

Client Account Number

Account Name

Order Execution Only Account

CUSTOMER AGREEMENT - Personal Accounts

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 of the information in my Application is complete, accurate and true, and I will promptly send written notice to Scotia iTRADE of any changes in this information. I verify that all photocopies of identification submitted with this Application are true copies of identification of the relevant applicant.
 2. I have read, understand, and agree to the terms of this Customer Agreement and all of the other sections in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure that apply to my account(s), and to the Declaration of Trust, if applicable.
 3. If I do not have a Scotiabank account, I agree to provide a personal cheque drawn against my own account at a Canadian financial institution for deposit to satisfy Canadian Anti-Money Laundering requirements. 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 Group Privacy Agreement, contained in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure, to verify information I provide to you with information held at credit reporting agencies and/or other financial institutions at the time of and at any time during the application process, and I understand that the information I provide will be compared to my consumer credit report. If I am applying for a margin account or if I otherwise am or become indebted to you, you may obtain information and reports about me from others, including credit reporting agencies and other lenders at the time of and during the application process and on an ongoing basis to review and verify my creditworthiness and/or establish credit limits. Once I have a margin account with you or if I otherwise am or become indebted to you, 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 Group Privacy Agreement, including to other lenders and credit-reporting agencies seeking such information.
 4. 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. 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.
 5. My Shareholder Communication Instructions are to be followed. I understand that my elections apply to all securities held in my account(s).
 6. Scotia iTRADE reserves the right to restrict or limit trading activity in my account(s) at any time without notice to me. Scotia iTRADE may close my account(s) if all required documentation in complete form is not received within two weeks of opening my account(s).
 7. If this account was a referral from a Scotiabank Group member, I understand that Scotia iTRADE may share personal information about my account with the referring Scotiabank Group member for the purposes of completing the referral, and I consent thereto. In such event, any such sharing of personal information will be limited to account opening and transfer-in particulars necessary to accurately recognize and track the referral.
 8. Scotia iTRADE is committed to maintaining the privacy of my information and strictly adheres to the measures outlined in the Scotiabank Group Privacy Agreement to accomplish this. By signing below, I consent to your collection, use and disclosure of personal, financial and other information about me in accordance with and subject to the Scotiabank Group Privacy Agreement contained in the Scotia iTRADE Relationship Disclosure Document and Terms and Conditions brochure, subject to the following:
 - (i) if I have provided my consent to permit the sharing of information about me within the Scotiabank Group under the "Care and Management of Your Account" section of this account application, I acknowledge and agree that you may share personal, financial and other information about me within the Scotiabank Group to help provide me with better service across my entire relationship with you. I understand that I am free to withdraw my consent at any time on reasonable notice by contacting Scotia iTRADE, provided however, that if this account was a referral from a Scotiabank Group member, I consent to the sharing of personal information about my account(s) by Scotia iTRADE with the referring Scotiabank Group member for the purposes of completing the referral;
 - (ii) if I have not provided my consent to permit the sharing of information about me within the Scotiabank Group under the "Care and Management of Your Account" section of this account application, I do not consent to the sharing of information about me within the Scotiabank Group that is done to help provide me with better service across my entire relationship with you, provided, however, that if this account was a referral from a Scotiabank Group member, I understand that Scotia iTRADE may share personal information about my account with the referring Scotiabank Group member for the purposes of completing the referral, and I consent thereto. In such event, any such sharing of personal information will be limited to account opening and transfer-in particulars necessary to accurately recognize and track the referral. Scotia iTRADE will respect my decision.
- I understand that my consent to permit the sharing of information about me within the Scotiabank Group is not a condition of doing business with you. However, I understand that consent to permit the sharing of information about me within the Scotiabank Group does afford me greater opportunity to access enhanced resources within this organization, whether they are with a bank branch or on the Internet. I understand that I may change my decision with respect to the sharing of my information within the Scotiabank Group as described above at any time on reasonable notice by contacting Scotia iTRADE.
9. If I have indicated in this application form that I am a resident of a province or territory of Canada, 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.
 10. 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 of 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.
 11. If I have been referred to Scotia iTRADE by a person or entity within or outside the Scotiabank Group, a referral fee may be paid to that person or entity. In that case, the referral arrangement will be the subject of and governed by a written agreement which the parties will enter into prior to implementation of the referral arrangement, and details of the referral arrangement will be provided to me. It is illegal for the party receiving the referral fee to trade or advise in securities if it is not duly licensed or registered under applicable securities legislation to do so.
 12. If you live in Quebec, you have requested that this Application 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.

ACKNOWLEDGEMENT

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.

SIGNATURES

PRIMARY APPLICANT	DATE (MM/DD/YYYY)	JOINT APPLICANT	DATE (MM/DD/YYYY)
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IF YOU ARE APPLYING FOR MARGIN TRADING, YOU MUST ALSO SIGN HERE

I am aware of the risks involved in trading on margin and am willing to take those risks. I have read, understand and agree to the terms and conditions of margin trading contained within the Terms and Conditions.

SIGNATURES

PRIMARY APPLICANT	DATE (MM/DD/YYYY)	JOINT APPLICANT	DATE (MM/DD/YYYY)
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IF YOU ARE APPLYING FOR OPTIONS TRADING, YOU MUST ALSO SIGN HERE

I am aware of the risks involved in options trading and am willing to take those risks. I have read, understand and agree to the terms of the Risk Disclosure Statement and Your Options Trading Agreement contained within the Terms and Conditions.

SIGNATURES

PRIMARY APPLICANT	DATE (MM/DD/YYYY)	JOINT APPLICANT	DATE (MM/DD/YYYY)
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