

Suitability Waiver Acknowledgement

I acknowledge that Scotia iTRADE does not provide investment advice or recommendations to me and does not accept any responsibility to advise me on the suitability of any of my investment decisions or transactions. I acknowledge that I am fully responsible for my investment decisions, as well as for any profits or losses that may arise, and Scotia iTRADE will not consider my personal, financial, legal or tax situation, investment knowledge, investment objectives and risk tolerance when processing orders placed by me.

Please list all your account numbers, sign, and return this form.

Mail to: Scotia iTRADE, P.O. Box 4002 Station A, Toronto, ON M5W 0G4

Please note that you must use a separate form for accounts where the beneficial owners are different (e.g. if you have both an individual account and a joint account, or if you have an individual account and corporate account requiring multiple signing officers. For joint accounts, both parties must sign.)

Account Number(s)

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I/We Accept

I/We Do Not Accept

Name of Beneficial Owner (please print): _____

Authorized Signature* (required): _____

Name (please print): _____

Authorized Signature (required): _____

Name (please print): _____

Authorized Signature (required): _____

Name (please print): _____

Authorized Signature (required): _____

** Authorized signature(s) include: for Personal accounts, the Beneficial owner; all members for an Investment Club, all partners for a Partnership, authorized trading officer(s) for a Corporation or Association, trustee(s) for a Formal Trust, and sole-owner for a Proprietorship.*

**** Please note that if you decline to waive the "suitability review", beginning January 1, 2003 your account will be restricted to "sell" orders only. If you wish to continue to purchase securities, our representatives can suggest alternative investment solutions, other than a direct investing account, that may meet your needs. Please call Customer Service at 1-888-872-3388 or email us at service@scotiaitrade.com**