

Business Enrollment Form



To ensure the prompt opening of your account, please ensure that all sections are completed and correct.

Account Type

Business Investment Savings Account (CDN \$)

OR

Business Investment Savings Account (US \$)

Once your initial deposit is processed, log on to ingdirect.ca or call us at 1-800-ING DIRECT if you would like to open a Business GIC.

Please tell us about your business

Business Name: _____

Trade Name (If Applicable): _____

Registered Business Address:

UNIT

STREET

CITY

PROVINCE

POSTAL CODE

Mailing Address:

UNIT

STREET

CITY

PROVINCE

POSTAL CODE

same as above

Business Telephone: (_____) _____ - _____

Business Fax: (_____) _____ - _____

Incorporation/Business Registration Number: _____

Incorporation/
Registration Date:

D D / M M / Y Y

Email: _____

Note: Government documentation may be required to confirm address above.

Type of business

Corporation Please specify if: Provincial Federal Non-Profit Corporation Condominium Corporation OR Partnership Please specify if: Limited General Unincorporated Please specify if: Group Association Not For Profit

OR Sole Proprietor – Sole Proprietor Social Insurance Number (MANDATORY): _____ - _____ - _____

Nature of business. (MANDATORY)

Primary function or activity of the business: _____

Other information; please answer the following (MANDATORY)

Anti-money laundering legislation requires us to obtain the following information.
We cannot open your account without this information, which will remain strictly confidential.

What will the funds in this account be used for?

Savings OR Other: _____

Will this account be used by or on behalf of any other party who is not registered on the account?

NO YES If YES, please complete the section below.

Name of other party:

FIRST NAME

LAST NAME

Date of Birth:

D D / M M / Y Y

Address of other party:

UNIT

STREET

CITY

PROVINCE

POSTAL CODE

Occupation or nature of business of other party:

Relationship to other party:

Other party Business Incorporation Number (If Applicable): _____

Place of Incorporation (If Applicable): _____

Business Enrollment Form – Authorized Individuals Form

Continued

The Authorized Individuals are the individuals chosen by the business to transact on this account.

For regulatory purposes, ING DIRECT must confirm the identity of each Authorized Individual.

Both existing and new Clients of ING DIRECT must submit a personal pre-printed cheque made payable to the business, drawn on a Canadian financial institution for \$1.00, with this Enrollment Form. The cheque will be cleared through the new Business Investment Savings Account to confirm your identity. (Reconciling your \$1.00 deposit is done by you, through your business.)

Authorized Individual #1 This person will also be the primary contact name kept on file for this Account.

(Sole Proprietors must complete this section; only the Sole Proprietor is permitted to be the Authorized Individual on this account.)

MR. MS. MRS. First Name: _____ INITIAL _____
MISS DR. Last Name: _____ Occupation **(MANDATORY):** _____
Home Address: _____
UNIT STREET
CITY PROVINCE POSTAL CODE
Home Telephone: (____) _____ - _____ Date of Birth **(MANDATORY):** _____
D D / M M / Y Y

I've enclosed my signed personal pre-printed cheque for \$1.00, payable to the business. Note for existing ING DIRECT Clients: print your Client Number on the front of the cheque.

Authorized Individual #2 (Not applicable to Sole Proprietors)

MR. MS. MRS. First Name: _____ INITIAL _____
MISS DR. Last Name: _____ Occupation **(MANDATORY):** _____
Home Address: _____
UNIT STREET
CITY PROVINCE POSTAL CODE
Home Telephone: (____) _____ - _____ Date of Birth **(MANDATORY):** _____
D D / M M / Y Y

I've enclosed my signed personal pre-printed cheque for \$1.00, payable to the business. Note for existing ING DIRECT Clients: print your Client Number on the front of the cheque.

Authorized Individual #3 (Not applicable to Sole Proprietors)

MR. MS. MRS. First Name: _____ INITIAL _____
MISS DR. Last Name: _____ Occupation **(MANDATORY):** _____
Home Address: _____
UNIT STREET
CITY PROVINCE POSTAL CODE
Home Telephone: (____) _____ - _____ Date of Birth **(MANDATORY):** _____
D D / M M / Y Y

I've enclosed my signed personal pre-printed cheque for \$1.00, payable to the business. Note for existing ING DIRECT Clients: print your Client Number on the front of the cheque.

Agreement and Acknowledgement

I agree and acknowledge that ING Bank of Canada ("ING DIRECT") will verify the information provided above to ensure its accuracy and confirm my identity. I acknowledge that I must send in a personal cheque to ING DIRECT and I instruct ING DIRECT to clear this cheque from my personal chequing account in order to open this account. I understand that I must call ING DIRECT to confirm my information once my personal cheque has cleared in order to transact on the account. I acknowledge that I have read and understood the enclosed ING DIRECT Account Terms, and agree to be bound by them as they relate to this account. I confirm that I have read and understood the enclosed ING DIRECT Privacy Code (the "Code") and I consent to the collection, use and disclosure of my personal information in accordance with the Code, as amended from time to time.

Authorized Individual #1 Signature: X _____

Date: _____
D D / M M / Y Y

Authorized Individual #2 Signature: X _____

Date: _____
D D / M M / Y Y

Authorized Individual #3 Signature: X _____

Date: _____
D D / M M / Y Y

Business Enrollment Form – Business Profile

Please provide the following additional details about the business:

If you do not complete this section, we will not be able to process your application.

1. Is the business a charity registered with the Canada Revenue Agency (CRA)? YES NO
2. If the business is not a charity registered with the CRA, does it solicit charitable financial donations from the public? YES NO
3. A Beneficial Owner is someone who, by share ownership, voting rights or otherwise, owns between 25% to 100% of the company. Is there anyone in the company, including yourself, who falls into this category? If "YES", please complete the Beneficial Owners section below. YES NO

Beneficial Owners (complete this section if you answered "YES" to question 3 above)

Owner #1 Date of Birth: MR. MS. MRS. MISS DR. _____
D D / M M / Y Y First Name: _____ INITIAL

Last Name: _____ Occupation: _____

Address: _____
UNIT STREET

_____ CITY PROVINCE POSTAL CODE

Owner #2 Date of Birth: MR. MS. MRS. MISS DR. _____
D D / M M / Y Y First Name: _____ INITIAL

Last Name: _____ Occupation: _____

Address: _____
UNIT STREET

_____ CITY PROVINCE POSTAL CODE

Owner #3 Date of Birth: MR. MS. MRS. MISS DR. _____
D D / M M / Y Y First Name: _____ INITIAL

Last Name: _____ Occupation: _____

Address: _____
UNIT STREET

_____ CITY PROVINCE POSTAL CODE

To be completed by Corporations only

Please provide the most current information about the Corporation's Directors:

Director #1 MR. MS. First Name: _____
MRS. MISS DR. INITIAL

Last Name: _____ Occupation: _____

Director #2 MR. MS. First Name: _____
MRS. MISS DR. INITIAL

Last Name: _____ Occupation: _____

Director #3 MR. MS. First Name: _____
MRS. MISS DR. INITIAL

Last Name: _____ Occupation: _____

If the Corporation has additional Directors, please continue to provide the above information on a separate sheet.

Banking Resolution Form

Banking Resolution Forms are required only for Corporations and Condominium Corporations.

RESOLUTION OF THE BOARD OF DIRECTORS OF

(NAME OF CORPORATION)
(THE "CORPORATION")

ING BANK OF CANADA BUSINESS INVESTMENT SAVINGS ACCOUNT, AND INDIVIDUALS AUTHORIZED TO TRANSACT ON THE ACCOUNT

WHEREAS

(NAME OF AUTHORIZED INDIVIDUAL 1)

(NAME OF AUTHORIZED INDIVIDUAL 2)

AND

(NAME OF AUTHORIZED INDIVIDUAL 3)

have filed an application with ING Bank of Canada (the "Bank") for the purposes of opening a Business Investment Savings Account ("BISA") in the name of the Corporation,

AND WHEREAS it is in the interest of the Corporation to enter into arrangements for the provision of the BISA, and other financial services with the Bank, and to provide agreements therefore.

The Corporation resolves that:

- Any and all actions of the Corporation taken prior to the date that this resolution is passed, in connection with the authorizations and actions contemplated in this resolution, be and are hereby ratified, confirmed, approved and adopted in all respects.
- The Corporation is authorized to open, maintain and operate one or more BISAs with the Bank and to do all things in relation to these activities.
- The Corporation is authorized and directed to create, execute and deliver in favour of the Bank, the Bank's standard documentation for the opening and operation of the BISA(s) as well as any additional documents and agreements as may be reasonably required to carry out the agreements described in these resolutions, and by doing so, to legally bind the Corporation.
- Except as specifically restricted in these resolutions, the officers, directors and employees of the Corporation listed below and identified as being Authorized Individuals are hereby authorized to execute and deliver all of the documents and instruments described in paragraph 3, and any others that may be reasonably required from time to time to carry out the transactions contemplated for and on behalf of the Corporation. These Authorized Individuals may approve amendments to the documents and instruments described in paragraph 3 and their approval shall be conclusively evidenced by their signatures on the amended documents or instruments. Subject to any restrictions set out below, the Authorized Individuals are also authorized to conduct all aspects of the Corporation's banking relationship with the Bank and, notwithstanding the generality of the foregoing:
 - to give the Bank instructions and perform transactions on behalf of the Corporation in connection with the ongoing operation of the BISA(s) and the other financial services contemplated by this resolution; and
 - to authorize any person or persons to do any one or more of the following:
 - to receive from the Bank any
 - cash or securities,
 - bills of exchange (including cheques), promissory notes, orders for payment of money, securities, coupons, clearing items or other value items, and other instruments (each of which individually called an "Instrument") or
 - other property, or to give instructions to the Bank for the delivery or other transfer of any such cash, securities, Instruments or other property to any party named in those instructions;
 - to deposit with, negotiate or transfer to the Bank, for the credit of the Corporation, cash or any security, Instrument or other property, endorsed (by rubber stamp or otherwise) with the Corporation's name, subject to the agreements in place with the Bank; and
 - to settle the Corporation's accounts with the Bank and to receive from the Bank, and provide receipt of, statements, passbooks, debit vouchers and any other items (including paid and unpaid cheques).

The Bank is entitled to rely on such documents, instruments, instructions and transactions as having been duly and validly authorized and binding on the Corporation. The Bank does not need to make any further inquiry into the authority of the Authorized Individuals to bind the Corporation.

Authorized Individuals

(NAME OF AUTHORIZED INDIVIDUAL 1)

(OCCUPATION OF AUTHORIZED INDIVIDUAL 1) (MANDATORY)

(TITLE OF AUTHORIZED INDIVIDUAL 1) (MANDATORY)

(NAME OF AUTHORIZED INDIVIDUAL 2)

(OCCUPATION OF AUTHORIZED INDIVIDUAL 2) (MANDATORY)

(TITLE OF AUTHORIZED INDIVIDUAL 2) (MANDATORY)

(NAME OF AUTHORIZED INDIVIDUAL 3)

(OCCUPATION OF AUTHORIZED INDIVIDUAL 3) (MANDATORY)

(TITLE OF AUTHORIZED INDIVIDUAL 3) (MANDATORY)

Current Directors' Signatures

DATED the:

D D / M M / Y Y

(NAME OF DIRECTOR 1)

(SIGNATURE OF DIRECTOR 1)

(NAME OF DIRECTOR 2)

(SIGNATURE OF DIRECTOR 2)

(NAME OF DIRECTOR 3)

(SIGNATURE OF DIRECTOR 3)

If the Corporation has additional Directors, please continue to provide the above information on a separate sheet.

RETURN THIS COPY TO ING DIRECT

Banking Resolution Form

Banking Resolution Forms are required only for Corporations and Condominium Corporations.

RESOLUTION OF THE BOARD OF DIRECTORS OF

(NAME OF CORPORATION)
(THE "CORPORATION")

ING BANK OF CANADA BUSINESS INVESTMENT SAVINGS ACCOUNT, AND INDIVIDUALS AUTHORIZED TO TRANSACT ON THE ACCOUNT

WHEREAS

(NAME OF AUTHORIZED INDIVIDUAL 1)

(NAME OF AUTHORIZED INDIVIDUAL 2)

AND

(NAME OF AUTHORIZED INDIVIDUAL 3)

have filed an application with ING Bank of Canada (the "Bank") for the purposes of opening a Business Investment Savings Account ("BISA") in the name of the Corporation,

AND WHEREAS it is in the interest of the Corporation to enter into arrangements for the provision of the BISA, and other financial services with the Bank, and to provide agreements therefore.

The Corporation resolves that:

- Any and all actions of the Corporation taken prior to the date that this resolution is passed, in connection with the authorizations and actions contemplated in this resolution, be and are hereby ratified, confirmed, approved and adopted in all respects.
- The Corporation is authorized to open, maintain and operate one or more BISAs with the Bank and to do all things in relation to these activities.
- The Corporation is authorized and directed to create, execute and deliver in favour of the Bank, the Bank's standard documentation for the opening and operation of the BISA(s) as well as any additional documents and agreements as may be reasonably required to carry out the agreements described in these resolutions, and by doing so, to legally bind the Corporation.
- Except as specifically restricted in these resolutions, the officers, directors and employees of the Corporation listed below and identified as being Authorized Individuals are hereby authorized to execute and deliver all of the documents and instruments described in paragraph 3, and any others that may be reasonably required from time to time to carry out the transactions contemplated for and on behalf of the Corporation. These Authorized Individuals may approve amendments to the documents and instruments described in paragraph 3 and their approval shall be conclusively evidenced by their signatures on the amended documents or instruments. Subject to any restrictions set out below, the Authorized Individuals are also authorized to conduct all aspects of the Corporation's banking relationship with the Bank and, notwithstanding the generality of the foregoing:
 - to give the Bank instructions and perform transactions on behalf of the Corporation in connection with the ongoing operation of the BISA(s) and the other financial services contemplated by this resolution; and
 - to authorize any person or persons to do any one or more of the following:
 - to receive from the Bank any
 - cash or securities,
 - bills of exchange (including cheques), promissory notes, orders for payment of money, securities, coupons, clearing items or other value items, and other instruments (each of which individually called an "Instrument") or
 - other property, or to give instructions to the Bank for the delivery or other transfer of any such cash, securities, Instruments or other property to any party named in those instructions;
 - to deposit with, negotiate or transfer to the Bank, for the credit of the Corporation, cash or any security, Instrument or other property, endorsed (by rubber stamp or otherwise) with the Corporation's name, subject to the agreements in place with the Bank; and
 - to settle the Corporation's accounts with the Bank and to receive from the Bank, and provide receipt of, statements, passbooks, debit vouchers and any other items (including paid and unpaid cheques).

The Bank is entitled to rely on such documents, instruments, instructions and transactions as having been duly and validly authorized and binding on the Corporation. The Bank does not need to make any further inquiry into the authority of the Authorized Individuals to bind the Corporation.

Authorized Individuals

(NAME OF AUTHORIZED INDIVIDUAL 1)

(OCCUPATION OF AUTHORIZED INDIVIDUAL 1) (MANDATORY)

(TITLE OF AUTHORIZED INDIVIDUAL 1) (MANDATORY)

(NAME OF AUTHORIZED INDIVIDUAL 2)

(OCCUPATION OF AUTHORIZED INDIVIDUAL 2) (MANDATORY)

(TITLE OF AUTHORIZED INDIVIDUAL 2) (MANDATORY)

(NAME OF AUTHORIZED INDIVIDUAL 3)

(OCCUPATION OF AUTHORIZED INDIVIDUAL 3) (MANDATORY)

(TITLE OF AUTHORIZED INDIVIDUAL 3) (MANDATORY)

Current Directors' Signatures

DATED the:

D D / M M / Y Y

(NAME OF DIRECTOR 1)

(SIGNATURE OF DIRECTOR 1)

(NAME OF DIRECTOR 2)

(SIGNATURE OF DIRECTOR 2)

(NAME OF DIRECTOR 3)

(SIGNATURE OF DIRECTOR 3)

If the Corporation has additional Directors, please continue to provide the above information on a separate sheet.

KEEP THIS COPY FOR YOUR RECORDS

3 Easy Steps to open an ING DIRECT Business Investment Savings Account

1. Complete and sign the Enrollment Form, Authorized Individuals Form, Resolution Forms and Business Profile Form.
2. Gather the appropriate documentation and cheques.

Documentation:

Corporation: A copy of the Articles of Incorporation.

Condominium (or Strata) Corporation: A copy of land titles/ registry document showing registration of declaration.

Partnership: A copy of the partnership agreement or partnership registration.

Not for Profit: A copy of the Articles of Incorporation without share capital.

Unincorporated Businesses: Copies of documentation confirming the identity of your unincorporated group or association. (i.e. association's constitution and bylaws, memorandum of association or Canadian Registered Charities Report).

Sole Proprietor: A copy of the Business Name Registration.

Note: *ING DIRECT will make every effort to verify your information. However, if we are unable to verify the information provided, you may be required to send in additional documentation.*

Cheques:

Send the Authorized Individual's(s') pre-printed personal cheque(s) (Fig.1), and a pre-printed business cheque (Fig. 2) with the full business name, made payable to the business and drawn on a Canadian bank, for any amount to be deposited.

For the US Dollar Business Investment Savings Account, please send a business pre-printed US dollar cheque (with the



Figure 1
Authorized
Individual
Personal
Cheque



Figure 2
Business
Cheque

full business name on it) drawn on a Canadian financial institution, made payable to the business and be sure to write "US funds" on the front of the cheque.

3. Mail Forms and cheques to: **ING DIRECT, 111 Gordon Baker Road, Toronto, ON M2H 3R1**

Once ING DIRECT receives the Enrollment Form, the Authorized Individuals Form, the Banking Resolution Form (if applicable), the Business Profile, the cheques, and copies of the documentation noted above for the type of business specified, the account will be opened. To transact on this account, each Authorized Individual must call us at 1-888-464-3496 to set up his/her unique PIN and Password once the cheques have cleared.

Completing the Business Enrollment Form

Account type

Please select the account type you wish to open. Please place an X in the box to indicate your selection.

Tell us about the business

Provide the business name, trade name (the name the business is operating as), full business address, the business telephone number and fax number, the business registration number, and the registration or incorporation date.

Nature of business

What is the primary function of the business? Please be as specific as possible; (e.g. retail photo store, used car sales lot, auto body shop, condo property management, accounting consulting firm, etc.).

Type of business

Please place an X in the box for your type of business. Choose from Corporation (and indicate if provincially or federally incorporated), non-profit Corporation or Condominium Corporation, or Partnership, or Unincorporated or Sole Proprietorship. If you are a Sole Proprietor, please complete the Authorized Individual #1 section of the Authorized Individuals Form.

Please note that **all** businesses **must** complete the attached **Authorized Individuals Form**. The Authorized Individuals identified on the Authorized Individuals Form will obtain a unique PIN and Password for transacting on this business account.

Corporations and Condominium Corporations **must** also complete the attached Business Banking Resolution Form.

Other information

In order to fulfill regulatory obligations, ING DIRECT must ask all Clients what the funds in the account will be used for and if the account will be used by or on behalf of another party.

Authorized Individuals Form

The Authorized Individuals listed on this Form must use their individual PIN and Password in order to transact on this account.

For regulatory purposes, ING DIRECT must confirm the identity of each Authorized Individual. This section of the Enrollment Form must be completed and each Authorized Individual must submit a personal pre-printed cheque made payable to the business, drawn on a Canadian financial institution for \$1.00 (Fig.1). The cheque will be cleared through the new Business Investment Savings Account. Clearing a personal cheque allows ING DIRECT to confirm your identity. (Reconciling your \$1.00 deposit is done by you, through your business.)