, as applicable.

If you fail to conduct your business in line with the integrity commitments and required disclosures set out above, FCC may consider this to be an event of default or cause to end any contractual relationship between you and FCC. Specifically, FCC may decline to provide further financial services or make any further loan disbursements, terminate your loan(s), demand immediate repayment of any outstanding loan balance or other amount due by you, or enforce FCC's interest in any property pledged to secure your loan.

By signing below, you agree that:

- **You have read and affirm the Integrity Declaration;**
- **You consent to FCC's collection, use, and disclosure of your personal information in the manner and for the purposes described above;**
- **You know of no reason FCC may have any concern with your business.**

Dated:

If you would like more information about FCC's products or services, contact your local Relationship Manager by visiting <https://www.fcc-fac.ca/en/about-fcc/contact.html> or 1-800-387-3232.