

Farm Credit Application



UFA Co-operative Limited
4838 Richard Road SW
Calgary, Alberta T3E 6L1

www.UFA.com

Funding for UFA Credit on Account
provided by Scotiabank.



Grow it, raise it, build it, fuel it and live it.

For over 100 years, UFA has provided the products, services and solutions that help people live, work and play in the country.

With a network of 35 Farm and Ranch Supply stores, 120 Petroleum locations, UFA Construction and outdoor adventure stores, UFA is sure to have what you need, when you need it.

UFA's Farm and Ranch Supply stores offer over 30,000 general supply items, buildings and services. From fencing to crop nutrients to feed, UFA has the products you need to keep your operation running. We also have knowledgeable employees on hand to answer any questions you may have.

Our network of Petroleum locations offers coverage across rural Alberta and extends into B.C. and Saskatchewan. UFA can provide you with all your petroleum needs, including clear and dyed diesel, bulk delivery and an assortment of premium brand lubricants. We also have the most extensive 24-hour Cardlock network in Alberta to help fuel your needs around the clock.

UFA Construction, together with Stiridon Betker, offers a wide range of building services to help you expand your operation. You'll find a complete line of grain storage and handling equipment, feed mill systems, specialized "intensive livestock" building construction, "in-barn" equipment and a 24-hour service department.

Whatever your needs, UFA can meet them.

PART A

FARM CREDIT APPLICATION

BUSINESS INFORMATION	UFA LOCATION: _____											
	Do you have a UFA account for your farm? Yes <input type="checkbox"/> No <input type="checkbox"/>		IF YES, PLEASE RECORD YOUR ACCOUNT NUMBER:									
	BUSINESS LEGAL NAME [Name of individual unless a Registered Partnership or Corporation]: _____ TRADING AS [if different from Legal Name]: _____											
	[If your requested credit limit is above \$100,000.00, please attach Financial Statements] _____ NEW APPLICATION? <input type="checkbox"/>											
	REQUESTED CREDIT LIMIT: \$ _____ INCREASE FOR EXISTING CREDIT LIMIT? <input type="checkbox"/>											
	Select Ownership Type: Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Partnership <input type="checkbox"/>											
	Business Address: _____											
	City Or Town: _____			Province: _____			Postal Code: _____					
	Business Phone Number (with area code): _____			Cell Phone Number (with area code): _____			Fax Number (with area code): _____		Business E-mail Address: _____			
	Date Business Established (M/D/YY): _____			Annual Sales: \$ _____			# of Partners/Shareholders: _____		# of Employees: _____			
Owners/Partners: Name: _____ Title: _____ Name: _____ Title: _____ Primary Contacts: Name: _____ Title: _____ Phone #: _____ Name: _____ Title: _____ Phone #: _____												
DISCLOSURES	If the response to any question below is "YES", please explain on a separate page.											
	1. Have you ever filed for Business Bankruptcy Protection ?								Yes <input type="checkbox"/>	No <input type="checkbox"/>		
	2. Has the Business ever been involved in any lawsuits or claims?								Yes <input type="checkbox"/>	No <input type="checkbox"/>		
	3. Does the Business have any arrears in payroll deductions or taxes (income, GST, PST, property, business)?								Yes <input type="checkbox"/>	No <input type="checkbox"/>		
	4. Has the Business violated any environmental regulations?								Yes <input type="checkbox"/>	No <input type="checkbox"/>		
	5. Is the Business liable for any third party guarantees?								Yes <input type="checkbox"/>	No <input type="checkbox"/>		
6. Will this account be used to conduct transactions on behalf of any other party other than those named on the application?								Yes <input type="checkbox"/>	No <input type="checkbox"/>			
FARM INFORMATION	How long have you farmed? _____ years.					How long at this location? _____ years.						
	Location previously farmed: _____											
	Legal Description Of Home Quarter: _____											
	Amount Of Acres Owned: _____			Amount Of Acres Rented: _____			Years Left On Rental Agreement: _____					
	Total Land Acres Farmed: _____			Grain Acres: _____			Forage Acres: _____					
	Amount Of Grain (In Bushels): _____		Est. Value Of Grain (\$): _____		Amount Of Seed (In Bushels): _____		Est. Value Of Seed (\$): _____					
	Beef Cattle: (#) _____		Est. Value (\$): _____		Dairy Cattle: (#) _____		Est. Value (\$): _____					
	Hogs: (#) _____		Est. Value (\$): _____		Poultry: (#) _____		Est. Value (\$): _____					
	Other: _____				Est. Value (\$): _____							
	Present Value Of Land (\$): _____			Land Financed With: _____			Total Amount Outstanding (\$): _____					
	Present Value Of Buildings (\$): _____			Buildings Financed With: _____			Total Amount Outstanding (\$): _____					
	Present Value Of Equipment (\$): _____			Equipment Financed With: _____			Total Amount Outstanding (\$): _____					
	Total Debt To All Creditors: _____			Total Amount Of Debt Outstanding: _____			Annual Sales/Revenue (\$): _____					
	Do you have any other grain advances? Yes <input type="checkbox"/> No <input type="checkbox"/>			If Yes, with whom? _____			Amount Outstanding (\$): _____					
	Do you have a C.W.B. advance? Yes <input type="checkbox"/> No <input type="checkbox"/>			C.W.B. Permit #(s): _____								
	Supplemental Farm Income Total: _____			From what sources? _____			Amount (\$): _____					
	CREDIT DETAILS	Name of Primary Bank: _____		Address: _____								
		Account Manager: _____					Phone #: _____					
Chequing Account #: _____					Savings Account #: _____							
Loans (\$): _____		Operating Line Of Credit (\$): _____			Amount Outstanding (\$): _____							
Fuel Company Account: _____		Address: _____			Account #: _____		Amount Owng (\$): _____					
Trade Reference 1: _____		Address: _____			Phone Number: _____							
Trade Reference 2: _____		Address: _____			Phone Number: _____							
SIGNATURES		The undersigned hereby apply on behalf of the sole proprietor, corporation or partnership identified above (the "sole proprietor, corporation or partnership", together with the undersigned, collectively being "you" and "your") to The Bank of Nova Scotia ("BNS") for a line of credit for the purchase of goods and/or services on the terms and conditions as set forth in Part C of this credit application and in accordance with the UFA Credit on Account Program Terms and Conditions booklet (including the Scotiabank Group Privacy Agreement and the UFA Privacy Policy, copies of which can be obtained at any Farm and Ranch Supply store or Petroleum agency of UFA or at www.UFA.com) (all such documents and any amendments, changes, renewals, extensions, modifications, replacements or other variations from time to time hereto or thereto, being collectively the "Agreement"). You acknowledge and understand that credit will be granted to the sole proprietor, corporation or partnership only upon completion of Part A and Part B of this credit application set out herein and upon acceptance of this credit application and only in the amount approved. If your application for a line of credit is approved by BNS, the words "Lender", "we", "our" or "us" refer to BNS together with its successors and assigns. Upon acceptance of this credit application by the Lender, you acknowledge and agree to be bound by the Agreement (which includes the UFA Credit on Account Program Terms and Conditions) and, in the case of more than one applicant, you agree to be jointly and severally liable, with other borrowers, if any, who are bound by the Agreement. Each of you may hereafter give the Lender any instructions regarding the Agreement without the agreement of any other person. This credit application may be executed in multiple counterparts, each of which shall be deemed to be an original document and all of which shall constitute one agreement. All counterparts shall be construed together and shall constitute one and the same agreement. This credit application, to the extent signed and delivered by means of electronic transmission (including, without limitation, PDF, facsimile and Internet transmissions), shall be treated in all manner and respects as an original document and should be considered to have the same binding legal effect as if it were the original signed version thereof delivered in person.										
	Applicant Name & Title (Print): _____			Applicant Signature (Must Have Signing Authority): _____			Date (M/D/YY): _____					
	Applicant Name & Title (Print): _____			Applicant Signature (Must Have Signing Authority): _____			Date (M/D/YY): _____					
	Applicant Name & Title (Print): _____			Applicant Signature (Must Have Signing Authority): _____			Date (M/D/YY): _____					
	Applicant Name & Title (Print): _____			Applicant Signature (Must Have Signing Authority): _____			Date (M/D/YY): _____					

BY SIGNING THIS CREDIT APPLICATION EACH OF YOU:

- acknowledge that credit may be supplied by, and that any funds owing by you are owed to, the Lender;
- certify that the information in this credit application pertaining to you is true, complete and accurate, knowing that the Lender will be relying on such information when granting the sole proprietor, corporation or partnership a line of credit;
- certify that any documents (including evidence of incorporation and/or organization) submitted by you to the Lender are true, correct and complete;
- undertake and agree to provide the Lender immediately with any change in your address or other information about you when any change occurs and will give the Lender such other information about you as may be required by the Lender from time to time to keep the records of the the Lender up to date;
- authorize the Lender to check the information you have given us from time to time and authorize and direct any person we may contact in this regard to provide us with such information;
- authorize the Lender to collect further information about you from time to time in connection with any financial services you are applying for, will apply for, or already have with us;
- authorize the Lender and its service providers to use the information about you to adjudicate and administer the services requested by you and agree that the Lender may do this during its relationship with the sole proprietor, corporation or partnership;
- authorize the Lender to collect and disclose information about you from and to credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial or relations with and as otherwise permitted or required by law, and you agree that we may do this both during our financial relationship with you and after such relationship has ended;
- acknowledge that the Lender may transfer or assign to any person or organization (including UFA) any of our rights, interests and obligations under the credit line at any time without prior notice or consent from you;
- agree these terms and conditions apply in connection with any financial services you, or a business in which you are involved, are applying for, will apply for, or already have with the Lender;
- agree that if you are applying for, or are providing a guarantee in respect of credit under the Agreement, you will be bound by and abide by the Scotiabank Group Privacy Agreement or the UFA Privacy Policy (as applicable);
- certify that any officer or director of a corporation listed in Part A of this Agreement, if any, acting alone has the power to legally bind the corporation in all respects including, without limitation, the signing of agreements, cheques and other documents, the borrowing of money and the granting of security, unless you otherwise notify the Lender in writing;
- certify that a sole proprietorship, corporation or partnership listed in Part A of this Agreement, if any, is authorized by its governing legislation to borrow money, has the corporate and legal power and capacity and has taken all corporate action to validly authorize the borrowing of money, and there are no provisions in any incorporating documents or by-laws or corporate or shareholder or partnership agreements or other loan agreements which impair in any way the powers of the sole proprietorship, corporation or partnership to borrow money and you will use your best efforts to advise the Lender should this certification fail to be true and accurate at any time;
- certify that no event has occurred and is continuing, and no circumstance exists which has not been waived, and which constitutes a default or event of default in respect of any material commitment, agreement or any other instrument to which you are now a party or are otherwise bound, entitling any other party thereto to accelerate the maturity of amounts of principal owing thereunder, or terminate any such material commitment, agreement or instrument and you will use your best efforts to advise the Lender should this certification fail to be true and accurate at any time;
- certify that, if you signed this credit application (or a related application) on behalf of any other party, you are authorized to do so by such party;
- agree that if the sole proprietor, corporation or partnership does not qualify for the credit limit for which you have applied, this credit application is for the credit limit for which the sole proprietor, corporation or partnership shall qualify;
- acknowledge and agree that you have read and understand the terms and conditions of this credit application and you undertake to read and understand the terms of the Agreement, and you had the opportunity to seek and were not prevented or discouraged by any other party from seeking independent legal advice prior to the execution and delivery of this credit application and the Agreement and that, if you did not avail yourself of such opportunity prior to signing this credit application and the Agreement, you did so voluntarily without any undue pressure and agree that any such failure to avail yourself of independent legal advice shall not be used by you as a defense to the enforcement of your obligations under this credit application and the Agreement.
- certify that the intended use of the credit facility is to purchase petroleum products, crop inputs, farm and ranch supplies, clothing, tools, building supplies and any other product or service at a UFA outlet.



For assistance on how to complete these credit application forms, or any other questions you may have about these applications, please call 1-877-258-4500.

A UFA REPRESENTATIVE MUST VERIFY YOUR ID BEFORE YOUR APPLICATION CAN BE PROCESSED

Applications may be sent in by fax to 403-570-4025.

OR

Dropped off at any UFA Farm and Ranch Supply store or UFA Petroleum agency.

OR

Mailed directly to UFA:

Attn: UFA Credit Services
PO Box 5350, Station A
Calgary, AB T2H 2J9