Business Partner Number:
Loan Number:
Client Name:
Principal Sum:
Date:

For value received the undersigned (jointly and severally, if more than one) promises to pay to ATB Financial at
, Alberta, ON DEMAND, in lawful money of Canada, the Principal Sum together with interest on all amounts of the Principal Sum remaining unpaid from time to time after Date, both before and after default, at a variable rate per annum of $\quad \%$ above the Prime Lending Rate of ATB in effect from time to time (the "Interest Rate"). Interest will be calculated daily and, prior to demand, will be payable on the day of each month. The Prime Lending Rate of ATB in effect on this Date is $\%$ per annum.

On this Date the Interest Rate is \%.
This agreement may be executed electronically; this agreement may be delivered by email, facsimile or other functionally-equivalent means.

