

Nutrien Ag Solutions (NAS) - Retail Credit Application

Account #	Branch Name	Branch #	Sales Rep Name
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ABOUT THE BORROWER

Ownership Type ☐ Corporation ☐ Colony ☐ Partnership ☐ Joint Venture ☐ Sole Proprietor ☐ Other: _____		Terms (choose one) ☐ Input Financing Line (IFL) ☐ Livestock Producer Input Program (LPIP) ☐ Other: _____	Requested Limit \$ _____
Borrower Legal Name		Doing Business As (DBA) if different from Legal Name	
Mailing Address (if PO Box provide physical address below)		City or Town	Province Postal Code
Physical Address (Street No. and Street Name or Legal Land Description)		Email	
Preferred Phone Number		Years Farming / In business	Years dealing with NAS
Business Type/Industry	Number of Owners/Partners	Date Business Established (MM/DD/YY)	

ACREAGE DETAILS

Total Owned Farm Acres in Canada	Total Rented Farm Acres in Canada	Total Acres for Input Use/Seeded Acres
Current Value of Inventory On Hand	Present Value of Land \$	Amount Outstanding \$
Financed By:		
Insurance Coverage ☐ Crop Insurance ☐ Revenue Protection Insurance ☐ None		

TRADE REFERENCES

Name	Email address/Phone Number
Name	Email address/Phone Number

ANNUAL INCOME (REQUIRED)

CURRENT FINANCIAL DETAILS (If requested limit >\$500,000)

(REQUIRED for all credit applications)

☐ (or Financial Statements attached)		Assets		Liabilities	
Grain	\$	Current Assets (Cash, A/R, Grain, Livestock, Farm Supplies)	\$	Current Liabilities (LOC, A/P, Cash Adv)	\$
Livestock	\$	Long-term Assets (Real Estate, Machinery, Breeding stock)	\$	Long-term Liabilities (Term loans)	\$
Other	\$	Total Assets	\$	Total Liabilities	\$

BANKING DETAILS

Primary Bank Name	Branch Location
Account Manager	Email address (preferred) / Phone Number

DISCLOSURES

1. Has the borrower ever been involved in any lawsuits or claims or had a judgment against it, been the subject of any bankruptcy, insolvency or creditor proceeding?	☐	Yes	☐	No
2. Will this account be used to conduct transactions on behalf of any party other than those named on this Application and/or will this account be receiving instructions from a third party on how to use the account?	☐	Yes	☐	No
3. Does the applicant have operations, customers, or suppliers located in countries other than Canada? If YES, please list countries.	☐	Yes	☐	No
4. Is 25% or more of the business owned directly or indirectly by another entity / business / corporation / partnership? If YES, please list the full legal name.	☐	Yes	☐	No
5. Is the borrower required to file a tax return outside of Canada?	☐	Yes	☐	No
6. Do any applicants currently hold or have held within the last 5 years a political position? (e.g mayor, reeve, MLA, immediate family member holds a political role). If YES, please provide title, organization, and start/end date.	☐	Yes	☐	No
7. Is your entity a registered Not-For-Profit (e.g. charity or similar) within Canada? If yes, please provide the Canada Revenue Agency status and registration #.	☐	Yes	☐	No
8. Does the borrower have any other Accounts with NAS? Please provide account number.	☐	Yes	☐	No
9. Is the borrower moving entities? (ie: sole to corp). If so, Acct Bal Transfer Form is required.	☐	Yes	☐	No
10. Does the borrower produce hemp? If YES please provide a copy of the appropriate license.	☐	Yes	☐	No
11. Does the borrower produce Cannabis?	☐	Yes	☐	No
12. For mixed (grain & livestock), is the majority of gross revenue (51% or greater) derived from livestock operations?	☐	Yes	☐	No
13. Does the borrower have any outstanding Crop Claims with Nutrien?	☐	Yes	☐	No

IF ANSWERED 'YES' TO ANY DISCLOSURE QUESTIONS, PLEASE PROVIDE DETAILS BELOW

FOR CORPORATIONS, SPECIFY NAME & OCCUPATION, IF NOT FARMER, FOR EACH DIRECTOR OWNING <25% OF SHARES

☐ Omit if all Director(s) are listed below in signatory section	
1	2
3	4
5	6

TERMS OF APPLICATION

Each of the Borrowers and every Co-Borrower hereby:

- a. Acknowledges receiving a copy of this signed Application and the Nutrien Ag Solutions Terms and Conditions, applicable to credit applied for in this Application;
- b. Understands the pricing and availability of credit is contingent upon you meeting a minimum annual purchase requirement to the satisfaction of Nutrien Ag Solutions (Canada) Inc. and The Bank of Nova Scotia (the "Bank"). Failure to meet minimum purchase requirements may result in adjustments to pricing or availability of credit as determined by the Bank in its sole discretion;
- c. Understands that if approved for credit, the agreement with Nutrien Ag Solutions (Canada) Inc. and the Bank resulting from acceptance of this Application will consist of all of this Application, the Nutrien Financial "Input Financing Line and Input Financing Line Prime Terms and Conditions" booklet, the Nutrien Ag Solutions Privacy Policy, the "The Scotiabank Group & You: A Question of Privacy" brochure and the approval letter you will receive from BNS if the credit application is approved and any amendments to or replacements of any of these documents (the "Agreement") and agree that together with the Agreement, your election to use the credit prior to purchasing goods and / or services, constitutes your express consent to avail the credit;
- d. Acknowledges having read and understood the Agreement and agrees to be bound by the Agreement as the Borrower or the Co-Borrower, as the case may be, with the Borrower and all Co-Borrowers being jointly and severally bound by the Agreement;
- e. Acknowledges that the credit will be supplied by, and that any funds owing are owed to, the Bank;
- f. Agrees that the credit will be used only to purchase products and/or services from Nutrien Ag Solutions for farm business purposes;
- g. Authorizes Nutrien Ag Solutions and the Bank to use your information to conduct a credit investigation about you and to evaluate and administer the credit requested by the Borrower;
- h. Authorizes Nutrien Ag Solutions and the Bank to collect, retain, use and disclose your information from and to credit reporting agencies, credit bureaus, other credit grantors, or any persons with whom you have had, have or propose to have a financial relationship and as otherwise permitted by the Agreement, both during and after the Agreement;
- i. Understands that, if this Application is accepted, the Agreement will have the effect of granting a security interest to the Bank in all of the Borrower's and every Co-Borrower's present and after-acquired property (including crops, growing crops and livestock) and proceeds derived from such property or proceeds to secure all obligations of the Borrower and every Co-Borrower to the Bank;
- j. Acknowledges that the interest rates applicable to the Agreement are subject to variations in the true annual rates of the cost of borrowing which will be determined by Nutrien and the Bank from time to time;
- k. **For partnerships only.** Each of the undersigned agree and acknowledge that they operate as a partnership and may be required by applicable law to register such partnership. To the extent that the partnership is not registered with the relevant provincial registrar, the Borrower Legal Names are the names of the partners listed within this application and those partners are and will be jointly and severally liable for the obligations contemplated herein;
- l. You acknowledge that the information you may have provided regarding your tax jurisdiction and Tax Identification Number (TIN) is true and complete and that you undertake to advise Nutrien Ag Solutions or the Bank immediately of any change in circumstance that causes the information provided to be incorrect. This information may be reported to the Canada Revenue Agency who may in turn provide the information to the appropriate tax authorities of any additional country in which you have tax filing obligations; and
- m. To learn more about Scotiabank's complaint handling process and how we work hard to resolve these matters for all our clients, please visit www.scotiabank.com/resolvingyourcomplaint. You may also contact your Bank representative or our Contact Centre at (1-800-4SCOTIA or 1-800-472-6842).

YOUR SIGNATURE(S) AS THE BORROWER AND CO-BORROWER

Your signature below as a Borrower or Co-Borrower and as a partner or authorized signing officer of the Borrower certifies and agrees that (a) the information about the Borrower in this Application is accurate and complete, (b) the Borrower agrees to the above 'Terms of Application', (c) the Borrower is in good standing and has validly authorized this borrowing of money and granting of security, and (d) you have the power to legally bind the Borrower in all respects.

Required Signatures:

Publicly Traded Entities	Corporations	Colony Corporations	Colonies	Partnerships/Joint Ventures	Sole Proprietor
Authorized Signer/Director	51% voting share ownership	51% voting share ownership	Farm Mgr and/or Any 2 of Pres/VP/Secretary	All partners	Sole owner

☐ No owners with individual ownership of 25% or greater (widely held corporation)

_____% Owner and/or ☐ Director	Legal Name of Signer (First Name, Middle Name, Last Name)	Shareholder Company Name (if different from Borrower Legal Name)
Mailing Address (Street/PO Box, City, Prov, Postal Code)		Physical Address (Legal Land Descrip)

Occupation if not Farmer	Gross Annual Non-Farm Income	Non-Farm Income Source (job title, pension, etc)	Employer
Date of Birth	Type of ID	Ref or Account Number	Expiration Date
		Place of Issue (Prov./Country)	

Signature _____		Date _____	
_____% Owner and/or ☐ Director	Legal Name of Signer (First Name, Middle Name, Last Name)	Shareholder Company Name (if different from Borrower Legal Name)	
Mailing Address (Street/PO Box, City, Prov, Postal Code)		Physical Address (Legal Land Descrip)	
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Signature _____		Date _____	
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Signature _____ Date _____					
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Mailing Address (Street/PO Box, City, Prov, Postal Code)			Physical Address (Legal Land Descrip)		
Occupation if not Farmer	Gross Annual Non-Farm Income	Non-Farm Income Source (job title, pension, etc)		Employer	
Date of Birth	Type of ID	Ref or Account Number	Expiration Date	Place of Issue (Prov./Country)	
Signature _____ Date _____					

Please provide the original fully completed credit documents to your local Nutrien Ag Solutions sales representative.

For internal (Nutrien) use only. By signing below you acknowledge that you have verified the identity of the applicable owners/signing officers by examining each individual's original, unexpired identification document as recorded above (e.g Driver's License or Passport) of all signing parties.		
Recommendation & Comments:		
List related accounts / relationship		
If the borrower is moving entities and a balance exists, an Account Balance Transfer Form is required.		
NAS Representative signature	NAS Representative printed name/title	Date

Questions may be directed to the Credit Shared Service Centre

Phone: 1-866-712-1090