



Transit	Branch	Date	CIBC Reference Number
03292	TELEPHONE BKG CLASS TRANSIT 3292 TORONTO,ON,M1B 3V4	NOV03,2023	2370050894

Personal Information

Borrower

CHACON BORRERO, BETSY R

14-701 6 AVE SW,SLAVE LAKE,AB,T0G 2A

This application is for the benefit of a Third party? No

Credit Requested

☒ Personal Line of Credit (“PLC”)

☐ Education Line of Credit (“ELC”)

Credit Limit:

\$20,000.00

Available through account no.:

03292/06-46539

Interest rate:

Prime + 3.500% per year

Minimum Payments:

The greater of \$50 or 2% of the balance
owing on your last Statement Date

To be deducted from account no.:

00829/86-88230

Estimated non-interest charges:

\$0.00

☐ Personal Loan (“loan”)

Loan amount:

To be advanced to account no.:

Interest rate:

Term:

Regular Payments:

Payment frequency:

To be deducted from account no.:

Estimated non-interest charges:

Security You agree to grant us security in the following collateral:

N/A

Acknowledgement **Additional terms on the reverse of this page and included in the enclosed Statement of Disclosure are part of this Application.**

If two or more persons sign this Application (Borrowers or Guarantors), each person’s liability will be joint and several (or in Quebec, solidary) and communication with any of them will serve as notice to all of them.

Quebec residents only: It is the express wish of the parties that this document and any related documents be drawn up in English. *Les parties aux présentes ont expressément demandé que ce document et tous les documents s’y rattachant soient rédigés en anglais.*

Borrower(s)

You acknowledge having received a copy of this Application, and by signing this application, you agree:

- that this product is appropriate for you;
- to the terms noted within this application;
- to having received and read the CIBC booklet “Personal Borrowing Agreement”* and agree to be bound by the terms contained in it.

To be initialed by the client when the client determined the product was appropriate for them, despite CIBC’s recommendation that it was not, or where CIBC told the client that CIBC was unable to complete an appropriateness assessment.

Borrower Initials

Borrower Initials

Signature of Borrower

Signature of Borrower

Guarantor(s)
*Alberta only:
Obtain Certificate
of Solicitor (Form
6898 Alberta) for
each Guarantor.*

You guarantee, according to the terms of this Application and the CIBC Personal Borrowing Agreement - Line of Credit* (both of which you acknowledge you have received and read) payment on demand of all amounts at any time owing by the borrower(s) named above.

Signature of Guarantor

Signature of Guarantor

For Education Lines of Credit and Professional Edge Student Personal Lines of Credit Only: Notwithstanding the above, in the event that the Borrower named above (the “Student”) is a minor, you agree, as a principal debtor and Borrower and not as a Guarantor, to pay the total amount owing under the line of credit to us on demand and, until demand is made, to make the minimum payment each month in accordance with the terms of this Application and the CIBC Personal Borrowing Agreement - Education Line of Credit/Professional Edge Student Personal Line of Credit (both of which you acknowledge you have received and read).

If the Student, upon reaching the age of majority, ratifies and confirms in writing, in form satisfactory to us, his or her obligations to us under this Application and the CIBC Personal Borrowing Agreement - Education Line of Credit/Professional Edge Student Personal Line of Credit then effective on and as of the date of our receipt of such satisfactory confirmation you will cease to be liable to us as principal debtor and Borrower and instead you guarantee, according to the terms of this Application and the CIBC Personal Borrowing Agreement - Education Line of Credit/Professional Edge Student Personal Line of Credit payment on demand of all amounts at any time owing by the Student.

Bank Use Only

*Personal Borrowing Agreement - Line of Credit version provided

Signature of CIBC Representative

2022/10/01

Additional Terms

You consent to the collection, use and sharing of your personal information as described in CIBC's privacy policy *Your Privacy is Protected*. This includes collecting, during the course of your relationship with CIBC, information about you from, and sharing it with, the CIBC Group, credit bureaus, government institutions or registries, mutual fund companies and other issuers, regulators and self-regulatory organizations, other financial institutions, applicable program partners, any references you give us, and other such parties as may reasonably be required for the purposes of:

- i) identifying you;
- ii) qualifying you (or someone you are providing a guarantee for) for products and services;
- iii) verifying information you give us;
- iv) protecting you and CIBC from error and criminal activity;
- v) facilitating tax and other reporting;
- vi) complying with legal and regulatory obligations; or
- vii) telling you about other products and services of the CIBC Group or promoting any applicable CIBC partner program including marketing any services or products of program partners or other third parties. If you wish to withdraw your consent to (vii) you may contact CIBC at 1 800 465-CIBC (2422) at any time. You will not be refused products or services just because you withdraw your consent to the use of my information for marketing purposes.

CIBC's privacy policy is available at any branch or www.cibc.com. This policy may be amended, replaced or supplemented from time to time. The CIBC Group includes CIBC and its Canadian affiliates that offer deposits, loans, mutual funds, securities trading, portfolio management, investment counseling, mortgages, credit cards, trust services, insurance, and other products and services.