

**Please note:** The data entered on this form may be scanned and stored electronically. Please print neatly in the spaces provided to ensure completeness, accuracy and machine readability.

### Client Identification

Last Name(s) or Non-Personal Name		First Name(s)		Initial
Address		City	Province	Postal Code
Social Insurance Number(s)		Home Telephone Number		Business Telephone Number

### Receiving Institution Information

<b>Please forward completed document to:</b> <b>Scotia iTRADE</b> <b>P.O. Box 4002 Station A,</b> <b>Toronto, ON</b> <b>M5W 0G4</b>	<b>iTRADE Client Account</b>	<b>Scotia Capital Inc.</b> <b>Scotia iTRADE</b>  <b>Transit 75168</b> <b>P.O. Box 4002</b> <b>Station A,</b> <b>Toronto, ON</b> <b>M5W 0G4</b>  <b>Dealer Code: 9155</b> <b>CLEAR STREAM #: 52065</b> <b>FINS #: T085</b> <b>DTC #: 5011</b> <b>CUID #: SCOT</b>
	Authorized Representative	
	Rep. Code (if applicable)	
	Agent Number (if applicable)	
	Group Plan Number (if applicable)	

### Client Direction to Relinquishing Institution

Relinquishing Institution	Contact
Address	Telephone Number
Account Number at Relinquishing Institution	Currency of Account(s) to Transfer <input type="checkbox"/> All <input type="checkbox"/> Cdn \$ only <input type="checkbox"/> US \$ only <input type="checkbox"/> Other

Refer to Page 2 for definitions of Transfer Types

This is my authorization to deliver to the Receiving Institution, the account you hold for me and for the Receiving Institution to receive the account. This includes all securities long and short and debit or credit balance as instructed. Delivery is to be made by the Receiving Institution of all securities short against payment. These instructions are given subject to the Receiving Institution's approval of my account.

TRANSFER TYPE (CHECK ONLY ONE BOX)	
Listing Assets is not required for these options  <input type="checkbox"/> All in Kind (as is) <input type="checkbox"/> All in Cash* <input type="checkbox"/> Cash Balance - only as at date of transfer by Relinquishing Institution	List Assets below or attach a list for these options  <input type="checkbox"/> All assets*, but mixed in cash and in kind on attached list <input type="checkbox"/> Partial*

<b>*Please refer to statement in bold in Client Authorization section below:</b>			<b>FOR USE BY RELINQUISHING INSTITUTION</b> DELAY DELIVERY UNTIL
In Kind <input type="checkbox"/> In Cash <input type="checkbox"/> Shares/Unit <input type="checkbox"/> Dollars <input type="checkbox"/>	Investment Amount/Maturity Date Investment Description	Symbol and/or Certificate No. or Policy Number	
In Kind <input type="checkbox"/> In Cash <input type="checkbox"/> Shares/Unit <input type="checkbox"/> Dollars <input type="checkbox"/>	Investment Amount/Maturity Date Investment Description	Symbol and/or Certificate No. or Policy Number	DELAY DELIVERY UNTIL

### Client Authorization

Please note: We require a copy of your most recent statement.

I hereby request and authorize the transfer of my account and its investments as described above. **Please cancel all open orders (G.T.C./SWF/PAC/AWD/SWP, etc.) for my account on your books.**  
**\* Where I have requested a transfer in cash, I authorize the liquidation of all or part of my investments, as indicated.**  
**I agree to pay any applicable fees, commissions, charges, and adjustments as per disclosure related to this transfer.**  
**Upon completion of this form, forward to applicable address in the receiving institution section above.**

I have read the disclosure on reverse and authorize the transfer as above.		SIGNATURE GUARANTEED  <b>Scotia Capital Inc.</b>  PER:
Signature of Account Holder _____	Date _____	
Signature of Account Holder (if Joint) _____	Date _____	

## ACCOUNT TRANSFER CLIENT DISCLOSURE

In our business we are dedicated to continually improving client service. This Client Disclosure document was developed to help you understand the account transfer process. It is important to read this document carefully before signing the section called CLIENT AUTHORIZATION on this Account Transfer form. Should you have any questions after reading this section, please be sure to address your inquiries to your Receiving Institution's Representative.

### What is the difference between "IN CASH" and "IN KIND"?

"IN CASH" means that all your assets which are not currently held as cash are to be liquidated, sold, redeemed, etc. in order that your account can be transferred to the Receiving Institution in the form of cash.

**IT IS IMPORTANT TO NOTE THAT IF YOU HAVE INDICATED AN "IN CASH" TRANSFER OF YOUR ACCOUNT, ALL TRADES WILL BE EXECUTED AT MARKET. ALL TRADES WILL BE PLACED ON A BEST EFFORTS BASIS SUBSEQUENT TO THE RECEIPT OF THE TRANSFER FORM AND ARE SUBJECT TO NORMAL COMMISSION CHARGES. IN ORDER TO AVOID DELAYS, YOU MAY PLACE TRADES YOURSELF WITH THE RELINQUISHING INSTITUTION AT THE TIME OF SIGNING THIS TRANSFER FORM.**

"IN KIND" means that you want the assets in the account transferred, as is. If you hold investments and a cash balance, then the investments will be transferred as well as the cash balance in their current state, if the assets can be transferred.

#### Transfer Types:

ALL IN KIND: All assets as is (a common type of transfer)

ALL IN CASH: All assets to be sold - cash proceeds and any cash balance to be transferred.

CASH BALANCE: Only the existing cash portion of your account transferred (at the date of transfer)

ALL ASSETS (mixed): All assets in the account to be transferred, but some assets to be redeemed and transferred in cash and some as is to be transferred in kind (assets to be transferred in kind or in cash must be listed)

PARTIAL: Only some assets or cash transferred (assets or cash to be transferred must be listed)

#### Mutual Funds Transfer Acknowledgement:

**I acknowledge and agree that where necessary to comply with applicable regulatory requirements for Scotia iTRADE as an Order Execution Only dealer, any mutual fund securities transferred in for which a trailing commission is payable may be switched to a corresponding class or series of the same mutual fund with no trailing commission, or redeemed where such a class or series is not available, and that I am responsible for any fees (including Deferred Sales Charges) or tax consequences that apply.**

#### How long will my transfer take?

The time required to transfer the account will depend on the type of asset you are transferring. Please note that all your assets may not be transferred at the same time.

### Types of Investment Products

#### For Stocks and Bonds

Under current IIROC guidelines, this type of transfer generally takes between 10 - 25 business days from the time of receipt by the Relinquishing Institution, subject to the exceptions below.

Non-IIROC member institutions may or may not observe similar guidelines.

#### For Mutual Funds:

On average, Mutual Funds from other financial institutions (ATON) take 5 - 10 business days from the time all necessary documentation is received by the Receiving Institution. However, mutual fund products may take longer to fully transfer.

#### For Guaranteed Income Certificates (GICs):

Often a Guaranteed Investment Certificate (including Term Deposits) is not transferable "IN KIND" (as is) prior to its maturity. Most GICs can be transferred in cash on their maturity. There are some exceptions, please check the terms and conditions with the Institution which issued your GIC.

**Please note:** Most Scotiabank Group issued GICs are readily transferrable "IN KIND" within the Group.

#### Other Investments:

There are many other investments which may be non-transferable, non-redeemable or delay the transfer of your account. These investments include mortgages, foreign securities and non-transferable bonds.

#### Rejected Transfers:

An account transfer request may be rejected by the Relinquishing Institution for a number of reasons, such as, insufficient cash to cover fees, account not in good standing, (i.e. under-margin, outstanding short position). If your transfer has been rejected for any reason by the Relinquishing Institution, they may return the transfer to the Receiving Institution unprocessed. When the reason for a rejection has been rectified, the transfer process will begin again and the Relinquishing Institution may then have 10 - 25 business days, from the date of receipt of the transfer documents to process the transfer.

### How much will it cost to transfer my account?

#### Transfer Fees:

Most relinquishing institutions charge a fee, the cost of which will vary. It is important to ensure that you have sufficient cash available in your account at the Relinquishing Institution to cover applicable transfer fees, or the Relinquishing Institution may reject the transfer request which may result in a lengthy delay.

#### Glossary:

**FINs** = Financial Institution Number

**DTC** = Depository Trust Company

**PAC** = Pre-Authorized Chequing

**SWF** = Systematic Withdrawal Funds

**G.T.C.** = Good Till Cancelled

**CUID** = Customer Unit Identifier

**IIROC** = Investment Industry Regulatory Organization of Canada

**SWP** = Systematic Withdrawal Plan

**AWD** = Automatic Withdrawal Plan

### Contact the following for Customer Service

Scotia iTRADE

1-888-TRADE88 (1-888-872-3388)  
or 416-214-6457