

**IMPORTANT:** ID is required for accounts with or without a Dealer Representative appointed.

# How to complete CWT's Investment Account Application

Indicate which type of assets are going to be held in the account.

Account type:  Canadian Mutual Funds and/or Securities  
 Canadian Mutual Funds and/or cash denominated in US\$

If applying for an account where an MFDA Dealer Representative is **NOT** appointed, also complete:

- Individual/Joint Application: Supplemental **Form A**
- OR**
- Corporate/Partnership Application: Supplemental **Form B & C**

Account Number: 1111 Dealer Name: Dealership XYZ  
 Account Number: 2222 Dealer Rep. Name: Joe Rep  
 Email: joe.rep@dealershipxyz.com Dealer Rep. Phone: (604) 444-4444

If holding Mutual Funds in the account, an MFDA Dealer Representative **MUST** be appointed.

*\*If no dealer representative is appointed, supplemental Form A (individual(s)) or supplemental Forms B and C (corporation or partnership) must be completed and submitted with this Application.*

## 2. Account Holder/Applicant Information

### Primary Account Holder/Applicant

If applying for an Individual or Joint account, provide the following information for the primary applicant:

- Client first and last name
- Date of Birth
- Social Insurance Number
- Complete address
- Citizenship
- Telephone number

Title: Mr  Mrs  Miss  Ms   
 Last Name: \_\_\_\_\_ Initial: \_\_\_\_\_  
 First Name: \_\_\_\_\_ Initial: \_\_\_\_\_  
 Date of Birth: 01/01/1960 SIN: 999 999 999  
DD/MM/YYYY  
 Mailing Address: 555 Main St.  
 City: Vancouver Prov: BC Postal Code: A1B 3C4  
 Residential Address: 555 Main St.  
 City: Vancouver Prov: BC Postal Code: A1B 3C4  
 Citizen of:  Canada  USA  
 Phone: H (604) 555-5555 Phone: B (604)666-6666

### Joint Account Holder/Co-Applicant

Title: Mr  Mrs  Miss  Ms   
 Last Name: Smith  
 First Name: Jane Initial: \_\_\_\_\_  
 Date of Birth: 01/01/1960 SIN: \_\_\_\_\_  
DD/MM/YYYY  
 Mailing Address: 555 Main St.  
 City: Vancouver Prov: BC  
 Residential Address: 555 Main St.  
 City: Vancouver Prov: BC  
 Citizen of:  Canada  USA  
 Phone: H (604) 555-5555 Phone: \_\_\_\_\_

If applying for a Joint Account, provide the following Information for the co-applicant(s):

- Client first and last name
- Date of Birth
- Social Insurance Number
- Complete address
- Citizenship
- Telephone number
- Specify "Joint with Right of Survivorship" or "Tenants in Common"

**NOTE:** If more than one co-applicant, complete additional co-applicant information on a separate New Application Form. Only this section of page one is required.

### Company or Partnership Account

If applying for a Corporate or Partnership Account, provide the following information:

- Company or Partnership full name
- Complete address
- Telephone number
- **Attach a "Certificate of Incorporation or Partnership"**

Company or Partnership Name in Full: \_\_\_\_\_  
 Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Fax: (\_\_\_\_) \_\_\_\_\_  
 The Certificate of Incorporation or the Partnership Agreement, as applicable must be attached to this application.

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### 3. Fee Payment By Pre-Authorized Debit (PAD)

I hereby authorize Canadian Western Trust Company to debit the following bank account for payment of annual administration fees and **I have attached a void cheque for the account being debited.**

#### BANKING INFORMATION

<i>Financial Institution</i>	
<i>Branch Address</i>	
<i>Transit Number</i>	<i>Bank Account Number</i>

Annuitant must complete, sign and attach void cheque.

**NOTE:** If PAD is from a third-party [i.e. not the applicant(s)], a Letter of Direction from third-party is also required to authorize payment.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

For purposes of this PAD, the following terms have the following meanings:

- “FI” means Financial Institution;
- “Payor” means the person(s) that pre-authorize the issuance of a PAD and whose account is to be debited with the amount of the PAD;
- “Pre Authorized Debit” or “PAD” means a pre-authorized payment in paper, electronic, or other form drawn pursuant to a PAD agreement on an account of my choosing as Payor held by my FI.
- In this Part 3, “I”, “We”, “My”, “Our”, “Me” and “Us” refers to the Payor;

I/we understand and undertake that:

1. This authorization is for the benefit of CWT and my/our FI. Account owner and co-account owner(s) (if applicable) must read and sign the following.

- 2. giving this authorization to CWT is the same as giving it to my/our FI;
- 3. my/our FI is not required to verify that the purpose of payment to which this PAD relates has been fulfilled;
- 4. my/our FI is not required to verify that the purpose of payment to which this PAD relates has been fulfilled;
- 5. revoking this authorization does not terminate any contract between CWT and me/us.

My/our authorization applies only to the method of payment and has no bearing otherwise on any contract; 6. any personal information within this authorization required by FI may be released to them; 7. I will inform CWT in writing of any change to the account information provided herein at least 10 business days prior to the next scheduled payment date of the PAD; 8. I may cancel this authorization by advising CWT of this revocation 10 days prior to the next date of the PAD. I understand that I/we may obtain a sample cancellation form or further information on my/our right to cancel this agreement at my/our FI or by visiting [www.cdnpay.ca](http://www.cdnpay.ca); and 9. I/we have certain recourse rights if a debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on my/our recourse rights, I/we may contact my/our FI or visit [www.cdnpay.ca](http://www.cdnpay.ca)

I/we authorize the processing, by CWT, of a fixed, personal Pre-Authorized Debit (PAD) for payment of annual administration fees in accordance with Part 5f hereof through my/our bank account, the details of which appear on the attached void cheque.

I/we agree to the terms and conditions of this agreement as stated herein.

Account owner signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-account owner signature: \_\_\_\_\_ Date: \_\_\_\_\_

If more than one signature is required on the bank account, all parties including the Plan/Fund Holder must sign this Part 3.

## How to complete CWT's Investment Account Application

### 4. Trading Authorization and Dealer Acknowledgement *(Mutual Fund Trades Only)*

You hereby appoint the Mutual Fund Dealer (“Dealer”) and Mutual Fund Dealer Representative (“Dealer Representative”) as set forth on the face page hereof, as such Dealer Representative may be replaced by the Dealer in accordance herewith, or upon written direction from you, from time to time, to act as agent for the account with full authority to act on your behalf in giving investment instructions to Canadian Western Trust Company (“CWT”). The Dealer Representative will provide you with all investment advice. You request and authorize CWT to accept investment instructions, both electronic and written, from the Dealer or Dealer Representative. You acknowledge you are bound by any instructions given or actions taken by the Dealer or Dealer Representative, and you agree CWT directly and out of the assets in the account and hold it harmless from and against any and all costs, expenses, actions, claims, damages, or other liabilities that may arise as a result of CWT relying on this authorization. This authorization shall be valid until revoked by you in writing to both CWT and the Dealer Representative.

Applicant and co-applicant(s) (if applicable) must read and sign if holding mutual funds in account.

X _____	_____	_____
Applicant's Signature	Witness	Date
X _____	_____	_____
Co-Applicant's Signature	Witness	Date

*\*If no dealer representative is appointed, supplemental Form A (individual(s)) or supplemental Forms B and C (corporation or partnership) must be completed and submitted with this Application.*

### Dealer Acknowledgement

The undersigned Dealer Representative acknowledges and accepts the appointment as agent for the Applicant(s), and agrees to comply with the terms of the Account Agreement and with all applicable securities laws and regulations including the obtaining of information about the Applicant(s) and the investment objectives of the Applicant(s) and ensuring that all instructions received from the Applicant(s) are in compliance with the stated objectives of the Applicant(s).

X _____
Signature of Dealer Representative

Dealer representative must read and sign if appointed to the account.

*\*The dealer must supply with this application an exact reproduction of the identity document supplied by the account holder/applicant to the dealer.*

### 5. Account Agreement

In consideration of the Dealer Representative and CWT accepting this Account, you agree that:

- a) The Account is a trust account and all investments including securities and cash including proceeds of investments and any other property held in the Account shall be held by CWT in its name or its nominees as trustee of the Account in trust for you as the beneficial owner of the Account.
- b) For their own protection and without liability, each of the Dealer, Dealer Representative and CWT has the right to reject an order of any securities in the account for legal, regulatory, or eligibility reasons (but for greater certainty, CWT shall have no obligation to determine legal or regulatory compliance or eligibility, and such matters are the responsibility of you and the Dealer Representative).
- c) You acknowledge and agree that at any time the Dealer Representative named above may be replaced with another Dealer Representative at the option of the Dealer. You may also replace the Dealer Representative from time to time upon providing CWT with written direction to do so.
- d) You are responsible for all orders placed in connection with the account, whether by the Dealer Representative or by yourself and you must have sufficient investments in the account to cover the proposed investment at the time that the order is placed.

## How to complete CWT's Investment Account Application

- e) CWT is not responsible for any commissions arising or payable in connection with the Account.
- f) You acknowledge that you have received a current fee schedule with this application form and you agree to pay to CWT the fees established by CWT from time to time for safekeeping of the securities and settlement of the transactions relating to the account, together with all expenses and other charges paid or incurred by CWT with respect thereto, and CWT is authorized to debit the amounts thereof to your Account. If such amounts are not available in your Account, then CWT may sell the securities forming part of the Account for a value that CWT, in its discretion, considers appropriate and then apply the proceeds against such indebtedness. CWT will not be liable for any loss incurred relating to the collection of unpaid fees, expenses or other charges.
- g) CWT shall not be required to act on any instruction that would create an overdraft in the Account. However, if CWT does act on such instruction, CWT may retain by way of pledge to secure payment of the overdraft any securities forming part of the Account. If any such overdraft exists then CWT may, at its discretion, sell any such securities for a value that CWT, in its discretion, considers appropriate and apply the proceeds against such overdraft. CWT will not be liable for any loss, expenses or other charges incurred in giving effect to this paragraph g.
- h) Accounts established as Canadian mutual funds denominated in US dollars must be opened with a cheque drawn from your US dollar chequing account.
- i) Reporting on an Account holding Canadian mutual funds denominated in US dollars (excluding tax receipts) will be in US dollars. You acknowledge that cash balances in US dollar denominated accounts do not constitute deposits that are insured under the *Canada Deposit Insurance Act*.
- j) Depending on the type of account, uninvested cash may receive interest payments, at the applicable rate published by CWT, which will vary from time to time, and which can be accessed from time to time at [www.cwt.ca](http://www.cwt.ca).
- k) You will notify CWT in writing about any errors or omissions in account statements or other notices within the time limits specified on such account statements or other notices or where no such time limit is specified, as soon as reasonably practicable.
- l) You will advise CWT in writing as soon as reasonably practicable of any changes to the Account.
- m) You hereby authorize the Dealer and Dealer Representative to have access to view the Account from CWT's Internet CWeb service. You also authorize CWT to provide a copy of all account statement and all other personal information relating to the account to the Dealer Representative.
- n) CWT will forward to you, by ordinary mail, "securityholder materials" (as described below under "Shareholder Communication Information") that you are entitled to receive from us, and other materials that are not "securityholder materials" that are received by CWT or its agents in relation to the securities in the account which are registered in the name of CWT or its nominees. CWT shall take no action with respect to such communication except upon specific instruction from the client and will assume no responsibility for any losses suffered as a result of the late receipt of, or otherwise in connection with, such communications.
- o) You acknowledge that statements, securityholder materials (where applicable) and other correspondence with respect to the Account will be mailed only to the address of the primary account holder/applicant and such correspondence will then be considered to have been mailed to all account holders.
- p) You agree that you and your heirs, executors, administrators or legal representatives, as applicable, will hold CWT harmless and indemnify CWT directly and from assets held in the Account against all expenses, liabilities, claims, demands or penalties arising out of or in respect of the Account. CWT may accept investment instructions made in good faith by you or your Dealer Representative. CWT will not be liable for any expense, liability, claim, demands, taxes, damages, losses or penalties imposed on CWT or the Account as a result of CWT acting in good faith on your authority or the authority of your Dealer Representative. CWT will not be liable for any charges incurred or delays arising in performing duties in connection with the Account or any additional terms and conditions which may apply to the Account under applicable law except to the extent that they have been caused by willful misconduct or gross negligence by CWT.
- q) You understand that prior to investing you should assess the risk associated with any investments, the ability to recover any capital invested and any other information on investments in order to make an informed decision. You understand that if you have any questions or doubts about a particular investment, it is your sole responsibility to obtain independent advice from a qualified professional.
- r) You acknowledge that CWT is not in the business of providing investment advice and does not provide direction or advice with respect to the purchase of any security or other form of investment.
- s) CWT may, from time to time, amend the terms of this Account Agreement. CWT will provide you with thirty days notice of any amendments.
- t) This agreement may be terminated by CWT at any time upon thirty days written notice to you.
- u) If there is more than one account holder, your obligations hereunder shall be joint and several.

## How to complete CWT's Investment Account Application

- v) You acknowledge that if there is more than one account holder, the Account will be held as specified on the face page hereof. You acknowledge that for all purposes of this Account Agreement, and irrespective of any other definition, an Account held as "tenants in common" is owned jointly by the persons signing this Account Agreement and that ownership is in equal portions unless otherwise specified in writing by all joint holders. You acknowledge and agree that upon the death of one joint holder, where the Account is held as "tenants in common" CWT will distribute the assets to the deceased's estate and to the surviving holder(s) respectively in accordance only with the joint instructions of the administrator of such estate and the surviving account holder(s), or an Order of a Court of competent jurisdiction.
- w) You hereby consent to the use by CWT and its agents and subagents of your personal information provided herein and to its disclosure to third parties, for purposes associated with the administration of the Account including without limitation establishing the Account, setting up your investment, producing statements, income tax reporting and sharing such information with your Dealer or Dealer Representative and with CWT's affiliates as required.
- x) All transactions in the Account are subject to the rules and regulations of the securities industry. Compliance with such rules and regulations is the responsibility of you and your Dealer Representative.
- y) This Account Agreement shall be governed by the laws of the Province of British Columbia and the federal laws of Canada applicable therein, and the parties hereto irrevocably attorn to the jurisdiction of the Courts of the Province of British Columbia.
- z) Unless the context of the Account Agreement requires otherwise, the singular number shall include the plural and vice versa and the Account Agreement shall be read with all changes in gender or number as required by the context.

I have read and understood the foregoing paragraphs and I agree to be bound thereby.

X		Applicant's Signature		Witness		Date
X		Co-Applicant's Signature		Witness		Date

Applicant and co-applicant(s) (if applicable) must read the Account Agreement (Part 5) and sign.

Accepted by Canadian Western Trust Company: \_\_\_\_\_ Date \_\_\_\_\_

### Protecting Your Privacy

Canadian Western Bank and its subsidiaries (collectively "CWB"), which include Canadian Western Trust Company, will only collect, use and disclose your personal information to the extent that you have consented thereto or otherwise as required or permitted by law. For further information about CWB's privacy policies and practices, contact our Customer Service Team at (604) 685-2081 or toll free at 1-800-663-1124. You may also contact CWB's Privacy Officer by telephone (780) 423-8888 or e-mail [concerns@cwbank.com](mailto:concerns@cwbank.com).

### Complaint Handling

CWB encourages clients to raise questions or concerns about any issue by contacting our Customer Service Team at 1-800-663-1124. Additional information can be found in CWB's complaint handling brochure which is available upon request at any of our branches or offices and on our web site at [www.cwt.ca](http://www.cwt.ca).

# How to complete CWT's Investment Account Application

## 6. Shareholder Communication Information

### CLIENT RESPONSE FORM

I have read and understand the "National Instrument 54-101 Explanation To Clients" that you have provided me in connection with this application form and the choices indicated by me apply to all of the securities held in the Account.

#### **PART 1 - Disclosure of Beneficial Ownership Information**

Please mark the corresponding box to show whether you DO NOT OBJECT or OBJECT to Canadian Western Trust Company disclosing your name, address, electronic mail address, securities holdings and preferred language of communication to issuers of securities you hold with Canadian Western Trust Company and to other persons or companies in accordance with securities law.

- I DO NOT OBJECT to you disclosing the information described above.
- I OBJECT to you disclosing the information described above.

The applicant and co-applicant(s) (if applicable) should read the "National Instrument 54-101" attached to the application which applies to securities held in the plan and make selections on:

- Part 1, 'Disclosure of Beneficial Ownership Information'
- Part 2, 'Receiving Securityholder Material'
- Part 3, 'Preferred Language of Communication'

#### **Securityholder Materials**

Please mark the corresponding box to show what materials you want to receive. "Securityholder materials sent to beneficial owners consist of the following materials: (a) proxy-related materials for annual and special meetings; (b) annual reports that are not part of proxy-related materials; and (c) materials sent to securityholders that are not required by securities law to be sent.

- I WANT to receive ALL securityholder materials sent to beneficial owners of securities.
- I WANT to receive ONLY proxy-related materials that are sent in connection with a special meeting.

#### **PART 3 - Preferred Language of Communication**

Please mark the corresponding box to show your preferred language of communication.

- ENGLISH
- FRENCH

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.

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

X			
	Applicant's Signature	Witness	Date
X			
	Co-Applicant's Signature	Witness	Date

Applicant and co-applicant(s) (if applicable) must sign.

## How to complete CWT's Investment Account Application

### **National Instrument 54-101 Explanation to Clients**

The securities in the Account with us are not registered in your name but in the name of CWT or its nominees. The issuers of the securities in your Account may not know the identity of the beneficial owner of these securities. We are required under securities law to obtain your instructions concerning various matters relating to your holding of securities in your Account.

#### **Disclosure of Beneficial Ownership Information**

Securities law permits reporting issuers and other persons and companies to send materials related to the affairs of the reporting issuer directly to beneficial owners of the reporting issuers' securities if the beneficial owner does not object to having information about it disclosed to the reporting issuer or other persons and companies. Part 1 of the Client Response Form allows you to tell us if you OBJECT to the disclosure by us to the reporting issuer or other persons or companies of your beneficial ownership information, consisting of your name, address, electronic mail address, securities holdings and preferred language of communication. Securities legislation restricts the use of your beneficial ownership information to matters relating to the affairs of the reporting issuer.

If you DO NOT OBJECT to the disclosure of your beneficial ownership information by us, please mark the first box in Part 1 of the form. In those circumstances, you will not be charged with any costs associated with sending securityholder materials to you. If you OBJECT to the disclosure of your beneficial ownership information by us, please mark the second box in Part 1 of the form. If you do this, all materials to be delivered to you as a beneficial owner of securities will be delivered by our agent or us in accordance with our Agreement with you.

#### **Receiving Security holder Materials**

For securities that you hold through your account, you have the right to receive proxy-related materials sent by reporting issuers to registered holders of their securities in connection with meetings of such securityholders. Among other things, this permits you to receive the necessary information to allow you to have your securities voted in accordance with your instructions at a securityholder meeting.

In addition, reporting issuers may choose to send other securityholder materials to beneficial owners, although they are not obliged to do so.

Securities law permits you to decline to receive securityholder materials. The three types of materials that you may decline to receive are:

- (a) proxy-related materials, including annual reports and financial statements, that are sent in connection with a securityholder meeting;
- (b) annual reports and financial statements that are not part of proxy-related materials; and
- (c) materials that a reporting issuer or other person or company sends to securityholders that are not required by corporate or securities law to be sent to registered holders.

Part 2 of the Client Response Form allows you to receive all materials sent to beneficial owners of securities or to decline to receive the three types of materials referred to above.

If you want to receive ALL materials that are sent to beneficial owners of securities, please mark the first box on Part 2 of the Client Response Form. If you want to DECLINE to receive the three types of materials referred to above, please mark the second box in Part 2 of the form. If you want to receive ONLY PROXY-RELATED materials that are sent in connection with a special meeting, please mark the third box in Part 2 of the form.

*[Please note that even if you decline to receive the three types of materials referred to above, a reporting issuer or other person or company is entitled to deliver these materials to you, provided that the reporting issuer or other person or company pays all costs associated with the sending of these materials. These materials would be delivered to you through Canadian Western Trust Company or its agent in accordance with our Agreement with you if you have objected to the disclosure of your beneficial ownership information to reporting issuers.]*

#### **Preferred Language of Communication**

Part 3 of the client response form allows you to tell us your preferred language of communication (English or French). You will receive materials in your preferred language of communication if the materials are available in that language.

#### **Contact**

If you have any questions or want to change your instructions in the future, please contact CWT @ 1-800-663-1124.