

Personal Contract (Member and Account) Application

FINANCIAL INSTITUTION INFORMATION

| | | |
|--|---------|-----------------------------|
| Financial Institution Name (the "Financial Institution") and Address | | Account No. (the "Account") |
| | | Phone |
| Email | Website | Fax |

MEMBERSHIP APPLICATION AND SUBSCRIPTION Yes No

The Depositor hereby applies for membership in the Financial Institution and subscribes for the number of membership shares required under the Financial Institution's rules and/or bylaws.

DEPOSITOR 1 INFORMATION

| | | |
|-------------------------------------|----------------|---|
| Full Legal Name (the "Depositor 1") | SIN | Membership No. <input type="checkbox"/> New |
| Address | | Date of Birth |
| Email (Optional) | Personal Phone | Work Phone |

| Identification #1 (must be a photo ID) | | Identification #2 | |
|--|----------------------------|-------------------|----------------------------|
| Type | Reference Number | Type | Reference Number |
| Expiry Date | Place and Country of Issue | Expiry Date | Place and Country of Issue |

Occupation / Nature of Principal Business

Politically Exposed Person (PEP) Declaration – Depositor 1

I declare that I am a signing authority on the Account, and:

- I declare that I am not a PEP. This means that:
- I am not and have never been employed as a senior official¹ in a foreign state ("Foreign PEP").
 - I am not employed as a head of an international organization² or the head of an institution established by an international organization ("HIO").
 - I am not and have not been employed during the past five years as a senior official³ in Canada ("Domestic PEP").
 - I am not a family member⁴ or close associate⁵ of a Foreign PEP, HIO, or Domestic PEP.

OR

- I declare that I am a PEP, as described on the Politically Exposed Person Statement, attached.

1 Senior official in respect of a Foreign PEP means:

- head of a foreign state or government;
- member of the executive council of government or member of a legislature of a foreign government;
- 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 state-owned company or a state-owned bank;
- head of a government agency;
- judge of a foreign supreme court, constitutional court, or other court of last resort; or
- leader or president of a political party represented in a foreign legislature.

2 International organization means an organization established by the governments of more than one country by means of a formally signed agreement between the governments of more than one country.

3 Senior official in respect of a Domestic PEP means:

- 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 that is 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, the Federal Court of Appeal or the Supreme Court of Canada;
- leader or president of a political party represented in a legislature; or
- the office or position of mayor or the elected head of a city, town, village, or municipality that leads council in making financial decisions for their electorate.

4 Family member means a senior official's or an HIO's:

- child
- parent
- parent's child
- spouse or common-law partner
- spouse's or common-law partner's parent

5 Close associate means a person closely connected to a senior official or an HIO for personal (social) or business (professional) reasons.

FATCA/CRS Declaration – Depositor 1

By submitting this Application, you certify that you have provided the Financial Institution with a FATCA/CRS declaration in a form that is satisfactory to the Financial Institution. You agree to inform the Financial Institution if your tax residency changes.

DEPOSITOR 2 INFORMATION

| | | |
|-------------------------------------|----------------|---|
| Full Legal Name (the "Depositor 2") | SIN | Membership No. <input type="checkbox"/> New |
| Address | | Date of Birth |
| Email (Optional) | Personal Phone | Work Phone |

| | | | |
|---|----------------------------|--------------------------|----------------------------|
| Identification #1 (must be a photo ID) | | Identification #2 | |
| Type | Reference Number | Type | Reference Number |
| Expiry Date | Place and Country of Issue | Expiry Date | Place and Country of Issue |

Occupation / Nature of Principal Business

Politically Exposed Person (PEP) Declaration – Depositor 2

I declare that I am a signing authority on the Account, and:

- I declare that I am not a PEP.** This means that:
- I am not and have never been employed as a senior official¹ in a foreign state ("**Foreign PEP**").
 - I am not employed as a head of an international organization² or the head of an institution established by an international organization ("**HIO**").
 - I am not and have not been employed during the past five years as a senior official³ in Canada ("**Domestic PEP**").
 - I am not a family member⁴ or close associate⁵ of a Foreign PEP, HIO, or Domestic PEP.

OR

- I declare that I am a PEP**, as described on the Politically Exposed Person Statement, attached.

1 Senior official in respect of a Foreign PEP means:

- head of a foreign state or government;
- member of the executive council of government or member of a legislature of a foreign government;
- 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 state-owned company or a state-owned bank;
- head of a government agency;
- judge of a foreign supreme court, constitutional court, or other court of last resort; or
- leader or president of a political party represented in a foreign legislature.

2 International organization means an organization established by the governments of more than one country by means of a formally signed agreement between the governments of more than one country.

3 Senior official in respect of a Domestic PEP means:

- 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 that is 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, the Federal Court of Appeal or the Supreme Court of Canada;
- leader or president of a political party represented in a legislature; or
- the office or position of mayor or the elected head of a city, town, village, or municipality that leads council in making financial decisions for their electorate.

4 Family member means a senior official's or an HIO's:

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- parent
- parent's child
- spouse or common-law partner
- spouse's or common-law partner's parent

5 Close associate means a person closely connected to a senior official or an HIO for personal (social) or business (professional) reasons.

FATCA/CRS Declaration – Depositor 2

By submitting this Application, you certify that you have provided the Financial Institution with a FATCA/CRS declaration in a form that is satisfactory to the Financial Institution. You agree to inform the Financial Institution if your tax residency changes.

JOINT ACCOUNT Yes No

Signing Authority

We agree that all transactions involving the Account, including shares and term deposits, must be approved by:

- Any Depositor Any _____ Depositor(s)

Rights of Survivorship

If the Account is a joint Account, we agree that the right of survivorship:

- OPTION A **APPLIES** and on the death of one of the Depositors, the Account balance, including shares and term deposits, automatically becomes the property of the Survivor (as defined in the attached Personal Contract Terms and Conditions).
- OPTION B **DOES NOT APPLY** and each Depositor has an equal interest in the Account that will pass to his or her estate upon his or her death.
- OPTION C **DOES NOT APPLY** and Depositor 1 is the only person with a beneficial interest in the Account. All of the Account balance, including shares and term deposits, will be property of the estate of Depositor 1 upon his or her death.

NOTE: If no option is selected, Option A applies.

INTENDED USE OF THE ACCOUNT

THIRD PARTY DECLARATION

For the purposes of this declaration, a "third party" is an individual or entity other than the Depositor.

The Depositor hereby certifies and declares:

- No, no third party is entitled to give instructions and/or direct Account activity, or
 Yes, one or more third parties is entitled to give instructions and/or direct Account activity as described on the Third Party Declaration, attached.

DEPOSIT SERVICE APPLICATION

The Depositor hereby applies for an Account and the following additional products and services:

Depositor 1: **Debit Card** Yes No **Online Banking** Yes No

Depositor 2: **Debit Card** Yes No **Online Banking** Yes No

STATEMENTS

- Paper Statements** or **Electronic Statements**

AGREEMENT

If this is a joint account, "Depositor" means each of the Depositors. The Depositor certifies that the information given in this Personal Contract Application is true and accurate in every respect. The Depositor agrees to be bound by the rules and/or bylaws of the Financial Institution and amendments to the rules and/or bylaws, and acknowledges having reviewed a copy of such rules and/or bylaws. The Depositor has reviewed and agrees to be bound by the attached Personal Contract Terms and Conditions and agrees to be bound by any other terms and conditions provided by the Financial Institution to the Depositor in connection with account services including (without limitation) debit card and online banking terms and conditions.

X

Depositor 1 Signature

Name

Date

X

Witness Signature

Name

Date

X

Depositor 2 Signature

Name

Date

X

Witness Signature

Name

Date

FINANCIAL INSTITUTION APPROVAL

X

Authorized Financial Institution Signatory

Date

Name

Title

PURPOSE AND INTENDED NATURE OF THE BUSINESS RELATIONSHIP

INSTRUCTIONS

Each Depositor must sign a consent form.

I can withdraw any consent I give below for the collection, use, and disclosure of my personal information at any time by contacting the Financial Institution. I may be asked to provide a request in writing. If I withdraw my consent, I understand that the Financial Institution may no longer be able to provide me, or the third party for whom I am acting, with products and/or services.

The Financial Institution's privacy policy can be obtained by contacting a Financial Institution representative.

Marketing Consent

The Financial Institution and its agents and representatives may use and/or disclose my personal information to determine my suitability and eligibility for products, services, and community events and to market such products, services, and community activities to me, or the third party for whom I am acting, by providing information by any means including mail, electronic message, or in person. The Financial Institution and its agents and representatives may disclose my information to market research firms for the purposes of analysis and/or conducting surveys.

- I consent.
- I do not consent. I understand that my refusal to consent means the Financial Institution is unable to include me in its marketing activities, including providing me with information about its products and services, and/or community activities that may be of interest to me, or the third party for whom I am acting.

Full Personal Credit Report Consent

I consent to the Financial Institution obtaining my full personal credit report from credit reporting agencies from time to time for the purposes of assessing my current and ongoing creditworthiness, to update my personal information, and for risk assessment purposes. This consent shall be effective as of the date of this consent and shall be valid so long as I am an account holder. The Financial Institution may provide information about my credit history and other personal information to other financial institutions and credit reporting agencies to update my credit information and maintain the integrity of the credit reporting system.

- I consent.
- I do not consent. I understand that refusal to consent may mean the Financial Institution is unable to provide me, or the third party for whom I am acting, with products or services that involve provisional credit, such as a credit product or reduced deposit hold period.

Personal Information Consent

I consent to the Financial Institution and its agents and representatives collecting, using, and disclosing my personal information to

- a) verify my identity and maintain records of my personal information, in accordance with the Financial Institution's requirements to manage its risk arising from its operations or as otherwise required by law, including money laundering laws and regulations, which may include checking my identity against watch lists;
- b) facilitate the collection of debts owing by me, or for which I am financially responsible, to the Financial Institution;
- c) protect me, the third party for whom I am acting, or the Financial Institution from error and fraud, such as identity theft;
- d) process this Personal Contract and set up, manage, administer, and maintain, as applicable, my membership and Account; and
- e) keep my records separate from others with the same name.

I consent to the Financial Institution communicating with me, or the third party for whom I am acting, by any means, including mail, in person, email, or otherwise for administrative purposes related to products and services which I currently have or may request in the future.

I understand that my social insurance number (SIN) will be collected, used, and disclosed as required by law for income tax reporting purposes. Providing my SIN for purposes not required by law is optional. The Financial Institution and its agents and representatives may use my SIN to keep my records separate from other individuals with the same name and to identify me (including for credit reporting purposes, as applicable). I understand that my consent to these additional uses is optional and may be withdrawn at any time by contacting the Financial Institution.

I understand that my personal information may be transferred to service providers located in other countries, and that in such case my personal information may be accessible by law enforcement and national security agents in those countries.

X

Depositor 1 Signature

Name

Date

X

Witness Signature

Name

Date

INSTRUCTIONS

Each Depositor must sign a consent form.

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The Financial Institution's privacy policy can be obtained by contacting a Financial Institution representative.

Marketing Consent

The Financial Institution and its agents and representatives may use and/or disclose my personal information to determine my suitability and eligibility for products, services, and community events and to market such products, services, and community activities to me, or the third party for whom I am acting, by providing information by any means including mail, electronic message, or in person. The Financial Institution and its agents and representatives may disclose my information to market research firms for the purposes of analysis and/or conducting surveys.

- I consent.
- I do not consent. I understand that my refusal to consent means the Financial Institution is unable to include me in its marketing activities, including providing me with information about its products and services, and/or community activities that may be of interest to me, or the third party for whom I am acting.

Full Personal Credit Report Consent

I consent to the Financial Institution obtaining my full personal credit report from credit reporting agencies from time to time for the purposes of assessing my current and ongoing creditworthiness, to update my personal information, and for risk assessment purposes. This consent shall be effective as of the date of this consent and shall be valid so long as I am an account holder. The Financial Institution may provide information about my credit history and other personal information to other financial institutions and credit reporting agencies to update my credit information and maintain the integrity of the credit reporting system.

- I consent.
- I do not consent. I understand that refusal to consent may mean the Financial Institution is unable to provide me, or the third party for whom I am acting, with products or services that involve provisional credit, such as a credit product or reduced deposit hold period.

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- a) verify my identity and maintain records of my personal information, in accordance with the Financial Institution's requirements to manage its risk arising from its operations or as otherwise required by law, including money laundering laws and regulations, which may include checking my identity against watch lists;
- b) facilitate the collection of debts owing by me, or for which I am financially responsible, to the Financial Institution;
- c) protect me, the third party for whom I am acting, or the Financial Institution from error and fraud, such as identity theft;
- d) process this Personal Contract and set up, manage, administer, and maintain, as applicable, my membership and Account; and
- e) keep my records separate from others with the same name.

I consent to the Financial Institution communicating with me, or the third party for whom I am acting, by any means, including mail, in person, email, or otherwise for administrative purposes related to products and services which I currently have or may request in the future.

I understand that my social insurance number (SIN) will be collected, used, and disclosed as required by law for income tax reporting purposes. Providing my SIN for purposes not required by law is optional. The Financial Institution and its agents and representatives may use my SIN to keep my records separate from other individuals with the same name and to identify me (including for credit reporting purposes, as applicable). I understand that my consent to these additional uses is optional and may be withdrawn at any time by contacting the Financial Institution.

I understand that my personal information may be transferred to service providers located in other countries, and that in such case my personal information may be accessible by law enforcement and national security agents in those countries.

X

Depositor 2 Signature _____ Name _____ Date _____

X

Witness Signature _____ Name _____ Date _____