



Easy Steps to Submitting a Complete Deferred Payment Loan Application

Step 1: Enter/Verify Amount of Credit Needed

Step 2: Enter/Verify Information about Your Business

- Select Type of Business Entity
- Provide SIN (optional) or GST # for entity
- Complete Applicant Information

Step 3: Complete Financial Information

- Financial Information (***Attach a Balance Sheet for requests greater than \$50,000***)
- Complete Background Information
- Enter Primary Operating Lender Contact Information

Step 4: Sign Signature Line

- Have all Applicants Sign Application (*Individual Signatures Only*)

Your application will be returned if not completed in full and signed.

Step 1: Enter Total Amount of Credit Needed

Total Credit Limit Request: \$ _____ (If loan request is greater than \$50,000, please attach a recent Balance Sheet)

Step 2: Complete Information about Your Business

Select Type of Business (X) Individual / Sole Proprietor > > > > > > > **Enter SIN (Optional)** _____
 General Partnership * Corporation * > > > > > } **Enter GST #** _____
 Limited Partnership * Limited Liability Corporation * > > }

* Provide a Copy of Corporate Resolution or Partnership Agreement and submit these papers with the Loan Application.

Applicant Information

Business Legal Name (if applicable) _____ Work Phone (____) _____
 Legal Name (First) _____ (Last) _____ (M.I.) _____ Cell Phone (____) _____
 Street Address _____ Home Phone (____) _____
 City _____ Province _____ Postal Code _____ Fax Number (____) _____
 E-Mail Address _____ Years Farming _____ Date of Birth _____
 Rep Name _____ Rep/Retailer ID # _____ Business Partner ID _____

Co-Applicant Information (if applicable, signature required below)

Legal Name (First) _____ (Last) _____ (M.I.) _____ SIN (optional) _____
 Street Address _____ Date of Birth _____
 City _____ Province _____ Postal Code _____

Step 3: Complete Financial Information

Assets \$ _____ Gross Farm Sales \$ _____ Non-Farm Income \$ _____
 Liabilities \$ _____ Farm Expenses \$ _____ Custom Work Income \$ _____
 Have you filed bankruptcy within the last 7 years? Yes No If Yes, Chapter _____ Date Filed _____ Discharge Date _____
 Do you have a judgment against you? Yes No If Yes, From Whom _____

Primary Operating Lender

Name _____ City _____ Province _____
 Contact Name _____ Phone (____) _____ Fax (____) _____

Step 4: Complete Signature Lines Below

I (We), the individual(s) who has (have) signed this Application, consent, in my (our) personal capacity(ies), to PHI Financial Services Canada Limited obtaining credit, financial and related personal or business information (including a credit information report) about me (us) from any credit bureau, credit reporting agency and/or the financial references provided above for the purpose of evaluating this application for credit, and further consent to the collection, use and disclosure of my (our) personal information as further described in the "Personal Information Consent" on page 2 of this Application.

X _____
 Applicant Signature (Individually and on Behalf of Entity, if Applicable) Date

X _____
 Co-Applicant Signature (Individually and on Behalf of Entity, if Applicable) Date

Terms and Conditions for Deferred Payment Loan Application

1. To apply for Deferred Payment, please complete both the Deferred Payment Loan Application and Deferred Payment Loan Agreement included with these instructions. Remember that both forms are legal documents and once you sign them, we cannot alter them. **Therefore, if the forms are incomplete, they will be returned to you for completion.**
2. Applications need to be submitted by June 1. If you wish to finance Pioneer® brand products, your application needs to be approved prior to the delivery of that product. All Deferred Payment Loan balances are due on December 1st of the crop year for which they are grown.
3. The need for collateral will be determined upon review of your application. If it is determined collateral for the loan is needed, PHI Financial Services Canada Limited will contact you to discuss collateral options.
4. **Personal Information Consent:** The Applicant and the Co-Applicant (“you” or “your”) whose personal information is provided in this application each consent to the collection, use and disclosure of personal information by PHI Financial Services Canada Limited (“we”, “us”, or “our”) as follows:

We may collect and use personal information provided by you in your application and in any resulting finance or loan agreement that we enter into with you for the purposes of verifying and evaluating your application, your identity (including for regulatory compliance purposes), your creditworthiness (including by obtaining and using credit reports), and other information provided to us in connection with your application. Social Insurance Numbers or other personal identifiers, if provided, may be used to verify your identity, including matching credit records. We may collect credit, financial and related personal information for these purposes from your application, our affiliates, credit bureaus and credit reporting agencies, from references you may have provided in your application (such as banks and/or past creditors) and from other institutions with whom you may have had financial dealings. You consent to the disclosure of such information by these parties to us.

We may use and disclose your Information to assignees, prospective assignees and other third parties that are connected with the proposed or actual financing, insuring, sale, securitization, assignment or other disposal of all or part of our business or assets (including your agreement(s) with us and/or amounts owing to us) for the purposes of permitting a prospective assignee to evaluate your creditworthiness and otherwise determine whether to proceed or continue with the transaction, fulfilling any reporting or audit requirements to such parties, and/or completing the transaction. Such assignees, prospective assignees or third parties may be located outside of Canada. Our successors and assigns may collect, use and disclose your Information for substantially the same purposes as described in this Consent.

We may use agents and service providers (including affiliates acting in that capacity) to collect, use, store and/or process personal information on our behalf, and your Information may be transferred to these entities for the purposes described in this Consent. Some of these agents, service providers and/or affiliates may be located outside of Canada, and your information may be transferred or processed outside of Canada for these purposes. Your information may be subject to legal requirements in foreign countries applicable to us or our agents, service providers or affiliates, for example, lawful requirements to disclose information to government authorities in those countries.

In addition to the purposes set out above, we and our affiliates may use your contact information to provide you with occasional information about other products and services offered by us or our affiliates. **You may refuse consent for this purpose at any time by contacting us at 1-800-826-5944.**

Our employees and agents that need to access your Information to fulfill their job requirements will have access to your file, which will be located at PHI Financial Services, Inc., 7100 N.W. 62nd Ave., P.O. Box 1050, Johnston, Iowa 50131-1050, U.S.A. You may request access and correction of your Information, subject to applicable legal restrictions, or make other inquiries regarding your personal information by writing to the address above, attention, Credit Manager, or by viewing the Pioneer Global Information Privacy Policy at www.pioneer.com. You consent to the collection, use and disclosure of your personal information as described above, as described in any finance or loan agreement that we enter into with you, and as otherwise permitted or required by law. The consents provided above shall be valid for so long as required to fulfill the purposes described in this Consent.