

# CORPORATE INVESTMENT ACCOUNT APPLICATION CHECKLIST

A Corporate account may **only** be opened by entities with a licensed advisor appointed to the account. For Premises Address, a Post Office Box and General Delivery are **not** permissible.

- Certificate of Incorporation
- RC519
- A copy of a publicly filed document confirming the Corporation's directors.
- Certificate of status of the corporation
- A copy of a publicly filed document confirming the Corporation's address.
- Official records of the corporation showing the authority of individuals to bind the corporation (Certificate of Incumbency or certified copy of the Articles and/or by-laws including all applicable amending resolutions)
- Provide a description of the complete ownership structure of the Corporation and documentation to verify the ownership structure such as; Annual Returns, Shareholder Agreement, Share Registry from the Corporation's Minute Book, Articles of Constitution, and Records of Decisions for the Corporation and any other entities included in ownership. The name and residential address of any individual with a direct or indirect beneficial interest in the Corporation, as applicable will be required or may be supplied on this application, or an attachment.

For each Supplemental B form for individuals authorized to provide instruction:

- Copy of photo identification issued by a provincial, territorial or federal government**  
Identification must be currently valid. Dealers must verify viewing the original document for all relevant persons.
  - Passport
  - Driver's License
  - Provincial Identification Card
- RC518** CRA form - Tax residents of a jurisdiction **other** than Canada and The US

# CORPORATE INVESTMENT ACCOUNT APPLICATION

Internal Use Only			
RR Number/BU Number:	Account Number:	Dealer Account Number:	
Section 1: Account Information			
Indicate the intended use of the account: _____			
Select which assets will be held: <input type="checkbox"/> Canadian Mutual Funds <input type="checkbox"/> Securities (including Exempt Market Products, GICs)			
Section 2: Advisor Information			
Dealership Name:	Dealer Number:	Dealer Representative Number:	
Dealer Representative Name:	Dealer Representative Email:	Dealer Representative Phone Number:	
Section 3: Primary Account Holder Information			
Company Name:	Business Number:		
Email Address:	Home Telephone:	Alternate Telephone:	Fax:
Principal Business:	Industry:		
Premises Address (PO Box and General Delivery not acceptable):	City:	Province:	Postal Code:
Mailing Address (required if different from Premises Address):	City:	Province:	Postal Code:
A certified copy of the Certificate of Incorporation must be attached to this application. At least three individuals, or all such individuals if fewer, authorized to provide instructions on the account must complete a Supplemental form B (page 9).			
Section 4: Tax Information			
Fiscal Year End:	<input type="checkbox"/> December 31	<input type="checkbox"/> Other: _____	CRA BN Number: _____
<b>Tax Residency Self-Certification</b>			
For FATCA and CRS regulations, we are required to determine the tax residency of the corporation. Provide a <a href="#">CRA form RC519 Declaration of Tax Residence for Entities</a> .			
Section 5: Third Party Determination			
Will this account be used on behalf of a third party? (A third party is an individual or an entity, other than the account holder or those authorized to give instructions about the account who directs the activity in the account. This does not include individuals such as a Power of Attorney)			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please provide the name, address and principal business or occupation of the third party and the nature of the relationship with that third party. If the third party is an individual, please provide their date of birth. If the third party is a corporation, please provide the incorporation number and place of incorporation.			
Name of Third Party:		Birth Date (if an individual):	
Incorporation Number (for Corporations):		Place of Incorporation (for Corporations):	
Address:	City:	Province:	Postal Code:
Nature of Relationship between Client and Third Party:		Principal Business or Occupation and Industry:	

## Section 6: Shareholder Communication Information

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

### PART 2 - Receiving Securityholder Materials

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

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.

### 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.

## Section 7: Trading Authorization and Dealer Acknowledgement

I appoint the Investment/Mutual Fund/Exempt Market Dealer Representative ("Dealer Representative") as set forth on the face page hereof, to provide me with investment advice. I authorize Canadian Western Trust Company (for the purposes of this application form, "CWT"), to provide my Dealer Representative with information on my account and any personal information with respect to my Plan/Fund. I acknowledge that I am bound by actions taken by my Dealer Representative and/or Dealer and I agree to indemnify CWT against all actions, liabilities, damages, or costs directly or out of my Plan/Fund Assets resulting from CWT's reliance on this authorization. This authorization shall be valid until revoked by me in writing to both CWT and the Dealer Representative.

Authorized Party Signature:

Witness:

Date:

Authorized Party Signature:

Witness:

Date:

### 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).

Signature of Dealer Representative:

Date:

**Section 8: 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.**

I have attached a *Scheduled Mutual Fund Redemption Form* to cover administration fees. (no banking information required)

Institution Name:

Address:

City:

Province:

Postal Code:

Bank Account Holder Name:

Institution Number:

Transit Number:

Bank Account Number:

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. My/our FI agrees to process debits against my/our account in accordance with the rules of the Canadian Payments Association;
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 PAD conforms with my/our authorization;
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 Section 11 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.

Authorized Party Signature:

Date:

Authorized Party Signature 2 (if required):

Date:

If more than one signature is required on the bank account, all parties must sign.

## Section 9: Ownership and Control

Money Laundering Regulations require us to obtain information regarding the ownership and control structure of the Corporation. Provide the following information for each person or entity with any ownership or control:

Full Legal Name:	Percent of Ownership:	Occupation:	
Permanent Residence Address:	City:	Province:	Postal Code:
Full Legal Name:	Percent of Ownership:	Occupation:	
Permanent Residence Address:	City:	Province:	Postal Code:
Full Legal Name:	Percent of Ownership:	Occupation:	
Permanent Residence Address:	City:	Province:	Postal Code:
Full Legal Name:	Percent of Ownership:	Occupation:	
Permanent Residence Address:	City:	Province:	Postal Code:
Full Legal Name:	Percent of Ownership:	Occupation:	
Permanent Residence Address:	City:	Province:	Postal Code:

Attach documents to confirm ownership structure, such as: Annual Return, Shareholder Agreement, Share Registry from the Corporation's Minute Book, Articles of Incorporation.

## Section 10: Directors

Money Laundering Regulations require us to obtain the name of all Directors of the Corporation.

Full Legal Name:	Occupation:		
Address:	City:	Province:	Postal Code:
Full Legal Name:	Occupation:		
Address:	City:	Province:	Postal Code:
Full Legal Name:	Occupation:		
Address:	City:	Province:	Postal Code:
Full Legal Name:	Occupation:		
Address:	City:	Province:	Postal Code:

## Section 11: 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.
- 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. 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).
- i. 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.
- j. You will advise CWT in writing as soon as reasonably practicable of any changes to the Account
- k. 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.
- l. 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.
- m. 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.
- n. 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.
- o. 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.
- p. 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.
- q. CWT may, from time to time, amend the terms of this Account Agreement. CWT will provide you with thirty day notice of any amendments.
- r. This agreement may be terminated by CWT at any time upon thirty days written notice to you.
- s. If there is more than one account holder, your obligations hereunder shall be joint and several.
- t. 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.
- u. 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.
- v. 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.
- w. 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.
- x. 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.

Authorized Party Signature:	Name:	Title:	Date:
Authorized Party Signature:	Name:	Title:	Date:

### Protecting Your Privacy

Canadian Western Bank and its subsidiaries (collectively "CWB"), which include Canadian Western Trust Company, will collect, use and disclose your personal information only 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, visit [www.cwt.ca/en/about-us/privacy](http://www.cwt.ca/en/about-us/privacy) or contact our Client Service Team at 604-685-2081 or toll free at 1-800-663-1124. You may also contact CWB's Privacy Officer by telephone at 780-423-8888 or email [privacy@cwbank.com](mailto:privacy@cwbank.com).

### Complaint Handling

CWB encourages clients to raise questions or concerns about any issue by contacting our Customer Service Team at 604-685-2081 or toll free 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 at [www.cwt.ca/about-us/resolving-your-concerns](http://www.cwt.ca/about-us/resolving-your-concerns).

## 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 security holder 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 security holders. 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 security holder meeting.

In addition, reporting issuers may choose to send other security holder materials to beneficial owners, although they are not obliged to do so. Securities law permits you to decline to receive security holder 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 security holder 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 security holders 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 CWB Trust Services at 1-800-663-1124.

# CORPORATE RESOLUTION - INVESTMENT ACCOUNT

CWT Account Number:

## Section 1: Authorization

Investment Account – Corporate Resolution of the Board of Directors of:

The Company:

Company Address:

Resolved:

1. That the Company opens and operates a non-registered Investment Account Application at Canadian Western Trust (CWT), under the direction of the Officer(s) designated below
2. That all transactions are subject to the terms and conditions of the Investment Account Application agreement
3. That all transactions for the Company’s account and any document executed by the Designated Officer(s) on behalf of the company is hereby ratified and confirmed
4. That the Officer(s) certifying below shall advise CWT, in writing, of any changes to the Officers designated by the Company
5. That any one of the Designated Officer(s) of the Company noted below are authorized to buy, sell, deposit, withdraw, transfer, deliver and/or receive any and all account eligible funds registered in the name of the Company, or where the Company is the beneficial owner, in its individual capacity or as agent, trustee or in any fiduciary capacity whatsoever:

Name:	Name:	Name:
Title:	Title:	Title:
Signature:	Signature:	Signature:

At least three individuals, or all such individuals if fewer than three, authorized to provide instructions on the account must complete a *Supplemental Form B*.

## Section 2: Certificate of Officer

I, \_\_\_\_\_, \_\_\_\_\_ of \_\_\_\_\_ hereby certify the foregoing is a true and correct copy of a resolution duly passed by the Board of Directors on the Company on (Date) \_\_\_\_\_ that the resolution has not been repealed or amended and remains in full force and effect on this date, and that the signatures of the above Officer(s) are their true and correct signatures.

Signature of Officer (other than an individual authorized to trade): \_\_\_\_\_ Date: \_\_\_\_\_

**Please Note: The CWT Corporate Investment Account Application form is also to be completed and signed by the required Company Designated Officer(s).**



# SUPPLEMENTAL FORM B

At least three individuals, or all such individuals if fewer, authorized to provide instructions on the account must complete this form.

Section 1: Client Information					
Legal First Name:	Initial:	Last Name:	Date of Birth:	Principal Occupation and Industry	
Permanent Residence Address:		City:	Province:	Postal Code	Telephone Number:

**Politically Exposed Person Declaration**

Are you or any of your prescribed family members (spouse or common-law partner, child, mother, father, mother-in-law, father-in-law, brother, sister, half-brother or half-sister) a:

- Politically Exposed Domestic Person?       Yes       No
- Politically Exposed Foreign Person?       Yes       No
- Head of an International Organization?       Yes       No

A **Politically Exposed Domestic Person** is defined as an individual who holds or has held one of the following offices or positions (Federal or Provincial) in or on behalf of a country: Governor General, lieutenant governor or head of government, member of the Senate or House of Commons or member of a legislature, deputy minister or equivalent rank, ambassador or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a corporation wholly-owned directly by Her Majesty in right of Canada or a province, head of a government agency, judge of an appellate court in a province or the Federal Court of Appeal or the Supreme Court of Canada, leader or president of a political party represented in a legislature, or a mayor (municipal).

A **Politically Exposed Foreign Person** is defined as an individual who holds or has held one of the following offices or positions in or on behalf of a country: head of state or government, member of an executive council of government or member of a legislature, deputy minister or equivalent rank, ambassador or attache or counsellor of an ambassador, military officer with a rank of general or above, president of a state-owned company of a state-owned bank, head of a government agency, judge of a supreme court, constitutional court or other court of last resort or leader or president of a political party represented in the legislature.

The **Head of an International Organization** is defined as an individual who holds one of the following offices or positions: The head of an international organization established by the governments of states or the head of an institution established by an international organization.

**Section 2: Authorization**

Signature:	Date:
------------	-------

**For Dealers Only - Identification Verification for Individuals authorized to provide instructions on the account**

Document Type (Passport, Drivers License, etc.):	Number:	Place of Issue:	Date:
--	---------	-----------------	-------

**Dealer Verification**

I verify that:

- I have seen the original document indicated herein
- The identification provided by the individual(s) is valid and has not expired and I have verified that the person shown in the photo ID is the person who appeared before me

Dealer Signature:	Dealer Name:	Date of Identification Verification:
-------------------	--------------	--------------------------------------

# SUPPLEMENTAL FORM B

At least three individuals, or all such individuals if fewer, authorized to provide instructions on the account must complete this form.

Section 1: Client Information					
Legal First Name:	Initial:	Last Name:	Date of Birth:	Principal Occupation and Industry	
Permanent Residence Address:		City:	Province:	Postal Code	Telephone Number:
<p><b>Politically Exposed Person Declaration</b></p> <p>Are you or any of your prescribed family members (spouse or common-law partner, child, mother, father, mother-in-law, father-in-law, brother, sister, half-brother or half-sister) a:</p> <p>Politically Exposed Domestic Person?    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>Politically Exposed Foreign Person?    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>Head of an International Organization?    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>A <b>Politically Exposed Domestic Person</b> is defined as an individual who holds or has held one of the following offices or positions (Federal or Provincial) in or on behalf of a country: Governor General, lieutenant governor or head of government, member of the Senate or House of Commons or member of a legislature, deputy minister or equivalent rank, ambassador or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a corporation wholly-owned directly by Her Majesty in right of Canada or a province, head of a government agency, judge of an appellate court in a province or the Federal Court of Appeal or the Supreme Court of Canada, leader or president of a political party represented in a legislature, or a mayor (municipal).</p> <p>A <b>Politically Exposed Foreign Person</b> is defined as an individual who holds or has held one of the following offices or positions in or on behalf of a country: head of state or government, member of an executive council of government or member of a legislature, deputy minister or equivalent rank, ambassador or attache or counsellor of an ambassador, military officer with a rank of general or above, president of a state-owned company of a state-owned bank, head of a government agency, judge of a supreme court, constitutional court or other court of last resort or leader or president of a political party represented in the legislature.</p> <p>The <b>Head of an International Organization</b> is defined as an individual who holds one of the following offices or positions: The head of an international organization established by the governments of states or the head of an institution established by an international organization.</p>					
Section 2: Authorization					
Signature:			Date:		
<b>For Dealers Only - Identification Verification for Individuals authorized to provide instructions on the account</b>					
Document Type (Passport, Drivers License, etc.):	Number:	Place of Issue:	Date:		
<p><b>Dealer Verification</b></p> <p>I verify that:</p> <ul style="list-style-type: none"> <li>• I have seen the original document indicated herein</li> <li>• The identification provided by the individual(s) is valid and has not expired and I have verified that the person shown in the photo ID is the person who appeared before me</li> </ul>					
Dealer Signature:		Dealer Name:		Date of Identification Verification:	

# SUPPLEMENTAL FORM B

At least three individuals, or all such individuals if fewer, authorized to provide instructions on the account must complete this form.

Section 1: Client Information					
Legal First Name:	Initial:	Last Name:	Date of Birth:	Principal Occupation and Industry	
Permanent Residence Address:		City:	Province:	Postal Code	Telephone Number:
<p><b>Politically Exposed Person Declaration</b></p> <p>Are you or any of your prescribed family members (spouse or common-law partner, child, mother, father, mother-in-law, father-in-law, brother, sister, half-brother or half-sister) a:</p> <p>Politically Exposed Domestic Person?    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>Politically Exposed Foreign Person?    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>Head of an International Organization?    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p>A <b>Politically Exposed Domestic Person</b> is defined as an individual who holds or has held one of the following offices or positions (Federal or Provincial) in or on behalf of a country: Governor General, lieutenant governor or head of government, member of the Senate or House of Commons or member of a legislature, deputy minister or equivalent rank, ambassador or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a corporation wholly-owned directly by Her Majesty in right of Canada or a province, head of a government agency, judge of an appellate court in a province or the Federal Court of Appeal or the Supreme Court of Canada, leader or president of a political party represented in a legislature, or a mayor (municipal).</p> <p>A <b>Politically Exposed Foreign Person</b> is defined as an individual who holds or has held one of the following offices or positions in or on behalf of a country: head of state or government, member of an executive council of government or member of a legislature, deputy minister or equivalent rank, ambassador or attache or counsellor of an ambassador, military officer with a rank of general or above, president of a state-owned company of a state-owned bank, head of a government agency, judge of a supreme court, constitutional court or other court of last resort or leader or president of a political party represented in the legislature.</p> <p>The <b>Head of an International Organization</b> is defined as an individual who holds one of the following offices or positions: The head of an international organization established by the governments of states or the head of an institution established by an international organization.</p>					
Section 2: Authorization					
Signature:			Date:		
<b>For Dealers Only - Identification Verification for Individuals authorized to provide instructions on the account</b>					
Document Type (Passport, Drivers License, etc.):	Number:		Place of Issue:	Date:	
<p><b>Dealer Verification</b></p> <p>I verify that:</p> <ul style="list-style-type: none"> <li>• I have seen the original document indicated herein</li> <li>• The identification provided by the individual(s) is valid and has not expired and I have verified that the person shown in the photo ID is the person who appeared before me</li> </ul>					
Dealer Signature:		Dealer Name:		Date of Identification Verification:	

# Fee Schedule

Effective as of January 15, 2022

## ANNUAL ACCOUNT ADMINISTRATION

Charged annually in arrears on the anniversary date of account opening

Registered Retirement Plans <sup>1</sup> .....	\$150
Additional accounts.....	\$85
Tax Free Savings Account (TFSA) <sup>2</sup> .....	\$50
If holding Exempt Market Products <sup>3</sup> or Mortgages.....	\$150
Investment Account (non-registered) <sup>4</sup> .....	\$150
Additional accounts.....	\$85

<sup>1</sup> Account types: RRSP, RRIF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF

<sup>2</sup> If holding cash, GICs, FundSERV mutual funds or publicly traded securities

<sup>3</sup> Also includes Mortgage Investment Corporations (Grandfathered)

<sup>4</sup> Available to Canadian Residents only

## ACCOUNT ADMINISTRATION

Charged per transaction unless otherwise noted

### Full Withdrawal, Transfer or Deregistration

Registered plans.....	\$250
Tax-Free Savings Account.....	\$75
Investment Account (non-registered).....	\$75

### Partial Withdrawal, Transfer or Deregistration

Registered plans.....	\$75
Tax-Free Savings Account.....	\$35
Investment account.....	\$35
In-kind.....	\$75

### RRIF/LIF/LRIF/PRIF/RLIF

Scheduled payments (EFT).....	N/C
Scheduled payment changes (one free per year).....	\$50
Unscheduled payments.....	\$50
In-kind payments (one free per year).....	\$75

### Other Charges

Additional paper statement.....	\$10
Documents via courier.....	\$25
Non-sufficient funds/returned items.....	\$50
Account research (per hour).....	\$50
Legal judgment distribution.....	\$100
Estate settlement.....	\$275
Issuance of cheque.....	\$25

### Please Note

All fees are subject to applicable taxes. All fees may be revised from time to time at the sole discretion of CWB Trust Services.

Unless otherwise indicated, all transaction and administration fees are charged at the time they are incurred. CWB Trust

Services reserves the right to recover all out-of-pocket expenses, such as re-registration fees, etc. CWB Trust Services

reserves the right to assess fees for extraordinary services not outlined in this schedule.

Suite 300–750 Cambie Street Vancouver BC V6B 0A2

Tel: 604.685.2081 | Toll Free: 1.800.663.1124 | [informationsservices@cwt.ca](mailto:informationsservices@cwt.ca)

CWT.CA

## INVESTMENT ADMINISTRATION

Charged per transaction unless otherwise noted

### Mortgages

#### Arm's Length Mortgages

Initial setup fee* (per mortgage).....	\$200
*Reduced fee if all required documents are submitted together ...	\$150
Annual holding fee (per mortgage).....	\$180
Mortgage discharge.....	\$50
Execution of mortgage documents.....	\$50
Mortgage renewal.....	\$50
Additional advance.....	\$50

#### Non-Arm's Length Mortgage

Initial setup (per mortgage).....	\$325
Annual holding fee (per mortgage).....	\$225
Mortgage discharge.....	\$100
Mortgage renewal.....	\$100

#### Other Mortgage Fees

Confirmation of mortgage payouts and requests.....	\$50
Mortgage payment schedule changes.....	\$25
Manual payment by cheque (per account & per payment).....	\$5

#### Grandfathered Assets

##### Mutual Funds

Mutual fund holding fee (per quarter & per holding).....	\$50
Sell transactions.....	\$75
Segregated fund contract.....	\$100

##### Publicly Traded Securities<sup>5</sup>

Custody costs (per year, charged quarterly).....	20 bps
Buy & sell.....	\$5
Third-party trade settlement.....	\$30

##### Exempt Market Securities

EMS holding fee (per quarter & per holding).....	\$50
Sell transactions.....	\$100

<sup>5</sup> These transaction fees do not include brokerage commissions/fees

Interest rates paid on cash balances and charged on overdrawn accounts are available at: [cwt.ca/rates/interest](http://cwt.ca/rates/interest)



# Resolving your complaints

## RESOLVING YOUR COMPLAINTS

CWB<sup>1</sup> must adhere to certain standards in dealing with the public. These standards include how we handle client complaints.

We take your complaints seriously. We will handle them fairly and appropriately, and always endeavour to provide you with a high standard of service. We value your opinion and encourage you to tell us if you think we have been unsuccessful in dealing with you properly and fairly in any aspect of our business.

We are committed to resolving your complaints within 56 days<sup>2</sup> from the day you first notify us. Learn more about the steps in our complaint resolution process below.

STEP  
1

### BANKING CENTRE OR BUSINESS AREA

We encourage clients to raise questions or concerns with their banking centre or business area as soon as they arise. Each location is supported by a leader with the decision-making authority to resolve most concerns.

Our banking centres and business areas strive to resolve concerns within 14 days<sup>2</sup>.

You may raise concerns directly, or escalate your concern at any time, to CWB Financial Group's Complaints Handling Office. See step 2.

STEP  
2

### COMPLAINTS HANDLING OFFICE

If your local banking centre or business area is unable to resolve your concern within 14 days<sup>2</sup>, it will automatically be escalated to CWB Financial Group's Complaints Handling Office (CHO). You may also raise concerns directly to the CHO.

The CHO is dedicated to investigating and resolving client concerns, and is the first level of escalation in our complaints handling process.

You may contact the CHO directly at any time to get an update on the status of your concern.

#### CWB Financial Group Complaints Handling Office

Canadian Western Bank  
3000, 10303 Jasper Avenue  
Edmonton Alberta T5J 3X6  
Toll free: 1.888.423.8854  
Fax: 780.423.8897  
Email: concerns@cwbank.com

STEP  
3

### OFFICE OF CONCERN RESOLUTION

If the CHO does not provide a satisfactory resolution, you may contact CWB Financial Group's Office of Concern Resolution (OCR).

The OCR is dedicated to providing an objective review of unresolved or complex concerns, and is the second level of escalation in our complaints handling process.

#### CWB Financial Group Office of Concern Resolution

Canadian Western Bank  
3000, 10303 Jasper Avenue  
Edmonton Alberta T5J 3X6  
Toll free: 1.888.423.8854  
Email: ocrresolution@cwbank.com

STEP  
4

### OMBUDSMAN FOR BANKING SERVICES AND INVESTMENTS

If your concern is not resolved within 56 days<sup>2</sup> from the day you first notified us, or if the final response provided by the OCR is not satisfactory, you may then contact the Ombudsman for Banking Services and Investments (OBSI).

OBSI is an organization independent of the financial services industry which provides impartial dispute review and resolution services to consumers.

#### Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400  
P.O. Box 8  
Toronto Ontario M5H 3R3  
Toll-free: 1.888.451.4519  
Toll-free fax: 1.888.422.2865  
Email: ombudsman@obsi.ca  
Web: obsi.ca

#### CONTACT INFORMATION FOR OTHER CWB FINANCIAL GROUP BUSINESS

##### AREAS AND PARTNERS

##### CWB Trust Services

Tel: 604.685.2081  
Toll-free: 1.800.663.1124  
Email: informationservices@cwt.ca

##### Motive Financial

Toll-free: 1.877.441.2249  
Email: info@MotiveFinancial.com

##### CWB Optimum Mortgage

Toll-free: 1.866.441.3775  
Outside of Canada: 1.780.423.9748  
Email: customer.service@cwbank.com

##### For concerns about investments purchased through a deposit broker representing CWB:

##### Deposit Processing Centre

Toll-free: 1.800.663.1000  
Web: cwbdepositbroker.com

If you have a concern about a CWB Business Visa\* issued by Collabria, in addition to speaking to your banking centre, you may contact:

##### Collabria

Toll-free: 1.855.341.4643  
Email: info@collabriacreditcards.ca

If you have a concern about a CWB Personal Mastercard® issued by BRIM, you may contact:

##### Customer Support

Toll-free: 1.888.252.420  
Collect call: 1.647.252.4202

The CWB Financial Group of companies is committed to taking client complaints seriously, handling them appropriately, and always strives to achieve a high standard of customer service. If we have been unsuccessful in achieving that high standard in any aspect of our business, we want to know, so we can make things right and do better next time.

## FINANCIAL CONSUMER AGENCY OF CANADA

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions like CWB to ensure we comply with federal consumer protection laws. The FCAC also educates customers and monitors industry codes of conduct and public commitments designed to protect your consumer interests.

At CWB, we must comply with a number of consumer laws designed to protect you. For example, we will provide you with information about our complaint handling procedures, proper notice of banking centre closures that affect you, and information about interest rates and fees when you open an account.

If you have a concern regarding potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC:

#### Financial Consumer Agency of Canada

427 Laurier Avenue West, 6<sup>th</sup> Floor

Ottawa Ontario K1R 1B9

Toll-free: 1.866.461.3222

(en français 1.866.461.2232)

Toll-free fax: 1.866.814.2224

Web: [canada.ca/en/financial-consumer-agency.html](http://canada.ca/en/financial-consumer-agency.html)

The FCAC will determine whether there is a problem with our compliance, and if so, what corrective measure we need to take. The FCAC does not become involved in matters of redress.

1. CWB includes Canadian Western Bank, Motive Financial, Optimum Mortgage, Equipment Financing, Franchise Finance, and CWB Trust Services.

2. Calendar days

© Canadian Western Bank, CWB, and the "W & Maple Leaf" logo, are registered trademarks of Canadian Western Bank.

\* Visa is a registered trademark of Visa International Service Association.

© Mastercard is a registered trademark of Mastercard International Inc.