

## Equitable Bank's transparent loyalty volume bonus program rewarding you for your alternative mortgage deals.

To make it crystal clear, your loyalty is rewarded simply by funding more deals with us.

Crystalline is available across Canada and encompasses our standard alternative mortgage suite for both purchase and refinances.

It's as easy as 1-2-3!



Fund a deal



Reach a tier



Get paid an annual volume bonus

Tier	Funded Volume	Bps Payout	Fee Split (%)
1	≥ \$50M	12.5 bps	65/35
2	\$30M - \$49.99M	10 bps	60/40
3	\$20M - \$29.99M	7.5 bps	55/45
4	\$10M - \$19.99M	5 bps	50/50
5	\$4M - \$9.99M	2.5 bps	50/50

### Terms and Conditions

- In order to be eligible for the Program, you must remain in good standing during the Term of the Program, as determined by Equitable in its sole discretion. For clarity, but without limiting Equitable's discretion, good standing includes not only the Submission Agent's broker license status, but also their relationship with Equitable and its employees, agents and representatives, as further set out in Equitable's violence and harassment policies and procedures.
- ALT Funded Volume is calculated on new origination deals in Equitable's *alternative* Single Family Residential platform including HELOCs, purchases and refinances. ALT Funded Volume does not include internal refinances, ports, renewals, or prime or commercial deals. ALT Funded Volume also includes reverse mortgages. ALT Funded Volume resets annually.
- The volume bonus is paid on or about 45 days following the 2022 fiscal year-end.
- You must notify Equitable immediately if you change brokerages in order to remain eligible for the bonus program.
- Bonus payments cannot be combined with any other program offer.
- The above noted Fee Splits are applicable only to loans with commitment fees equal to 1% of the loan's principal amount. For provinces where commitment fees are > 1% please contact your RBM.
- Fee Split is applicable on 1 or 2 year terms. Fee Split applicable to Submission Agent for other terms (i.e. 3 year, 5 year, etc.) shall be the higher of (a) Fee Split for the Submission Agent's Tier in the chart above and (b) the applicable finder's fee.
- Broker has sole responsibility to comply with all laws, rule limitations and regulations relation to the provisions of their services, including, without limitation, requirements under the Income Tax Act (Canada) and the Employment Insurance Act (Canada).
- Any payments under this program will be paid to submission agent's brokerage unless otherwise agreed in writing.
- The information provided is current as of December 2021 and is subject to change. Other terms and conditions may apply. Please contact your Regional Business Manager for more details.

Subject to change without notice. Must be in good standing with Equitable Bank to qualify.