



Olympia Trust Company Individual Account Application and Agreement

Additional Documents Required to Open Account:

☐ VOID cheque if choosing fee payment by EFT.

Individual Account Application and Agreement

Language preference: ☐ English (*default*) ☐ French

Account Number: _____

1. Plan Type (*mandatory*)

☐ **Olympia Trust Company
Individual Account**

☐ **Olympia Trust Company Joint Account
Joint Tenants with Right of Survivorship**
(*not available in Quebec*)

☐ **Olympia Trust Company Joint Account
Joint Tenants in Common**
(*Quebec only*)

2. Account Holder / Applicant Information

Last Name

Social Insurance Number

First Name (*please use legal name*)

Middle Name

Date of Birth (*mm/dd/yyyy*)

Address (*primary*)

Residence Telephone Number

City

Province

Postal Code

Business Telephone Number

Email address

Cellular Number

Fax Number

☐ I, the undersigned individual, do hereby represent and warrant to Olympia that I am a Canadian resident and citizen and that I am not a U.S. citizen.

3. Co-Applicant Information (*not required if opening an Individual account*)

Last Name

Social Insurance Number

First Name (*please use legal name*)

Middle Name

Date of Birth (*mm/dd/yyyy*)

☐ *Same as Primary*

Address

Residence Telephone Number

City

Province

Postal Code

Business Telephone Number

Email address

Cellular Number

Relationship to Primary Applicant

Fax Number

☐ I, the undersigned individual, do hereby represent and warrant to Olympia that I am a Canadian resident and citizen and that I am not a U.S. citizen.

4. Anti-Money Laundering Information

(a) Applicant Information

What is the intended use of the account? ☐ Investment Purposes ☐ Other: _____

Occupation / Former Occupation: _____

Ascertaining Identity

To validate your identity, Olympia will conduct a search through a credit reporting service. By signing this application, you consent to Olympia conducting such search to validate your identity. If you do not have a Canadian credit history of at least three (3) years, or if you prefer that we conduct an alternative method for ascertaining your identity, please contact an Olympia representative.

Politically Exposed Persons ("PEP") Declaration

Domestic PEP	Foreign PEP
<p>A domestic PEP is a person who holds, or has held within the last five (5) years, a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:</p> <ul style="list-style-type: none">• Governor General, Lieutenant Governor or head of government;• Member of the Senate, House of Commons, or legislature;• Deputy minister (or equivalent);• Ambassador, or attaché or counsellor of an ambassador;• Military general (or higher rank);• 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• Mayor* <p>* In line with legislation across Canada, municipal governments include cities, towns, villages and rural (county) or metropolitan municipalities. As such, a mayor is the head of any of these, regardless of the size of the population.</p>	<p>A foreign PEP is a person who holds, has held, or has a prescribed family member who holds or has held one of the following offices or positions in or on behalf of a country other than Canada:</p> <ul style="list-style-type: none">• Head of state or government;• Member of the executive council of government or member of a legislature;• Deputy minister (or equivalent);• Ambassador or ambassador's attaché or counselor;• Military general (or higher rank);• President of a state-owned company or bank;• Head of a government agency;• Judge, or leader/president of a political party in a legislature; <p>A foreign PEP also includes the following family members of the individual described above: mother or father; child; spouse or common-law partner; spouse's or common-law partner's mother, father, sibling, or half-sibling (that is, any other child of the partner's mother or father).</p> <p>An individual or family member described above is a foreign PEP regardless of their citizenship, residence status or birthplace.</p>
Head of an International Organization	
<p>The head of an international organization is a person who is either:</p> <ul style="list-style-type: none">• The head of an international organization established by the governments of states; or• The head of an institution established by an international organization.	

Please select ONE of the following:

- ☐ The definitions of Politically Exposed Person, both domestic and foreign, and Head of an International Organization provided in the instructions do not apply to me.
- ☐ The definition of domestic Politically Exposed Person provided in the instructions does apply to me (please fill out information below).
- ☐ The definition of foreign Politically Exposed Person provided in the instructions does apply to me (please fill out information below).
- ☐ The definition of Head of an International Organization provided in the instructions does apply to me (please fill out information below).

PEP Name (if applicable)	Relationship of PEP with Registered Shareholder (if applicable)	Country position was held in or on behalf of
Position held	Length of time position was held for	Source of funds to be deposited (e.g., savings, sale of house, gift, etc.)

(b) Co-Applicant Information (not required if opening an Individual Account)

What is the intended use of the account? ☐ Investment Purposes ☐ Other: _____

Occupation / Former Occupation: _____

Ascertaining Identity

To validate your identity, Olympia will conduct a search through a credit reporting service. By signing this application, you consent to Olympia conducting such search to validate your identity. If you do not have a Canadian credit history of at least 3 years, or if you prefer that we conduct an alternative method for ascertaining your identity, please contact an Olympia representative.

Politically Exposed Person ("PEP")

Domestic PEP	Foreign PEP
<p>A domestic PEP is a person who holds, or has held within the last five (5) years, a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:</p> <ul style="list-style-type: none"> • Governor General, Lieutenant Governor or head of government; • Member of the Senate, House of Commons, or legislature; • Deputy minister (or equivalent); • Ambassador, or attaché or counsellor of an ambassador; • Military general (or higher rank); • 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 • Mayor* <p>* In line with legislation across Canada, municipal governments include cities, towns, villages and rural (county) or metropolitan municipalities. As such, a mayor is the head of any of these, regardless of the size of the population.</p>	<p>A foreign PEP is a person who holds, has held, or has a prescribed family member who holds or has held one of the following offices or positions in or on behalf of a country other than Canada:</p> <ul style="list-style-type: none"> • Head of state or government; • Member of the executive council of government or member of a legislature; • Deputy minister (or equivalent); • Ambassador or ambassador's attaché or counselor; • Military general (or higher rank); • President of a state-owned company or bank; • Head of a government agency; • Judge, or leader/president of a political party in a legislature; <p>A foreign PEP also includes the following family members of the individual described above: mother or father; child; spouse or common-law partner; spouse's or common-law partner's mother or father; and brother, sister, half-brother or half-sister (that is, any other child of the individual's mother or father).</p> <p>An individual or family member described above is a foreign PEP regardless of their citizenship, residence status or birthplace.</p>
Head of an International Organization	
<p>The head of an international organization is a person who is either:</p> <ul style="list-style-type: none"> • The head of an international organization established by the governments of states; or • The head of an institution established by an international organization. 	

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- ☐ The definitions of Politically Exposed Person, both domestic and foreign, and Head of an International Organization provided in the instructions do not apply to me.
- ☐ The definition of domestic Politically Exposed Person provided in the instructions does apply to me (please fill out information below).
- ☐ The definition of foreign Politically Exposed Person provided in the instructions does apply to me (please fill out information below).
- ☐ The definition of Head of an International Organization provided in the instructions does apply to me (please fill out information below).

PEP Name (if applicable)	Relationship of PEP with Registered Shareholder (if applicable)	Country position was held in or on behalf of
Position held	Length of time position was held for	Source of funds to be deposited (e.g., savings, sale of house, gift, etc.)

5. Plan Administration Fee Payment (mandatory)

(a) I request that my plan fees, until I direct otherwise, be collected using the following option (choose one):

☐ **My Chequing Account.** A VOID Cheque is required.

Please see the Electronic Funds Transfer (EFT) Authorization Terms & Conditions in section 18 of Schedule "A" - Declaration of Custodianship for Individual Account for more information on the CPA Rule H1 Requirements that apply to this fee payment option.

Type of Account (check one): ☐ Personal ☐ Business ***** VOID CHEQUE MUST BE ATTACHED *****

☐ **Charge my Credit Card**

Card Type (check one): ☐ VISA ☐ MasterCard Expiry Date (mm/yy) /

Card Number:

(b) I request that my plan fees, until I direct otherwise, be charged to the fee payment source provided in section (a) above as follows (choose one):

☐ **All Fees** (default option if left blank)

By selecting the All Fees payment option, I authorize Olympia Trust Company ("Olympia") to draw on the bank account or credit card identified herein for the Annual Administration Fee and all additional charges for services and products outlined in the Olympia Fee Schedule with respect to this account (certain exceptions may apply). As outlined in the various Olympia Declaration(s) of Trust, I understand I will receive thirty (30) days' notice of any change to the Olympia Fee Schedule. By giving this payment authorization, I understand I am giving Olympia authorization to change the amount of fees charged to my bank account or credit card.

☐ **Cash Balance**

By selecting the Cash Balance payment option, I authorize Olympia Trust Company ("Olympia") to draw on the bank account or credit card identified herein when there is an insufficient cash balance for the Annual Administration Fee and all additional charges for services and products as outlined in the Olympia Fee Schedule with respect to this account (certain exceptions may apply).

(c) I agree to immediately notify Olympia if my bank account or credit card details change at any time.

(d) I understand interest and additional charges may apply to any failed bank account or credit card payment authorization.

(e) I may revoke this authorization at any time by contacting Olympia.

Name of Authorized Bank Account Signatory or
Cardholder (print)

Signature of Authorized Bank Account
Signatory or Cardholder

Date (mm/dd/yyyy)

6. Representative/Dealer Access Authorization

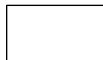
By completing this section, I/we acknowledge and agree that I/we am authorizing another individual to obtain personal and financial information about me/us which information is currently held by Olympia. This Letter of Authorization shall apply to all the plans I have with Olympia (the "Plans").

I/we hereby authorize Olympia to provide the following individual or corporation all requested personal and financial information relating to my/our Plans and further authorize Olympia to grant the following individual or corporation access to view my/our Plan(s) via the secure Olympia website. By allowing website access, the individual or corporation will be able to view all my/our past and current assets.

☐ Dealing Representative _____ of _____
(Advisor Name) (Advisor Company Name)

☐ Exempt Market Dealer _____
(Name of Exempt Market Dealer)

☐ Investment Issuer _____
(Name of Investment Issuer)



I permit Olympia to terminate the above Investment Issuer Authorization upon completion of the investment purchase.
(Applicant & Joint Applicant Initials)

☐ Mortgage Broker/Agent _____ of _____
(Broker/Agent Name) (Brokerage Name)

☐ Other (please specify) _____

I acknowledge and agree that this Authorization will continue to be valid until I provide written instructions to Olympia to terminate or modify this Authorization.

7. Terms and Conditions of Account

In consideration for Olympia agreeing to act as custodian of my Individual Account (the "Account"), I/we acknowledge and agree as follows:

- (a) I/we have read, understood, and agree to be bound by all the provisions set out in the Declaration of Custodianship attached hereto as Schedule "A" (which provisions form part of this agreement and are incorporated herein).
- (b) I/we acknowledge and agree that I/we am/are solely responsible for all investments in my/our Account and all investment decisions relating thereto. Olympia is not in the business of providing investment advice and does not provide direction or advice with respect to the purchase of any securities or other form of investment. Olympia strongly recommends you should:
 - (i) conduct extensive due diligence on any investment prior to purchasing and obtain extensive information on the investment, the risk associated with the investment and the ability to recover your investment;
 - (ii) review the investment objectives of any investment you have chosen to ensure that it meets your financial needs; and
 - (iii) if you invest in exempt market securities and/or publicly traded shares or bonds, obtain a prospectus, offering memorandum or other prescribed documentation describing the investment prior to or at the time you make your investment.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. Olympia will execute any order it receives from you without making any inquiries in connection with the suitability of the investment.
- (c) All of the information above is accurate and complete.
- (d) I/we have not received, and will not receive, any advice from Olympia with regards to acquiring, disposing or otherwise trading in securities or my/our investment strategy. Further, I/we acknowledge that Olympia is not registered under applicable securities laws as a dealer, adviser or investment fund manager and cannot act, and will not act, in any such capacities.
- (e) I/we understand that this account will not be registered pursuant to the *Income Tax Act* (Canada).
- (f) I/we am solely responsible for the filing of all returns of income and information returns required to be filed with the Canadian tax authorities, provincial tax authorities or other tax authorities in respect of all income earned on the investments held with the Account.
- (g) Olympia has the right to reject any investment directions or other orders from me/us if the proper documentation is not in place or completed to the sole satisfaction of Olympia.
- (h) I/we am responsible for all commissions payable in respect of acquisitions or dispositions of securities or other investments from my/our account.
- (i) I/we will pay Olympia any amounts owing to them and any fees and expenses as outlined in the Olympia Fee Schedule. In addition, I/we authorize Olympia to sell securities or other investments held in my/our account to generate proceeds to pay Olympia's fees and expenses or otherwise deduct from my/our account any amounts owing to Olympia.
- (j) I/we will advise Olympia in writing of any changes to my/our personal information set out herein.
- (k) I/we understand that Olympia is not authorized or permitted to accept deposits and that any cash held in my/our Account by Olympia is non-interest bearing.
- (l) I/we understand that a late payment charge of 2% per month will apply to any overdraft amount not paid to Olympia by March 1st of each year.
- (m) I/we hereby acknowledge and agree that all telephone calls to and from Olympia may be recorded for training purposes. By recording the telephone calls, Olympia may collect personal information about me. I/we hereby consent to Olympia recording all telephone calls for training purposes.
- (n) I, the undersigned individual(s), do hereby represent and warrant to Olympia that:
 - (i) I am a tax resident of Canada, and I am NOT a tax resident or a citizen of the United States, and
 - (ii) I am NOT a tax resident of a jurisdiction other than Canada.
 - (iii) I certify that the information given on this form is correct and complete. I will give my financial institution a new form within 30 days if my tax residence changes or is inaccurate.

Applicant Name (print)

Co-Applicant Name (print)

Applicant Signature

Co-Applicant Signature

Date (mm/dd/yyyy)

Date (mm/dd/yyyy)

Authorized Olympia Trust Company Signing Officer

Date (mm/dd/yyyy)

1. **Individual Account:** By completing this Individual Account Application and Agreement, I hereby confirm that I am establishing an account (the "Account") with Olympia Trust Company ("Olympia") on the terms and conditions set out herein. Olympia is being engaged to act as custodian of the Account and shall only be obligated to provide such services as specifically set out herein. I confirm that the Account will not be a registered account under the *Income Tax Act* (Canada) (the "Act") and will not be registered in any way under the Act. Specifically, the Account will not be registered as a registered retirement savings plan, registered income fund, registered education savings plan or tax-free savings plan. For joint accounts, the representations contained herein shall be deemed to be given by both applicants.
2. **Role of Olympia:** Olympia agrees to establish and maintain the Account in your name for any and all securities from time to time received and accepted by Olympia for the Account. Olympia shall hold, keep safe and protect as custodian in the account, on behalf of the client in its vault or with a depository or clearing corporation which Olympia is a participant directly or indirectly all property delivered or accepted by it. Olympia may engage one or more Canadian chartered banks, Canadian or provincial trust companies, registered brokers or investment dealers as a depository to hold some or all of the investments of your Account, provided that
 - (i) the depository may not offset any debt or obligation owing to the depository against assets of your Account,
 - (ii) the assets of your Account may not be pledged, assigned or otherwise encumbered, and
 - (iii) if the depository is a broker or investment dealer, the terms and conditions of the engagement will comply with the published requirements of applicable regulatory authorities.

Olympia may arrange for the deposit and delivery of any investments of your Account with The Canadian Depository for Securities Ltd., the Depository Trust Company or any other properly authorized domestic or foreign depository.
3. **Olympia Not a Deposit Taker:** I acknowledge that Olympia is not authorized or permitted to accept deposits. Further, I acknowledge and understand that any cash delivered to Olympia for my Account will be deposited by Olympia with financial institutions designated as Schedule I banks under the *Bank Act* (Canada), First Calgary Savings & Credit Union Ltd., Servus Credit Union Ltd. or provincial crown corporations such as Alberta Treasury Branch, which institutions are authorized to accept deposits.
4. **Interest:** Olympia is not authorized or permitted to accept deposits. Any cash held in the Account is non-interest bearing. If Olympia shall hold any cash in the account, it shall be under no obligation to invest or reinvest the same but shall only be obligated to hold same with a deposit-taking financial institution, and shall be entitled to retain for its own account any benefit earned by the holding of same prior to receiving investment instructions in accordance with this Agreement.
5. **No Financial Advice:** I acknowledge and agree that I am solely responsible for all investments in my Account and all investment decisions relating thereto. Olympia is not in the business of providing investment advice and does not provide direction or advice with respect to the purchase of any securities or other form of investment. Olympia strongly recommends that you should:
 - (i) conduct extensive due diligence on any investment prior to purchasing and obtain extensive information on the investment, the risks associated with the investment and the ability to recover your investment;
 - (ii) review the investment objectives of any investment you have chosen to ensure that it meets your financial needs; and
 - (iii) if you invest in exempt market securities and/or publicly traded shares or bonds, obtain a prospectus, offering memorandum or other prescribed documentation describing the investment prior to or at the time you make your investment.

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. Olympia will execute any order it receives from you without making any inquiries in connection with the suitability of the investment.
6. **Written Direction for all Investments:** Contributions and transfers to your Account will be invested and reinvested from time to time in accordance with investment instructions unless the proposed investment does not comply with requirements imposed by Olympia in its sole discretion. Before Olympia will act on your investment instructions, the instructions must be in a form acceptable to Olympia and be accompanied by related documentation as required by Olympia in its sole discretion. Olympia may accept and act on any investment instructions which it believes in good faith to be given by you. Olympia will endeavor to execute any purchase or sale of an investment within five (5) business days after receipt of cash and your investment instructions at the market or sale price in effect on the day the transaction is executed. For joint accounts, the written authorization of either holder will be deemed acceptable to execute investment instructions.
7. **Legal Compliance:** Amendments to legislation may adversely affect your current and future holdings. As Olympia does not provide any legal or tax advice, you are encouraged to speak with your legal counsel, financial advisor and/or accountant to keep you updated on amendments to all applicable legislation and the possible effects of such amendments on you and your holdings.
8. **Tax Filing Compliance:** I am solely responsible for the filing of all returns of income and information returns required to be filed with the Canadian tax authorities, provincial tax authorities or other tax authorities in respect of all income earned on the investments held in the Account. For greater certainty, I am the taxpayer required under the *Income Tax Act* (Canada) to make all such returns of income and information returns and Olympia is not a trustee in respect of the Account for the purposes of the *Income Tax Act* (Canada).
9. **Accounting and Reporting:** Olympia will maintain the Account in your name reflecting, with appropriate dates:
 - (i) deposits to your Account;
 - (ii) the name, number and cost of investments purchased or sold by your Account;
 - (iii) dividends, interest and other distributions received by your Account;
 - (iv) cash;
 - (v) withdrawals, transfers and expenses paid from your Account; and
 - (vi) the balance of your Account.

Olympia will send you an annual statement of your Account.
10. **Mailings:** You acknowledge that statements, security holder 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.
11. **Income or Capital Payments:** Olympia shall receive income or other payments relating to the securities in the Account and will credit the Account upon receipt of said income or other payments.
12. **Registration of Certificates:** All investments including securities and cash or proceeds from an investment held in the Account shall be held by Olympia in its name as custodian of the Account for the benefit of you as the beneficial owner of the Account.
13. **Notice:** Any notice required or permitted to be given to you by Olympia will be sufficiently given if mailed, postage prepaid, to you at your address as indicated on your Application or any subsequent address that you have provided to Olympia in writing for that purpose. Notice will be deemed to have been received by you on the date of mailing.
14. **Delegation of Duties:** Without detracting in any way from the responsibility of Olympia, Olympia may appoint agents and may delegate to its agents the performance of clerical, administrative and other duties under this declaration. Olympia may employ or engage accountants, brokers, lawyers or others and may rely on their advice and services. Olympia will not be liable for the acts or omissions of any of its advisors or agents. Olympia may pay to any advisor or agent all or part of the fees received by it under the provisions of this declaration. Notwithstanding any other provision in this declaration, Olympia acknowledges that it is ultimately responsible for the administration of your Account.

- 15. Execution of Trades:** When completing trades for your Account in accordance with your directions, Olympia may in its sole discretion engage the services of:
- (i) brokers or investment dealers registered under applicable securities laws;
 - (ii) itself to the extent it is by law authorized to engage in all or any part of the trading activity; and
 - (iii) an affiliate (as defined in the *Business Corporations Act* (Alberta)) to the extent that the affiliate is by law authorized to engage in all or part of the trading activity.
- Olympia, its affiliates and agents are entitled to receive from your Account or the issuer of securities held in your Account, reasonable commissions and any other fees or amounts, charged by them in connection with the executions of trades for your Account.
- 16. Electronic Signatures:** I hereby authorize and direct Olympia to rely on my electronic signature on all agreements and other documents and all such electronic signatures, however provided to Olympia, shall be deemed to be reliable for the purpose of identifying me and shall be deemed to be reliable for the purpose of the document signed. Further, I hereby consent to Olympia sending me all documentation electronically to the email address I have provided to Olympia and all such electronic communications shall be deemed to satisfy Olympia's obligations to provide such information to me hereunder as if such documents were delivered by mail.
- 17. Fees and Expenses:** Olympia may charge you or your Account fees for its services under this declaration as set out from time to time in the Olympia Fee Schedule. Olympia will give you at least 30 days' notice of any change in its fees. Olympia is entitled to reimbursement from your Account for all disbursements and expenses (including taxes, interest and penalties) reasonably incurred by Olympia in connection with your Account or any investments in your Account. Olympia is entitled to deduct its unpaid fees, disbursements and expenses from the assets of your Account and for this purpose you authorize Olympia to realize sufficient assets of your Account selected in its sole discretion. Olympia will not be responsible for any resulting loss. You agree to pay Olympia annual fees and transaction fees in exchange for providing services in connection with your self-directed account. The annual fee is charged immediately upon opening an account and is prorated to half price for accounts opened August 1st or later each year. The full annual fee will then be charged on January 1st of each year thereafter. All other fees are charged when the transaction is processed. Please review the Olympia Fee Schedule for a full list of fees that may apply to your Account.
- 18. Electronic Funds Transfer (EFT) Authorization:** In accordance with this Electronic Fund Transfer Agreement ("EFT Agreement"), I/we authorize Olympia and the Financial Institution to debit the account (the "Account") with the Financial Institution identified in the attached void cheque for the contribution(s) authorized by this Account Application and for such fixed and variable fee amounts identified on the Olympia Fee Schedule (as may amended from time to time) for services and products provided by Olympia with respect to my/our Olympia account. I acknowledge that such debits from the Account may occur on a monthly or annual basis depending on my/our contribution instructions and the services and products provided by Olympia. I/we also authorize Olympia to deposit with the Account with any amounts Olympia may pay to me/us, in Olympia's sole discretion. These authorizations are to remain in effect until Olympia receives written notification from me/us cancelling or changing these authorizations. Any written notice cancelling or changing these authorizations must be received by Olympia at least ten (10) business days, but not more than thirty (30) days, before the next scheduled debit. I/we may obtain a sample cancellation form, or more information on my/our right to cancel this EFT Agreement at my/our Financial Institution or by visiting www.payments.ca. Olympia may not assign this EFT Agreement, whether directly or indirectly, by operation of law, change of control or otherwise, without providing me/us at least 10 days prior written notice. I/we have certain recourse rights if any debit does not comply with this EFT Agreement. For example, I/we have the right to receive reimbursement for any Electronic Funds Transfer that is not authorized or is not consistent with this EFT Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our Financial Institution or visit www.payments.ca. Further by signing below, I/we represent and warrant that:
- (i) the Account number provided is held in my/our name(s), whether solely or jointly, and I/we have authority under the terms the applicable account agreement with the Financial Institution to authorize the debits and deposits contemplated by this EFT Agreement;
 - (ii) I/we shall not hold Olympia responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me/us or my/our Financial Institution or due to an error on the part of the Financial Institution in depositing any such funds to the Account;
 - (iii) I/we hereby waive my/our right to receive pre-notification of the amount of any pre-authorized debit or deposit made by Olympia in accordance this EFT Agreement and acknowledge that I/we shall not receive advance notice of any such pre-authorized debits or deposits before such debits and deposits are processed;
 - (iv) Olympia may change the Olympia Fee Schedule by providing you with thirty (30) days prior written notice of any such changes; and
 - (v) this EFT Agreement is considered a personal pre-authorized debit agreement.
- 19. Termination:** Either party may at any time terminate this Agreement without any penalty by giving at least 14 days' prior written notice to the other party of such termination. Olympia hereby agrees upon termination of this Agreement and upon payment of all amounts due and owing to Olympia hereunder to deliver to you all property in the Account.
- 20. Overdraft:** A late payment charge of 2% per month will apply to any overdraft amount not paid to Olympia by March 1st of each year.
- 21. Valuation:** For exempt market securities, unless Olympia has obtained updated information, pricing is based on the original price at which the exempt market security was received in your Account. This is because many exempt market securities do not trade in the secondary market and are considered illiquid unless otherwise noted in the original purchase documents.
- 22. Liability of Olympia:** Olympia and its officers, directors, employees and agents are indemnified by you and your Account from and against all expenses, liabilities, claims and demands (including any such expenses, liabilities, claims and demands made by a federal or provincial tax authority) arising out of the holding of the assets in your Account; the dealing with the assets in your Account in accordance with investment instructions which Olympia, its officers, directors, employees or agents believe in good faith to be given by you or your properly authorized agent; and the delivery of release of assets of your Account in accordance with this declaration, provided that:
- (i) Olympia exercises the same degree of care with your Account as would be exercised by a custodian offering similar services in Canada; and
 - (ii) Olympia complies with applicable laws, regulations and orders now or later in force that purport to impose a duty on the holder of assets of your Account to take or refrain from taking any action in connection with any asset of your Account. Notwithstanding any other provision of this declaration, Olympia will not be liable for any loss or penalty suffered as a result of any act done by it in reasonable reliance of your authority or the authority of your properly authorized agent or legal representatives.
- 23. Successor Custodian:** Olympia may resign and be discharged from all duties and liabilities under this declaration by giving 30 days' written notice. Olympia is nominated to appoint a successor custodian. Upon acceptance of the office of custodian of your account, the successor custodian will be custodian of your Account as if it had been the original declarant of your Account.
- 24. Governing Laws:** This Agreement has been executed and delivered in the Province of Alberta and shall in all respects be governed by, and construed and enforced in accordance with, the laws of the Province of Alberta, and the Federal laws of Canada applicable therein, including all matters of construction, validity, or performance. The parties waive any choice of law or conflict of law provision or rule that would cause the application of the laws of any jurisdiction other than the Province of Alberta. The parties each irrevocably submit to the exclusive jurisdiction of the courts of the Province of Alberta in respect of any suit, action or proceeding, and to settle any disputes, relating in any way to this Agreement. Each party irrevocably waives any objection which it might now or hereafter have to the courts of the Province of Alberta as the exclusive forum to hear and determine any suit, action or proceeding, and to settle any disputes, which may arise out of or in connection with this Agreement and agrees not to claim that any such court is not a convenient or appropriate forum. If a party to this Agreement brings any suit, action or proceeding, or attempts to settle any disputes, relating in any way to this Agreement in any forum other than the courts of the Province of Alberta, that party agrees not to oppose any attempt by the other party to actively enforce the provisions of this section, including but not limited to any application brought by that other party for injunctive relief, non-suit and specific performance.

25. **Account Holder:** If there is more than one account holder, your obligations shall be joint and several.
26. **Registration:** 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 and Declaration, and irrespective of any other definition:
- (i) an Account held as "Joint Tenants with Right of Survivorship" is owned jointly by the persons signing this Account Agreement. You acknowledge and agree that upon the death of one joint holder, where the Account is held as "Joint Tenants with Right of Survivorship", Olympia will distribute the assets to the surviving holder(s).
 - (ii) an Account held as "Joint Tenants" is owned jointly by the persons signing this Account Agreement and that ownership is in equal portions unless otherwise specified in writing by the joint holders. You acknowledge and agree that upon the death of one joint holder, Olympia 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.
27. **The following additional terms apply only to accounts held jointly or as tenants in common:**
- (i) The account is owned jointly by those persons signing the Application and that ownership is in equal portions, unless otherwise specified if held as tenants in common.
 - (ii) All holders are jointly and severally liable to Olympia for any debts, liabilities and obligations arising in connection with the Account.
 - (iii) Olympia may, without consulting any of the other account holder(s), act on orders for the Account submitted by any holder, including authorization to receive confirmations, statements or other information and to buy, sell, deposit, withdraw, transfer, deliver and/or receive any and all Account eligible securities and/or funds.
 - (iv) The transfer, delivery or payment of securities and/or funds may be made to any one of the holders or an account for any holder, without any liability to Olympia.
 - (v) All confirmations, statements, or other notices from Olympia will be mailed to the Applicant's address or to the mailing address if one is provided. All such correspondence will then be considered to have been mailed to all of the account holders. Co-applicants may receive copies of statements upon request.
 - (vi) On the death of either holder, the deceased's portion of the Account proceeds will be disposed of to the remaining account Holder(s) if the account is held with rights of survivorship, or to the executor or administrator of the deceased's estate if it is held as tenants in common.
 - (vii) On the death of either holder, the remaining account holder(s) agrees to immediately advise Olympia, and to provide such documentation as may reasonably be requested. Olympia reserves the right to restrict the Account, as deemed necessary for tax, liability or legal reasons, under any present or future law.
 - (viii) The deceased's estate and the surviving account holder(s) continue to be jointly and severally liable for debts, liabilities and obligations resulting from transactions initiated prior to Olympia receiving written notice of death, or incurred in liquidating the Account or adjusting the interests of the surviving Account holder(s).
28. **Heirs, Executors:** This Declaration of Custodianship will be binding upon the heirs, executors, administrators of the account holder(s) and upon the successors of the Trustee and Olympia.
29. **Arms' Length Mortgages:** I hereby acknowledge and agree that where arms' length mortgages are held under this plan, whether syndicated or otherwise, they must be registered in the name of Olympia Trust Company, as Trustee. The ranking of said mortgages may be either first, second or third.
30. **Language:** Unless otherwise indicated, you have requested that your Application, this Declaration and all ancillary documents be provided to you in English. Vous avez exigé que votre demande, la présente déclaration et tous les documents accessoires vous soient fournis en anglais.

Privacy Notice

At Olympia Trust Company, we take privacy seriously. In providing services to you, we receive non-public, personal information about you. We receive this information through transactions we perform for you and may also receive information about you by virtue of your transactions with affiliates of Olympia Trust Company or other parties. Olympia Trust Company is committed to respecting and protecting the confidentiality of your personal information and the safeguarding of all personal information entrusted to us. We have prepared a Privacy Policy to tell you more about how we protect your personal information. It is available on our website at www.olympiustrust.com.