



APPLICATION DISCLOSURE STATEMENT

Annual Interest Rate	Interest is charged at the rate of 1.5% per month, compounded monthly. (equivalent to 19.56% per annum)
Interest-free Grace period	Interest will not be charged if payment of the entire balance on the monthly statement is received by the Payment Due Date, as indicated on the statement. If the entire balance is not paid in full by the Payment Due Date, then interest will be charged on the unpaid portion of the previous balance, from the statement date to the date payment is received on account.
Minimum Payment	Payment of the entire balance on the monthly statement is required.
Foreign Currency Conversion	Foreign currency transactions are converted and posted to the account in Canadian currency on the date of the transaction at the rate of exchange as provided by The Royal Bank of Canada for such commercial transactions.
Annual Fees	No annual fee is charged, subject to change with written notice.
Other Fees	Dishonoured Cheques – a handling fee of \$50.00 will be assessed per item, subject to change as posted from time to time on the UFA.com home page.
Statement Review:	Upon receipt of the statements or invoices from UFA, I will examine the said statements or invoices and check the entries in such documents and, within 30 days of the delivery or mailing to me of such documents, will notify UFA in writing of any errors, irregularities and/or omissions in such documents. At the expiration of the said 30 days (except for any errors, irregularities and/or omissions of which I have notified UFA and except for charges processed late and later applied to the account by UFA) it shall be conclusively settled and deemed as between UFA and me that the statements or invoices are correct in all respects.

Upon completion of this form, and prior to submitting to the UFA Credit Department, anyone signing Part A will need to have their identification verified and the Identification Verification form signed by a UFA employee.

IN ORDER TO RECEIVE YOUR MONTHLY STATEMENT OF ACCOUNT, INCLUDING CARDLOCK INVOICE LIST AND BULK FUEL PURCHASES, PLEASE PROVIDE AN EMAIL ADDRESS IN THE BOXES BELOW.

E-mail:

If you have any question or concerns about the application please contact one of our customer service representatives at 1-877-258-4500.

I certify that I have read, understand, and agree to the application disclosure statement.

.....
Applicant Signature:

.....
Applicant Name: (Please Print)

.....
Date: (YYYY-MM-DD)



*Required field

A UFA representative must verify the identification of all individuals who have signed Part A before the application can be processed.
If your requested credit limit is above \$100,000.00 please attach the last two years Financial Statements.

NEW UFA ACCOUNT			
Requested Credit Limit (\$):*	Would you like to apply for a UFA Cardlock card?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

CHANGE TO AN EXISTING UFA ACCOUNT			
Requested Credit Limit (\$):*	Current Limit (\$):*	Account Number:*	
Reason:*		<input type="checkbox"/> Name Change	

OTHER EXISTING UFA ACCOUNTS
Please list all other UFA Farm, Commercial and Personal Accounts:

BUSINESS INFORMATION							
Full Business Legal Name:*						Trading Symbol:	
Operating as: <small>If applicable</small>				Parent Company Name: <small>If applicable</small>			
Briefly describe your Business Operation:*					Annual Sales (\$):*		
Year Operations Commenced:*	Date of Incorporation: <small>yyyy-mm-dd</small>	Number of Employees:		Industry Code:			
Business Address:*							
City / Town:*		Prov / State:*			Postal Code / Zip:*		
Billing Address: <small>If different than business</small>							
City / Town:		Prov / State:			Postal Code / Zip:		
Primary Contact:*		Position / Title:*			Email Address:		
Work Phone #:		Cell #:			Fax #:		
Secondary Contact:		Position / Title:			Work Phone #:		
Authorized Purchasers:							
Is your organization a charity registered with the Canada Revenue Agency?*						<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your organization solicit charitable contributions from the public?*						<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are contributions in excess of \$50,000 per month?*						<input type="checkbox"/> Yes	<input type="checkbox"/> No

OWNERSHIP INFORMATION			
Ownership Type:*			Number of Owners:*
<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Not for Profit			
Name of Owner / Shareholder:	Title:	% Owned:	Director: <input type="checkbox"/> Yes
Name of Owner / Shareholder:	Title:	% Owned:	Director: <input type="checkbox"/> Yes
Name of Owner / Shareholder:	Title:	% Owned:	Director: <input type="checkbox"/> Yes
Name of Owner / Shareholder:	Title:	% Owned:	Director: <input type="checkbox"/> Yes
Name of Owner / Shareholder:	Title:	% Owned:	Director: <input type="checkbox"/> Yes
Each owner/shareholder must complete and sign a separate Part B.			Total:



*Required field

CREDIT INFORMATION

Name of Primary Bank:*		Branch Name / Transit Number:*	
Address:		City / Town:	Prov / State:
Account Manager:		Phone #:	Fax #:
Chequing Account #:		Savings Account #:	
Operating Line Limit(s) or Line of Credit Limit(s) (\$):*		<input type="checkbox"/> Not Applicable	Amount(s) Outstanding (\$): <small>Required if applicable</small>
Term Loans – Amount(s) Outstanding (\$):*		<input type="checkbox"/> Not Applicable	Monthly Payment(s)(\$): <small>Required if applicable</small>
Mortgage Financing Lender:*	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Value of Property (\$): <small>Required if applicable</small>	Amount Outstanding (\$): <small>Required if applicable</small>
Credit Cards – Total Outstanding (\$): <small>Required if applicable</small>			
Primary UFA Location: <small>Required if applicable</small>		Existing Fuel Provider:	City / Town:
Trade / Credit Reference Name:		City / Town:	Phone #:
Trade / Credit Reference Name:		City / Town:	Phone #:
Trade / Credit Reference Name:		City / Town:	Phone #:

DISCLOSURES

Has the business ever filed for bankruptcy or been placed in receivership?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Details: <small>If yes</small>
Has the business ever been involved in any lawsuits or claims?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Details: <small>If yes</small>
Is the business in arrears in payroll deductions or taxes (income, GST, PST, property, business)?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Details: <small>If yes</small>
Has the business violated any environmental regulations?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Details: <small>If yes</small>
Is the business liable for any third party guarantees?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Details: <small>If yes</small>
Will this account be used to conduct transactions on behalf of a party other than those named in the application?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Details: <small>If yes</small>

SIGNATURES (PART A)

The undersigned hereby applies 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 United Farmers of Alberta Co-operative Ltd ("UFA") 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 and the UFA Privacy Policy, a copy 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 UFA, the words "Lender", "we", "our" or "us" refer to UFA 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.

You 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.

By signing, I certify that I have read, understand, and agree to the terms and conditions of this application.

..... Applicant Signature: (Must have Signing Authority) Applicant Name and Title: (Please Print) Date: (YYYY-MM-DD)
..... Applicant Signature: (Must have Signing Authority) Applicant Name and Title: (Please Print) Date: (YYYY-MM-DD)
..... Applicant Signature: (Must have Signing Authority) Applicant Name and Title: (Please Print) Date: (YYYY-MM-DD)



*Required field

Each owner/shareholder must complete and sign a separate Part B. Only those owners/shareholders who signed Part A of this application must complete the identification verification section.

In this section of the form, "You" and "Your" refer to the Applicant or Business Owner providing personal information.

OWNER / SHAREHOLDER INFORMATION
Full Legal Business Name:*, Operating As:
First Name:*, Middle Name:, Last Name:*,
Social Insurance Number (SIN): Optional, Date of Birth:*, Mother's Maiden Name:*,
Address:*,
City / Town:*, Prov / State:*, Postal Code:*,
Phone #:*, Phone #2:, Email Address:
Occupation / Position:*, Your Ownership Percentage:*, Income per Annum (\$):
1. Are you either a Canadian citizen or permanent resident?*,
2. Have you ever filed for personal or business bankruptcy or had a judgment against you?*

OTHER INCOME
Present Employer: If different than your Applicant company, Work Phone #:, Income per Annum (\$):
Occupation / Position: Required if applicable, Length of Time with Present Employer: ____ Years ____ Months
Employment Status: Permanent, Seasonal, Temporary, Full-Time or Part-Time: Full-time, Part-time
Previous Employer: Required if less than 2 years with present employer, OR: This is your first job, You are a student
Other Sources of Income: Second job, home business, etc, Income per Annum (\$):

SIGNATURE (PART B)

The undersigned hereby applies 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 United Farmers of Alberta Co-operative Ltd ("UFA") 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 and the UFA Privacy Policy, a copy 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 UFA, the words "Lender", "we", "our" or "us" refer to UFA 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.

You 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.

Owner / Shareholder Signature: Owner / Shareholder Name & Title: (Please Print) Date: (YYYY-MM-DD)

IDENTIFICATION VERIFICATION

This Identification Verification section must be completed, verified, and signed by a UFA representative at a UFA Farm and Ranch Supply store or UFA Petroleum Agency. Please record the particulars of one (1) piece of identification from the original document for the owner / signing authority (Part A): The identification must be government-issued photo identification (e.g. driver's license, passport, firearms license).

Name of Owner / Signing Authority: Type of Identification:
Reference or Account #: Place of Issue: Province / State & Country Expiry Date:

I have verified the identity of the owner / signing authority (Part A) by examining the original, unexpired identification document recorded herein.

UFA Representative Signature: UFA Representative: (Print Name) Location: Date: (YYYY-MM-DD)

NEW CARDLOCK APPLICATION

UFA Account #:
(To be completed by UFA)

<input type="checkbox"/> UFA Cardlock Card Access to UFA's Network, OAC	<input type="checkbox"/> UFA / CFN Co-Branded Card Access to UFA's Network, and CFN Participating BC and US truck stop network access, OAC.	<input type="checkbox"/> UFA Fuel Link Card Visa / Mastercard
---	---	---

Cards	Cardlock Prompts	Product Information	Tax Exemption Information
How many cards would you like? _____	<input type="checkbox"/> Odometer prompt <input type="checkbox"/> Unit # prompt <input type="checkbox"/> Emboss unit # on cards	<input type="checkbox"/> Diesel <input type="checkbox"/> Clear <input type="checkbox"/> Dyed** <input type="checkbox"/> Regular <input type="checkbox"/> Clear <input type="checkbox"/> Dyed** <input type="checkbox"/> Premium <input type="checkbox"/> Clear <input type="checkbox"/> Propane** **User must have a valid permit	AFFB No.: TEFU No.: SFTX No.: BCREf No.: PGAC No.: PGAC Expiry:

In addition to having your business name embossed on each card, you also have the ability to add one additional line for other important information such as unit number, driver's name or ID number (maximum of 20 characters)

Card #1	Card #2
Card #3	Card #4
Card #5	Card #6
Card #7	Card #8
Card #9	Card #10
Card #11	Card #12
Card #13	Card #14
Card #15	Card #16
Card #17	Card #18
Card #19	Card #20

Yes! Please call me to discuss further customization options for my cards!

Questions?

Please contact UFA's Cardlock Services Representatives at
1-877-661-3835
 and select Option 1



TERMS AND CONDITIONS OF THIS APPLICATION

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 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 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 UFA Privacy Policy;
- 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 this credit application, or any other questions please call **1-877-258-4500** and select Option 2.

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 Department
 PO Box 5350, Station A Calgary, AB T2H 2J9
OR
 Email to credit.applications@ufa.com

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