

ENERGY-EFFICIENT ADVANTAGE PROGRAM | REFUND APPLICATION

Under Canada Guaranty’s Energy-Efficient Advantage Program, qualified borrowers who purchase an energy-efficient home or make energy-efficient home improvements may be eligible to receive a 25% premium refund.

Complete details are outlined in the [Energy-Efficient Advantage Program overview](#).

APPLYING FOR YOUR REFUND

All of the following eligibility requirements must be met to qualify for a premium refund:

- Mortgage insurance premiums and applicable fees must have been received by Canada Guaranty prior to receiving the Energy-Efficient Advantage partial premium refund.
- All partial premium refund requests must be submitted within 24 months of the mortgage advance.
- All supporting energy-efficient documentation cannot be more than five years old.
- **The home must meet all minimum energy-efficient program requirements and applicable documentation must be submitted with this completed form, as outlined in the [Energy-Efficient Advantage program overview](#).**

MORTGAGE INSURANCE INFORMATION

The Canada Guaranty Energy-Efficient Advantage partial premium refund is only eligible for borrowers with financing currently insured by Canada Guaranty.

Canada Guaranty Reference Number (required): _____

If your Canada Guaranty reference number is not known, please contact your mortgage lending institution to obtain this information.

SUBJECT PROPERTY ADDRESS

| | | | |
|----------------|------|----------|-------------|
| | | | |
| Street Address | City | Province | Postal Code |

APPLICANT(S) INFORMATION AND DECLARATION

All borrowers listed on the mortgage loan application must be included on this application form. By signing below, each applicant hereby consents to process the partial premium refund and certifies that all information and documentation provided is true and complete.

| | | |
|-----------|-----------|------|
| Full Name | Signature | Date |
| Full Name | Signature | Date |
| Full Name | Signature | Date |
| Full Name | Signature | Date |

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PRIMARY APPLICANT CONTACT INFORMATION

In the event that Canada Guaranty must contact an applicant regarding the Canada Guaranty Energy-Efficient Advantage refund process, please provide the name, telephone number(s) and e-mail address of the primary borrower.

Primary Borrower's Name: _____

Borrower's Daytime Telephone #: _____ Evening #: _____

Borrower's E-mail Address: _____

SUBMITTING YOUR APPLICATION

Once all of the required criteria are met, Canada Guaranty will refund the homeowner the approved percentage of the standard mortgage insurance premium (including applicable provincial sales tax).

Refunds are processed and mailed directly to the homeowner within 30 business days after receiving the partial premium refund application.

| APPLICATION PROCESS | Mailing Address | Toll-Free Fax # | E-mail Address |
|--|---|------------------------|--|
| Please mail, e-mail or fax this completed refund application form, along with all required documentation, to the following address/fax number: | Canada Guaranty 1 Toronto Street, Suite 400 Toronto, ON M5C 2V6 | 1.855.318.8946 | premiumaccounting@canadaguaranty.ca |
| | Attention/Subject Line: Finance Department – Energy-Efficient Advantage Program | | |

QUESTIONS AND INQUIRIES

For questions concerning the Energy-Efficient Advantage Program, please contact the Canada Guaranty National Underwriting Centre at 1.877.244.8422.