

The following Personal Guarantee Execution guidance for solicitors acting on ATB's behalf is effective March 20, 2020 and is now available for qualifying customers. This is not an ongoing protocol, and this protocol will be removed once this program is retracted and these supports are no longer available.

In the exceptional circumstances under the COVID-19 pandemic and the related physical/ social distancing and isolation measures, continuity plans to facilitate loan and security documentation are warranted.

Given the constraints under the pandemic, effective immediately and until constraints of distancing and isolation are lifted, ATB will accept the following alternative regarding witness of the guarantor's signature and to complete a Guarantor's Acknowledgment Act Certificate where solicitors are acting on ATB's behalf.

Personal guarantees may be delivered to the guarantor via courier or electronic means as other security and loan documents are today. To effect the witnessing and Guarantor's Acknowledgement Certificate, a video conference between the solicitor and the guarantor is acceptable as a method of interaction to provide legal counsel and satisfy ATB's conditions. The Solicitor shall advise in their opinion letter, or via other correspondence, where an alternate method has been used to complete the guarantee.

EXCEPTIONS:

- Where the collateral security and/or repayment is entirely dependent upon the respective guarantor, in-person witness and acknowledgement are required.
- Where Single Name Exposure of the borrower exceeds \$5 million.

Guarantees executed in this manner shall be deemed complete for ATB documentation, collateral security and processing (funding) purposes. No follow up or subsequent regularization of these guarantees will be required; nor will tracking of these instances be required.

Where a borrower or solicitor are unable to proceed under either standard practice, or the above outlined alternative, and delay of funding is not viable, please contact the ATB contact on the file for guidance.