



Smart eSavings Account Application

Please complete all sections of this application and send it to Bridgewater Bank along with all additional documents and funds referred to in the **Smart eSavings Application Requirements** section of this application.

Primary Applicant Information (please print clearly in capital letters)

Are you an existing Bridgewater Bank customer? Yes No

If you are a member of the Alberta Motor Association (AMA), please provide your membership number:

Is this account to be used by or on behalf of a third party not disclosed on this application? Yes No
(if you answer yes, please contact us at 1.866.243.4301)

How would you like the ownership of your Smart eSavings Account to be set up?

- Sole (one applicant) Joint owners with right of survivorship (more than one applicant)

What is the main purpose of this Smart eSavings Account?

- Personal Savings Retirement Savings Education Vacation / Leisure Home Purchase Vehicle Purchase
 Emergency Fund Other (please describe)

Are you a citizen or permanent resident of Canada? Yes No

Do you currently reside in a Canadian province or territory other than Quebec? Yes No

Are you of the age of majority in the province or territory in which you reside? Yes No

Is this application being made for personal purposes only, and not for business or other purposes? Yes No

Title First Name* Initial(s) Last Name*

Date of Birth* Social Insurance Number* Home Phone Number* Alternate Phone Number

Email Address

Canada's Anti-Spam Legislation requires us to obtain your express consent in order to send you information via email. Please check the box if you wish to receive information about your account, offers, alerts and other topics of interest from Bridgewater Bank.

Yes, I consent to receive electronic communications related to my account and other related banking services. I may unsubscribe at any time by emailing customerexperience@bridgewaterbank.ca or by calling 1.866.243.4301.

Home Address*

City* Province* Postal Code*

Current Occupation* Previous Occupation (if less than three years ago) Self-Employed? Yes No

*mandatory

Joint Applicant Information (if applicable)

Are you a citizen or permanent resident of Canada? Yes No

Do you currently reside in a Canadian province or territory other than Quebec? Yes No

Are you of the age of majority in the province or territory in which you reside? Yes No

Is this application being made for personal purposes only, and not for business or other purposes? Yes No

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Joint Applicant Information continued (if applicable)

Title	First Name	Initial(s)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Birth*	Social Insurance Number*	Home Phone Number*	Alternate Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Email Address

Yes, I consent to receive electronic communications related to my account and other related banking services.
I may unsubscribe at any time by emailing customerexperience@bridgewaterbank.ca or by calling 1.866.243.4301.

Home Address

City	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Current Occupation	Previous Occupation (if less than three years ago)	Self-Employed?
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Foreign Account Tax Compliance Act Information

To comply with the Foreign Account Tax Compliance Act, we are required to collect the following information:

You are considered a U.S. person if you are:

- a citizen of the U.S. including an individual born in the U.S. but resident in Canada or another country, who has not renounced U.S. citizenship;
- a lawful resident of the U.S. including a U.S. green card holder;
- a person residing in the U.S.

You may also be considered a U.S. person if you spend a considerable amount of time in the U.S. on a yearly basis. If you are unsure if this affects you, contact your tax advisor.

1. Primary Applicant – Are you considered a U.S. person? Yes (please provide your Taxpayer Identification Number) No

2. Joint Applicant – Are you considered a U.S. person? Yes (please provide your Taxpayer Identification Number) No

Smart eSavings Application Requirements

Cheque

To open a Smart eSavings Account, you must provide a fully-encoded, personal cheque pre-printed with your full name, address and account details from a Canadian financial institution and payable to Bridgewater Bank. If your application is being made jointly, the above cheque must be drawn on a joint account with both names pre-printed on the cheque. Alternatively, you may send two cheques from your individual accounts. This is required for us to satisfy our legal client identification requirements and to activate your account

Electronic Funds Transfer

To authorize Bridgewater Bank to debit your external bank account to set up continuous payments to your new Smart eSavings account, and to operate your account you must have a linked external account set up, this account should match the above preprinted cheque in which your initial deposit is drawn from as indicated above. Please complete and include the Funds Transfer Pre-Authorized Debit/Credit Agreement with this application. This Agreement is available at bridgewaterbank.ca, in the same location as this application form.

Authorization

By signing this application below I/we confirm and agree as follows:

- The information I/We have provided in this application is true and complete, and it may be used and disclosed by Bridgewater Bank (the "Bank") in accordance with the terms below and the terms of the Bank's Privacy Policy, which is available at bridgewaterbank.ca or by calling 1.866.243.4301;
- The Bank may obtain a credit report on me/us from a credit reporting agency to confirm that the information I/we have provided in this application is true and complete. I/we understand that this credit report will be used for identity verification purposes only and will not affect my/our credit score. The Bank may use other methods to verify the information provided above and will clear my/our cheque (if provided) upon receipt;
- The Bank may disclose my/our general personal information such as names, addresses and phone numbers, but no sensitive information including specific financial data or credit ratings, to allow its agents, affiliates, third parties and other selected companies to promote products and services to me/us that they believe may be of benefit or interest to me/us. If I/we decide that I/we do not wish the Bank to share my/our personal information with third parties for these purposes, I/we may call the Bank toll free at 1.866.243.4301, send the Bank an e-mail to customer.experience@bridgewaterbank.ca or write to the Bank to the attention of Customer Experience at Suite 150, 926 – 5th Ave SW, Calgary, Alberta T2P 0N7;
- The Bank may send all documentation related to my/our account, including future amendments, notices and periodic statements, solely to the address provided above under "Primary Applicant Information". I/we will inform the Bank of any change in that address;
- This application and the Smart eSavings Account that is opened will be governed by the terms of the Bank's Personal Account Agreement, which is available in the same location as this application form at bridgewaterbank.ca or by calling 1.866.243.4301, and which will be mailed to me/us by the Bank when the Smart eSavings Account is opened.

Primary Applicant's Signature

Joint Applicant's Signature (if applicable)

Date (MM/DD/YYYY)

Please complete all sections of this application and send it to Bridgewater Bank along with all additional documentation and funds referred to in the **Smart eSavings Application Requirements** section of this application. **If this is your first Smart eSavings account with Bridgewater Bank, please remember to include a pre-printed personal cheque in the amount of your Smart eSavings deposit.** Please use the enclosed business reply envelope or fax your application (both pages) to 1.877.733.8946.