



Opening an account can take some time, but our helpful tips below could help make the process easier for you.

What You Need:



1. Social Insurance Number (SIN)



2. Photocopy of identification; both sides of Driver's License



3. Pre-printed personalized cheque from each account holder payable to Scotia iTRADE; minimum of \$1 for Anti-Money Laundering requirements *(This step is not required if you have an existing Scotiabank account)*



4. Copy of Statement for any accounts you wish to transfer to Scotia iTRADE

Helpful Tips For You:

Ensure you include a mailing address

Input all fixed assets on "Client Info" page

Financial Information		
Your annual gross income		
Your estimated net worth		
Net Liquid Assets		A+ (Cash and securities minus current liabilities)
Net Fixed Assets		B (Fixed assets minus loans outstanding against fixed assets)
Total Net Worth =	0	(A+B)

The account opening form will ask you to fill in your banking account information more than once; don't forget to enter it in both times

"How did you hear about us?" Your promo code for this section will be **ADVMKT** unless you have a special promotion code

Don't forget, **after you select "Print Summary"** to print your application, **you must also press "SUBMIT"** in order for your account to be processed

Don't delay in sending all signed documents immediately so you can begin trading on your account.

Some Key Definitions:

Single account: Owned by one individual: as the owner, you are the only one entitled to control your account and assets.

Joint account: An account operated and owned by two or more who jointly share control of the account and assets.

Example: You and your spouse open an account together; you are equal in controlling and operating the account.

Power of attorney (POA): The account owner appoints another person to act as the account operator on their behalf. A legal POA is used to have full account access and requires legal documentation. A regular POA allows money movement within the account and requires a signature from the account holder.

Example: A family member is diagnosed with Dementia, they give you control of their account to act in their best interest.

Trading authority: A specific level of access granted to another individual on your behalf.

Example: You provide your spouse authorization to trade within your account.

Guarantor: Someone who certifies all information provided is legally correct.

Example: Your neighbor signs as guarantor on your passport application.

Interested Party: A business or individual who will be involved in legal matters.

Example: Your lawyer or business partner.