

Preferred Mortgage Partner Program

Effective November 1, 2025

The B2B Bank Preferred Mortgage Partner Program (PMPP) rewards you for your ongoing loyalty.

Qualifying brokers receive:

- Finder's fee
- Volume bonus paid weekly, starting at the first dollar funded¹
- Appraisal² fee reimbursement for qualified deals

1. Volume bonus: program eligibility^{3,4}

The minimum 50% funding ratio (defined as approved/fund), as calculated by B2B Bank, must be maintained to remain eligible.

Tier	Minimum funded dollars* or units	Volume bonus**	Funding ratio bonus (minimum 60%)	Funding ratio bonus (minimum 70%)	Total potential (5-year fixed)
Gold	\$20MM or 60 units	35 bps	5 bps	7.5 bps	122.5 bps
Silver	\$10MM or 40 units	30 bps	5 bps	7.5 bps	117.5 bps
Bronze	\$5MM or 20 units	25 bps	2.5 bps	5 bps	110.0 bps
Copper	\$3MM or 10 units	10 bps	-	-	90.0 bps

Example above is based on a 5-year fixed rate mortgage.

*Maximum permitted team size (lead broker + pooling agents) is 10.

**Volume bonus applies to all mortgage terms.

2. Compensation

Type	Terms	Base finder's fee
Fixed	1-year closed	30 bps
	2-year closed	45 bps
	3-year closed	60 bps
	4-year closed	70 bps
	5-year closed (insured and conventional)	80 bps
	7-year closed	80 bps
	10-year closed	125 bps
Variable	3-year	50 bps
	5-year (insured and conventional)	70 bps
HELOC/HOK		50 bps (volume bonus not applicable)

3. New Construction Extended Rate Guarantee Program

Type	Terms	Base finder's fee
Fixed	5-year closed (insured)	80 bps
	10-year closed (insured)	125 bps

4. Program Reward Highlights

Volume bonus

Upon reaching the minimum funding or unit volume threshold, 10-35 bps will be applied (from the first dollar funded), depending on the tier.

All mortgages must be funded within B2B Bank's current fiscal year (November 1 to October 31) to qualify for the volume bonus:

- All mortgages funded during the current fiscal year will determine the current broker status level (based on the Copper, Bronze, Silver and Gold tiers).
- Brokers who become eligible for the volume bonus at any level (Copper, Bronze, Silver, Gold) will receive the volume bonus starting at the first dollar for mortgages funded within the current fiscal year.

Funding ratio bonus

Funding ratio will be determined based on an approved-to-fund basis and will be paid annually and retroactively for all mortgages funded on or after November 1, to the end of B2B Bank's fiscal year (October 31). Funding ratio bonuses are typically paid in the month of February.

Appraisal fee reimbursement

Appraisal² fees will be reimbursed up to a maximum of \$300 and will be sent to the broker at the time of funding.

Rate Hold Eligibility

Have questions about the program?

Contact your Business Development Manager or visit b2bbank.com/mortgages.



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Additional terms and finder's fees are available. Please refer to the Preferred Mortgage Partner Program rate sheet for complete details.

¹Home Equity Line of Credit sales are not eligible for volume bonus compensation. ²Appraisals must be completed by a B2B Bank approved appraiser and must be ordered directly from Nationwide Appraisals Service (NAS) or Real Property Solutions (RPS) within 90 days of funding to be eligible for reimbursement. The appraisal must be submitted to B2B Bank together with the invoice. Excludes non-owner-occupied rentals, vacation/secondary, multi-residential and mixed-use commercial properties. The maximum appraisal rebate for all qualified properties (urban, rural and agricultural) is \$300. ³Failure to meet either qualification criteria may disqualify participants from the program. ⁴This offer is subject to conditions and may change and/or be suspended at any time, without notice. Mortgages are funded by, registered in the name of, and administered and serviced by B2B Bank, except for Multi-Residential and Mixed-Use Commercial mortgages which are funded by, and registered in the name of, Laurentian Bank of Canada.

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