

Personal & Regulatory Information

PERSONAL INFORMATION

First Name Initial

Last Name

Date of Birth (mm/dd/yyyy)

Citizenship

Social Insurance Number

Are you a tax resident or a citizen of the United States? (response required) ☐ No ☐ Yes

If yes, you must provide your SSN/TIN and also complete a **W-9 Request for Taxpayer Identification Number and Certification** form.

SSN / TIN

Are you a tax resident of a jurisdiction other than Canada or the U.S.? (response required) ☐ No ☐ Yes?
If yes, list up to three jurisdictions and the Tax Identification Number (TIN).

If you do not have a TIN for one of the below noted jurisdictions, please indicate one of the following reason codes:

Reason Code 1: I will apply or have applied for a TIN, but have not yet received it (TIN is required within a year)

Reason Code 2: My jurisdiction of tax residence does not issue TINs to its residents

Reason Code 3: Other - Specify (TIN is required within a year)

1. _____ TIN _____
Reason Code _____ Other - specify _____

2. _____ TIN _____
Reason Code _____ Other - specify _____

3. _____ TIN _____
Reason Code _____ Other - specify _____

If the jurisdiction(s) of tax residency you listed above is one of the following countries please answer the 4 questions below.

Antigua and Barbuda, Bahamas, Bahrain, Barbados, Cyprus, Dominica, Grenada, Malta, Panama, Qatar, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, United Arab Emirates and Vanuatu.

1. Have you obtained residency rights under a Citizenship by Investment (CBI) or Residence by Investment (RBI) offering for this country?

☐ No ☐ Yes. What Country? _____

2. Do you hold residence rights in any other jurisdiction?

☐ No ☐ Yes. What Country? _____

3. Have you spent more than 90 days in any jurisdiction during the previous year?

☐ No ☐ Yes. What Country? _____

4. In which jurisdictions have you filed personal income tax returns during the previous year?

☐ I have not filed personal taxes in another jurisdiction.

☐ I have filed in. Name of Country _____

If you have answered "Yes" in this section, please verify that all the required countries and TINs have been provided.

RESIDENTIAL ADDRESS

Street Address (Residential address cannot include PO boxes) Apt/Suite No.

City Province Postal Code

Home Phone Number Email

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Mailing Address (if different from your residential address)

Street Address Apt/Suite No.

City Province Postal Code

EMPLOYMENT INFORMATION (Response required for all fields)

Employment Status

- ☐ Consultant
 ☐ Disability
 ☐ Employed
 ☐ Homemaker
☐ Self Employed
 ☐ Student
 ☐ Unemployed
 ☐ Retired

*If Retired, we require previous employment information

Employer

Industry

Position / Occupation

Years With Employer _____

Employer Address

Annual Income

- ☐ Under \$25,000
 ☐ \$25,000 to \$50,999
☐ \$51,000 to \$74,999
 ☐ \$75,000 to \$99,999
☐ \$100,000 to \$149,999
 ☐ \$150,000 to \$200,000
☐ Over \$200,000

Net Worth

Net Liquid Assets _____ A (Cash/securities less current liabilities)
 Fixed Assets _____ B (Fixed assets less loans against fixed assets)
 Total Net Worth _____ (A + B)

Have you Owned or Traded?

Select your level of knowledge.

- | | | | |
|---|------------------------------|-----------------------------------|-------------------------------|
| <input type="checkbox"/> Mutual Funds | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |
| <input type="checkbox"/> Fixed Income (Other Than CSBs) | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |
| <input type="checkbox"/> Stocks | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |
| <input type="checkbox"/> Margin | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |
| <input type="checkbox"/> Options | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |
| <input type="checkbox"/> Short Sales | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |
| <input type="checkbox"/> Overall Investment Experience | <input type="checkbox"/> Low | <input type="checkbox"/> Moderate | <input type="checkbox"/> High |

Personal & Regulatory Information

INFORMATION REQUIRED BY SECURITIES REGULATORS (Response required for all fields)

Are you or your spouse considered to be an Insider (as defined in a Provincial Securities Act) of any public companies?

☐ Yes ☐ No

If yes, what is the name of the company(ies)?

Are you, or your spouse, singularly, or as part of a group, in a Control Position (as defined in a Provincial Securities Act) of any public companies?

☐ Yes ☐ No

If yes, what is the name of the company(ies)?

Are you, or your spouse an employee, Director, Partner or Officer of a member of any Stock Exchange, IIROC Member firm or of a Stock Exchange itself?

☐ Yes ☐ No (If Yes, please also provide a letter of authorization from the IIROC Member firm or Stock Exchange to maintain an Scotia iTRADE account.)

If yes, what is the name of the company(ies)?

Do you own or have trading authority over any accounts with another securities firm?

☐ Yes ☐ No

If yes, what is the name of the Securities firm?

What is your relationship to the account holder(s)

Will this account be used to conduct business on behalf of someone other than the account holders, joint account holder, Trustee or Registered Plan holder?

☐ Yes ☐ No

Are you in a control position in a Marijuana related business?

☐ Yes ☐ No

Do you or any members of your family or any close associates, currently hold or have held one of the following offices or positions? If yes, choose the office or position below:

☐ No ☐ Yes If yes, choose the office or position below:

☐ Head of Institute

☐ Member of a ruling family

☐ Member of an executive council of government

☐ Deputy Minister (or equivalent)

☐ Military rank of general or equivalent (or higher rank)

☐ Judge of a supreme court

☐ Ambassador

☐ Counselor of an ambassador

☐ Judge of an appellate court or local equivalent

☐ Member of a legislature

☐ Mayor of a Canadian Municipality

☐ Head of a government agency

☐ President of a state-owned company or bank

☐ Head of an international organization established by the governments of states

☐ Leader or president of a political party in a legislature

☐ Head of a charity

☐ Head of State

☐ Head of Government

☐ Attaché

Family or Close Associate Information

Title First Name

Middle Initial Last Name

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Relation to You

- ☐ Self
 ☐ Child
 ☐ Close Associate
 ☐ Parent(s)
 ☐ Sibling(s)
 ☐ Spouse or Common Law Partner
 ☐ Spouse or Common Law Partner's Parent(s)

Date(s) of Position Held (From MM-DD-YYYY to MM-DD-YYYY)

Country Where Position Held

Description of Official Duties

INFORMATION ABOUT YOUR SPOUSE

First Name

Last Name

EMPLOYMENT STATUS OF YOUR SPOUSE

- ☐ Employed
 ☐ Retired
 ☐ Student
 ☐ Self-Employed
 ☐ Homemaker
 ☐ Not Working
 ☐ Other

Employer

Industry

Position / Occupation

CARE AND MANAGEMENT OF YOUR ACCOUNT

Scotiabank recognizes the importance of your personal information and never takes for granted the trust that you have placed in us in order to protect that information. Scotiabank works hard to treat your personal information in a secure and respectful manner.

To serve you better and/or provide you with personalized wealth management advice tailored to your individual needs and goals, we^[1] would like your consent to share your information with select professionals within any current or newly acquired members of the Scotiabank group of companies^[2].

Why we share your information: In addition to the purposes described in the Scotiabank Privacy Agreement (available at www.scotiabank.com/privacy), we collect, use and share your information to better understand your needs and goals, offer products and services to help meet those needs and goals, and set up or manage products and services that you select.

What information we share about you: We may share any information we have collected about you including your contact information, occupation, date of birth, social insurance number, annual personal income, stated assets and liabilities and your spouse or partner's contact information and occupation.

Your choices and rights: Your consent to share is not a condition of receiving any Scotiabank products or services. At any time, you may tell us to stop sharing your information for purposes that are not directly related to the ongoing provision of existing products or services and we will then only share your name and any limited information necessary to communicate your sharing preferences.

Your consent to share: Your choice below will replace any previous consents to share information that you may have provided to us.

- ☐ I consent to share my information.
 ☐ I do not consent to share my information.

¹ "We" or "us" refers to The Bank of Nova Scotia Trust Company (Scotiabank®); Private Investment Counsel, a service of 1832 Asset Management L.P.; ScotiaMcLeod®, a division of Scotia Capital Inc.; and Scotia iTRADE®, a division of Scotia Capital Inc.

² The Scotiabank group of companies includes The Bank of Nova Scotia (Scotiabank®); Tangerine Bank, The Bank of Nova Scotia Trust Company (Scotiabank®); Private Investment Counsel, a service of 1832 Asset Management L.P.; ScotiaMcLeod®, a division of Scotia Capital Inc.; Scotia iTRADE®, a division of Scotia Capital Inc.; Jarislowsky, Fraser Limited; and the MD Group of Companies (including MD Financial Management Inc., MD Management Limited and MD Private Trust Company).

Personal & Regulatory Information

SCOTIA eDOCUMENTS ENROLMENT

You may elect to receive your statements, annual trading summaries, trade confirmations and regulatory materials (prospectuses) via Scotia iTRADE's website instead of a printed version by enrolling in Scotia eDocuments. To enrol in this service, select the option below. If this is your first time using Scotia eDocuments, you will be required to sign the Terms for Electronic Document Delivery through Scotia iTRADE's website.

Would you like to enrol in Scotia eDocuments? ☐ YES ☐ NO

Select the documents you would like to receive electronically.

☐ STATEMENTS ☐ TRADE CONFIRMATIONS & MUTUAL FUND PROSPECTUSES

SHAREHOLDER COMMUNICATION INSTRUCTIONS

PART 1 - DISCLOSURE OF BENEFICIAL OWNERSHIP INFORMATION

- ☐ I DO NOT OBJECT to the disclosure of my name, electronic mail address, securities holdings and preferred language of communication (English or French) to issuers of securities held with you and to other persons or companies in accordance with securities law. I understand that by objecting to the disclosure of my account information noted above to issuers of securities that I hold with you, certain materials may still be required by law to be sent to me, and that I may have to pay the costs of having these materials provided to me.
- ☐ I OBJECT

PART 2 - RECEIVING SECURITYHOLDER MATERIALS

- ☐ I WANT to receive ALL securityholder materials sent to beneficial owners of securities.
- ☐ I DECLINE to receive ALL securityholder materials sent to beneficial owners of securities. (Even if I decline to receive these types of materials, I understand that a reporting issuer or other person or company is entitled to send these materials to me at its expense.)
- ☐ I WANT to receive ONLY proxy-related materials that are sent in connection with a special meeting.
- Important Note:** These instructions do not apply to any specific request you give or may have given to a reporting issuer concerning the sending of interim financial statements of the reporting issuer. In addition, in some circumstances, the instructions you give in this client response form will not apply to annual reports or financial statements of an investment fund that are not part of proxy-related materials. An investment fund is also entitled to obtain specific instructions from you on whether you wish to receive its annual report or financial statements, and where you provide specific instructions, the instructions in this form with respect to financial statements will not apply.

PART 3 - PREFERRED LANGUAGE OF COMMUNICATION

ENGLISH/FRENCH

My preferred language of communication is:

☐ ENGLISH ☐ FRENCH

I understand that the materials I receive will be in my preferred language of communication if the materials are available in that language.

CUSTOMER AGREEMENT - PERSONAL ACCOUNT

In this agreement the terms *I*, *we*, *my*, and *our* refer to the owner and/or joint owner of a Scotia iTRADE account whose signature(s) appear below.

BY SIGNING, I CONFIRM THAT:

1. All the information in this Form SIT 300-MD (the “**Form**” or “**Customer Agreement**”) is complete, accurate and true, and I will promptly send written notice to Scotia iTRADE of any changes in this information. I verify that any photocopies of identification submitted with this Form are true copies of identification of myself and other joint account holders, as applicable.
2. I have read, understand, and agree to the terms of this Customer Agreement and all the other sections in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure (previously provided to me) that apply to my account(s), and to the Declaration(s) of Trust (previously provided to me), if applicable.
3. For the purpose of identifying me, you may disclose information about me to third party service providers in accordance with and subject to the Scotiabank Privacy Agreement, contained in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure, to verify my information previously provided to you with information held at credit reporting agencies and/or other financial institutions and I understand that my information previously provided to you will be compared to my consumer credit report.
4. You may obtain information and reports about me from others, including credit reporting agencies and other lenders on an ongoing basis to review and verify my creditworthiness and/or establish credit limits and you may from time to time disclose my information and your credit experience with me to others in accordance with and subject to the Scotiabank Privacy Agreement, including to other lenders and credit-reporting agencies seeking such information.
5. If my account is a Joint Account, I have read, understand, and agree to your Joint Account Agreement contained in the Scotia iTRADE Relationship Disclosure Document and Terms, and Conditions brochure previously provided to me. I have chosen to have this account established as indicated here and relied on my own counsel. I understand this arrangement is subject to all applicable laws.
6. My Shareholder Communication Instructions included in the information previously provided to you are to be followed. I understand that my elections apply to all securities held in my account(s).
7. Scotia iTRADE reserves the right to restrict or limit trading activity in my account(s) at any time without notice to me as disclosed in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure previously provided to me.
8. If I have indicated that I am a resident of a province or territory of Canada in my information previously provided to you, this agreement shall be governed by and construed in accordance with the laws of that jurisdiction. Otherwise, this agreement shall be governed by and construed in accordance with the laws of the province of Ontario and the laws of Canada applicable therein.
9. Canada Revenue Agency Certification for Non-Residents of Canada

If I am a resident of a country other than Canada for tax purposes (“**Tax Residency**”), I hereby confirm and certify that I am the beneficial owner of and, to the best of my knowledge, am entitled to the benefits of the tax treaty, if any, between Canada and my Tax Residency on all this account's income. I agree to immediately notify Scotia iTRADE of any changes to my Tax Residency, and I further agree to fully reimburse and indemnify Scotia iTRADE for any liability that Scotia iTRADE may incur in connection with under withholding of tax based on my instructions. I hereby certify that the information provided on this Form is correct and complete. I authorize Scotia iTRADE to provide, directly or indirectly, to any relevant tax authorities or any party authorized to audit or conduct a similar review of Scotia iTRADE for tax purposes, the information contained in this Form and/or a copy of this Form and to disclose to such tax authorities or such party any additional information that Scotia iTRADE may have in its possession that is relevant to my qualification claimed based on this certification. I acknowledge that information contained in this Form and information regarding my Scotia iTRADE accounts (including information on account balances and payments received) may be reported to Canadian tax authorities, and that those tax authorities may provide the information to any additional country I have listed on the Form as being a country in which I am a resident for tax purposes.

I undertake to advise Scotia iTRADE immediately of any change in circumstances that causes the information contained herein to become incorrect and to provide Scotia iTRADE with an updated Tax Residency Self-Certification form within 30 days of such change in circumstances. I understand that it is my obligation to provide Scotia iTRADE my TIN(s) at the time it is requested. I understand that my failure to provide my TIN(s) may result in my incurring regulatory fines, either directly or indirectly.

10. If I live in Quebec, I have requested that this Form and all documents relating to my account(s) be in English. Au Québec, les parties conviennent et exigent expressément que ce contrat ainsi que tous documents et avis émis en vertu de celui-ci ou s'y rattachant soient rédigés en anglais.
11. **If I have a Scotia Self-Directed Education Savings Plan (the “Plan”), by signing below I/we confirm, acknowledge, and agree that:**
 - Scotia Capital Inc. as promoter of the Plan has established a Scotia Self-directed RESP as indicated in the documentation I have received.
 - The Bank of Nova Scotia Trust Company (“**Scotiastrust**”) is the trustee of the Plan in accordance with the provisions of this Form and the Scotia iTRADE Relationship Disclosure and Terms and Conditions brochure.
 - The Plan is registered with the proper authorities under Section 146.1 of the *Income Tax Act* (Canada), and, if applicable, the income tax legislation of the province in my address.
 - No contribution may be made to the Plan by myself or on my behalf after the 31st year following the year in which the Plan was entered into.
 - I direct Scotiastrust to hold the Plan assets (other than cash) in accordance with securities industry practice and in accordance with any requirements or recommendations of any securities commission or stock exchange in Canada. Such assets may be released only on my instructions or under the provisions of the Terms and Conditions of the Plan.
 - Scotiastrust and its agents will have no responsibility whatsoever for determining the permitted amounts that may be contributed to the Plan.
 - If the aggregate contributions to the Plan and to any other registered education savings plan in respect of any of my named beneficiaries exceed the permitted amounts per beneficiary prescribed by the *Income Tax Act* (Canada), including any transferred assets, I may be subject to monthly penalty taxes and related income tax reporting obligations in connection with these excess contributions.
 - Scotiastrust and its agents will have no obligation to provide any investment advice in connection with the purchase, retention, or sale of any investment by the Plan.
 - Any of my information previously provided to Scotiastrust in respect of the Plan is correct and complete and I undertake to furnish proof of any information when required by Scotiastrust or its agents.
 - I was previously provided with a link to the Declaration of Trust for this Plan. I also confirm I have been provided a link to the Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB) application form.

If I have a Scotia Tax-Free Savings Account, by signing below I confirm, acknowledge, and agree that:

- Any of my information previously provided to Scotiatrust with respect to this Plan is accurate and complete and I undertake to furnish proof of any information when required by Scotiatrust or its agents.
- I acknowledge that Scotiatrust acts as trustee of this plan, as outlined in the Declaration of Trust and Addendum, if any, and agree to be bound by the terms described therein.
- I acknowledge that Scotiatrust has filed an election with the Minister of National Revenue to register the qualifying arrangement as a TFSA under section 146.2 of the *Income Tax Act* (Canada)
- I have received the fee schedule, amended if applicable, and agree to be bound by its terms.
- I was previously provided with a link to the Declaration of Trust for this Plan.

If I have a Scotia Self-Directed Registered Plan, by signing below I confirm, acknowledge, and agree that:

- Any of my information previously provided to Scotiatrust with respect to this Plan is accurate and complete and I undertake to furnish proof of any information when required by Scotiatrust or its agents.
- I acknowledge that Scotiatrust acts as trustee of this plan, as outlined in the Declaration of Trust and Addendum, if any, and agree to be bound by the terms described therein.
- I acknowledge that this plan is registered, as applicable, as an RRSP under section 146 of the *Income Tax Act* (Canada) or as a RRIF under section 146.3 of the *Income Tax Act* (Canada).
- I have received the fee schedule, amended if applicable, and agree to be bound by its terms.
- If this is a spousal or common-law partner plan, I acknowledge and understand that the plan cannot be altered from a spousal or common-law partner plan.
- I was previously provided with a link to the Declaration of Trust for this Plan.

ACKNOWLEDGEMENTS

I acknowledge that Scotia iTRADE does not provide personal, client-specific, or tailored investment advice or recommendations to me, make any determination of my general investment needs and objectives or suitability of any of my investment decisions or transactions, and does not accept any responsibility to advise me on any of the foregoing. I acknowledge that I am responsible for my investment decisions and transactions, as well as for any profits or losses that may arise, and Scotia iTRADE will not consider my financial situation, investment knowledge, investment objectives and risk tolerance when accepting and processing orders placed by me.

I acknowledge that the use of leverage may not be suitable for all investors. Using borrowed money, whether through a margin account or any other method of borrowing, to finance the purchase of securities involves greater risk than using cash resources only. If I borrow money to purchase securities, my responsibility to repay the loan, pay interest, and meet margin calls as required by the margin terms remains the same even if the value of the securities purchased declines.

I acknowledge that Scotia Capital Inc. is a separate entity from The Bank of Nova Scotia. Unless otherwise advised, securities purchased from or through Scotia Capital Inc. (a) are not insured by a government deposit insurer, (b) are not guaranteed by a Canadian financial institution, and (c) may fluctuate in value.

I acknowledge that I have read and understand the terms and conditions contained in this Form and in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure previously provided to me, including the Risk Disclosure Statement, Client Account and Margin Agreement containing the terms and conditions governing the operation of client accounts with Scotia iTRADE (if I have a margin account) and the Options Account Agreement explaining the operation of options trading accounts at Scotia iTRADE (if I have an options trading account) and agree to the terms and conditions set forth therein to the extent applicable to my accounts.

If I have an account involving margin and/or options trading, I understand that a margin account involves the borrowing* of money for account transactions, and I acknowledge that I am aware of the risks involved in trading on margin and am willing to take those risks and I acknowledge that I am aware of the risks involved in options trading and am willing to take those risks. I understand that a short margin account involves the borrowing* of a security to complete a transaction.

NAME OF CLIENT (PLEASE PRINT)

SIGNATURE OF CLIENT

DATE

If you have any questions, please contact a Scotia iTRADE Service Representative at **1-888-872-3388** or email us at **service@scotiaitrade.com**

* Scotia iTRADE reserves the right to remove or decrease loan values without warning. Not all securities have a margin loan value. Please speak with a Customer Service Representative to obtain our most up to date rates in respect of margin loans.

If you would like to receive copies of any Scotia iTRADE documents previously provided to you, including but not limited to the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure, including the Conflicts of Interest disclosure therein, the applicable Declarations of Trust, Privacy Brochure, and Scotia iTRADE Commission/Fee Schedule, please contact a Scotia iTRADE Customer Service Representative by phone at 1-888-872-3388.

Scotia iTRADE is a division of Scotia Capital Inc. Scotia Capital Inc. is a separate but wholly owned subsidiary of The Bank of Nova Scotia. Cash and securities held in or sold through your Scotia iTRADE account are not insured by The Bank of Nova Scotia, Canada Deposit Insurance Corporation or any other government deposit insurer.

Customers' accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of this coverage is available upon request.

Scotia iTRADE® (Order-Execution Only Accounts) is a division of Scotia Capital Inc. ("SCI"). SCI is regulated by the Investment Industry Regulatory Organization of Canada and is a member of the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions.

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