

## ACKNOWLEDGEMENT

I, \_\_\_\_\_ (the "Applicant"), the Applicant  
*(Please print your complete name or the name of the corporation, if a corporate Applicant)*

in application # \_\_\_\_\_ (the "Application"), in consideration of the processing of the Application and the potential extension of credit under an Account, the sufficiency of which I hereby acknowledge, agree as follows *(please check each of the boxes below)*:

- By providing the required information to the Home Hardware personnel and requesting that the Application be submitted, I have applied to PWB for an Account and a Card. I hereby consent to the submission of my information and the processing of the Application by PWB. I understand that there is no credit agreement until PWB approves the Application.
- All information that I have provided and have witnessed being inputted in relation to the Application is true, complete and accurate.
- In the event that the Applicant is a corporation, partnership, joint venture, firm, trust or other entity that is not a natural person, the person signing this Acknowledgement on behalf of the Applicant represents and warrants that he or she has the requisite authority to make this Application on behalf of the Applicant and, further, that the Application and Cardholder Agreement are valid and binding obligations of the Applicant.
- I have been provided with a hardcopy of each of the Cardholder Agreement and the Disclosure Statement. I have read, understood and accept the terms and conditions contained in each of those documents. I agree that, if I am approved for an Account, any use of the Card and/or the Account will be subject to the terms and conditions contained in those documents.
- I will be liable for all debt related to the Account, including any charges incurred by any Authorized User or by anyone else that I have given express or implied authority to use the Card and/or the Account. As of the date of this Application, I have named the following person(s) as Authorized Users:  
  
\_\_\_\_\_

- I have been provided with a hardcopy of PWB's Home Credit Card Privacy Policy (the "Privacy Policy"). I have read, understood and agree to the terms and conditions of the Privacy Policy. I understand that a personal information file containing my credit information and other personal information will be created by PWB and/or its affiliates. I consent to the collection and use of that information in accordance with the Privacy Policy. I further consent to receiving any electronic messages or Account Statements from PWB.

If I prefer not to receive solicitations from PWB, I may call the PWB Customer Service department using the phone number provided on my Account Statement or on the back of my Card or check this box

- My Social Insurance Number, if provided by me, will be used as an aid to identify me with credit reporting agencies and others for credit history file matching. I am not required to provide this number to you for this purpose.
- I authorize PWB to make enquiries of third parties, including credit reporting bureaus, in order to obtain personal information relevant to the Application and to make periodic enquiries thereafter relevant to the Account. I acknowledge that such enquiries are necessary to assess my ongoing eligibility for an Account. Unless earlier revoked, my consent for the collection of my information from third parties is valid until two (2) years from the later of (a) the date I fulfill all of my outstanding obligations to PWB or (b) my Account is closed. I authorize the disclosure of my personal information to such third parties.
- I acknowledge that the Application may be processed by PWB or a third party on behalf of PWB located outside of Canada and, as such, I understand that in certain circumstances under foreign laws, foreign courts, law enforcement agencies, regulatory agencies or security authorities may be entitled to access my personal information.

*Capitalized terms used but not defined in this Acknowledgment have the meaning ascribed to them in the Cardholder Agreement.*

Dated the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_. \_\_\_\_\_  
*(If a corporate Applicant, please print the name of the corporation)*

\_\_\_\_\_  
*(Witness)*  
  
\_\_\_\_\_  
*(Please print your complete name)*

\_\_\_\_\_  
*(Signature of the Applicant or representative of the corporate Applicant)*  
  
\_\_\_\_\_  
*(Please print your complete name)*

**ATTESTATION AS TO IDENTITY OF APPLICANT**

I, the Attestor named below, hereby certify to Pacific & Western Bank of Canada (“PWB”) and to Home Hardware Stores Ltd. that I am the subscribing witness to the attached Acknowledgement. I personally met with the Applicant, or, if a Applicant is not a natural person, the representative of the Applicant, named in the attached Acknowledgement on \_\_\_\_\_, 20\_\_ at \_\_\_\_\_, in the Province of \_\_\_\_\_. I witnessed such person duly execute the attached Acknowledgement on such date and at such place.

The Applicant, or, if the Applicant is not a natural person, the representative of the Applicant, provided me with personal information during that meeting for the purpose of processing the Application. I accurately inputted that personal information into a computer program and submitted that information to PWB.

I verified the Applicant’s identity by examining original pieces of identification and other documents, as described in the information submitted to PWB. Where identification examined was photo identification, I reviewed the photograph depicted therein and was reasonably satisfied that it matched the Applicant or, if the Applicant is not a natural person, the representative of the Applicant. Such person is, in my belief, 18 years of age or more.

Attested to by me at \_\_\_\_\_, \_\_\_\_\_, on \_\_\_\_\_, 20\_\_\_\_\_

Signature of Attestor: \_\_\_\_\_

Printed Name of Attestor: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_