



B2B Trust Open Account Application

Send this completed application to:

B2B Trust, Self-Directed Products
130 Adelaide Street West, Suite 200
Toronto, Ontario M5H 3P5



B2B Trust Open Account Application

Eligible Assets: Mutual Funds and/or Guaranteed Investment Certificates

1. Dealer/Advisor Information			
Dealer Number	Dealer or Company Name	E-mail	
Advisor Number	Advisor Name	Phone ()	Fax ()

2. Primary Account Holder Information			
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms			
Last Name		First Name	Initial
Date of Birth (mm/dd/yyyy)	Social Insurance Number		Marital Status
Home Address (Street No. & Name, Apt. No.)			Occupation
City	Province	Postal Code	Email Address
Home Phone ()	Business Phone ()		Language Preference <input type="checkbox"/> English <input type="checkbox"/> French
Please provide details of 2 of the following original valid pieces of identification (including one with photo): Driver's License, Passport, Birth Certificate or similar Canadian Government Record or Identification Document.			
1. ID Type	Number	Issued by	Exp. Date (mm/dd/yyyy)
2. ID Type	Number	Issued by	Exp. Date (mm/dd/yyyy)

Residency Status			
<input type="checkbox"/> Resident			
<input type="checkbox"/> Non-Resident	Country of residence	Citizenship	U.S. Social Security or Taxpayer number (if applicable)*

3. Joint Account Holder Information			
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms			
Last Name		First Name	Initial
Date of Birth (mm/dd/yyyy)	Social Insurance Number		Marital Status
Home Address (Street No. & Name, Apt. No.) <input type="checkbox"/> Same as Primary Account Holder			Occupation
City	Province	Postal Code	Email Address
Home Phone ()	Business Phone ()		Account Type <input type="checkbox"/> Tenants in Common <input type="checkbox"/> Joint <input type="checkbox"/> JTWRs
Please provide details of 2 of the following original valid pieces of identification (including one with photo): Driver's License, Passport, Birth Certificate or similar Canadian Government Record or Identification Document.			
1. ID Type	Number	Issued by	Exp. Date (mm/dd/yyyy)
2. ID Type	Number	Issued by	Exp. Date (mm/dd/yyyy)

Residency Status			
<input type="checkbox"/> Resident			
<input type="checkbox"/> Non-Resident	Country of residence	Citizenship	U.S. Social Security or Taxpayer number (if applicable)*

4. Third-Party Determination Questions / Account Use	
What is the expected use of the account:	
<input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Current Transactions <input type="checkbox"/> Salary deposit or payment <input type="checkbox"/> Other (please specify): _____	
<input type="checkbox"/> Use by third party or for the benefit of a third party (please provide all the following third-party information):	
First Name / Company name _____	Relationship: _____
Last name _____	Date of Birth: _____
Address: _____	
Certificate of incorporation No. and place of issue (for legal entities only)	Occupation / Nature of activities:
_____	_____

*U.S. residents only: I/We hereby authorize B2B Trust to report to and to disclose information pertaining to my/our account (number _____) and/or to report income derived from dividend, interest or sale proceeds to the Internal Revenue Service, U.S.A. when applicable.

SEE OVERLEAF

5. Client Agreement and Authorization

a. Dealer/Advisor and Investment Authorization

I/We hereby authorize B2B Trust to provide copies of statements and/or to provide account balance information to my/our Dealer and/or advisor upon request. I/We hereby recognize that I am/we are solely and entirely responsible for the choice of any investment held in my/our account, for the choice of my/our Dealer and/or advisor, and that B2B Trust has made no representation to me/us in connection thereto. I/We further undertake to indemnify and save B2B Trust harmless from any actions, suits, costs and/or damages that may be made against it in this regard.

Important Notice

Clients are strongly advised by B2B Trust to obtain the information they need to make informed decisions. In particular, prior to investing, clients should:

- obtain information on the investment itself, the risk associated with the investment and the ability of clients to recover their capital;
- review the investment objectives of any investment they have chosen to ensure that they meet their financial needs; and
- if they invest in shares, bonds or mutual funds, obtain a prospectus, offering memorandum or other prescribed documentation describing the investment prior to or at the time they make their investment.

B2B Trust will execute any order it receives from clients or their Dealer or advisor without making any further inquiries in connection with the appropriateness of the investment. If clients have any questions or doubts about a particular investment they should seek further advice from their Dealer or advisor or any qualified and independent professional. B2B Trust does not authorize its employees to provide advice to clients in connection with their investments, and does not authorize any other person to do so on its behalf.

Quebec only: I have requested that this document and all other related documents be drawn up in the English language only. Les parties ont expressément exigé que ce contrat ainsi que tous les documents et avis émis en vertu des présentes ou s'y rattachant soient rédigés en anglais seulement.

b. Personal Information

I/We represent and warrant that all personal information set out herein or provided to B2B Trust is true and complete. Personal information that B2B Trust holds regarding me/us will be used only in activities generally carried on by B2B Trust and its affiliates, and only the employees or agents of B2B Trust and its affiliates may have knowledge thereof provided that such information is necessary to carry out their duties or to perform their mandate.

I/We acknowledge and agree that B2B Trust may at all times, without notifying me/us, assign my/our account to any person. The assignee will be required by applicable laws to retain my/our personal information for a certain period of time.

I/We authorize B2B Trust for as long as my/our account remains open, to provide to or to obtain from my/our advisor any personal information required to render the services provided for herein. In order to benefit from quality service and obtain any information available with respect to the financial products and services offered by B2B Trust and its affiliates, or by any other enterprise deemed appropriate by B2B Trust, I/we authorize B2B Trust to use the information it holds regarding me/us to send me/us any documents, advertising material, or information that B2B Trust considers appropriate. I/We may ask B2B Trust to cease using the information for the purposes of sending me/us such documents, advertisement or other information, at any time by advising B2B Trust in writing. B2B Trust shall not refuse to render the services otherwise provided for herein, when I/we qualify for them, even if I/we have withdrawn my/our authorization for the use of my/our personal information for solicitation purposes. Any file concerning me/us will be kept at B2B Trust's head office at 130 Adelaide Street West, Suite 200, Toronto, Ontario, M5H 3P5. At my/our written request, B2B Trust will allow me/us to consult the information which may be accessed by law, and I/we may obtain a copy of such information by paying the applicable fees. I/We authorize B2B Trust to use my/our social insurance number(s) for income tax reporting, identification, and for data consolidation purposes, as well as for the services rendered by B2B Trust.

c. Account Opening Responsibilities, Dealer / B2B Trust

The Dealer identified in section 1 of this application form, and the Designated Advisor will be responsible for determining the suitability of investments and borrowing to invest, and for ensuring appropriate supervision is performed for all trading activity in your account.

(i) Mutual Fund Dealers

If the Dealer is a member of the Mutual Fund Dealers Association of Canada, the Dealer is an Introducing Dealer, B2B Carrying Services ("BCS") - a division of LBC Financial Services Inc. - is a Carrying Dealer, and B2B Trust is a Trust Company providing certain services to BCS under a service agreement. With respect to any transaction you may enter into, BCS and B2B Trust will be responsible for trade execution initiated by BCS, and trade settlement by BCS. BCS may pay a portion of fees collected on your account to the Introducing Dealer, and the Introducing Dealer may pay BCS for trade execution services on your behalf.

(ii) Investment Dealers

If the Dealer is a member of the Investment Dealers Association of Canada, neither B2B Carrying Services (a division of LBC Financial Services Inc.) nor B2B Trust act as a Carrying Dealer for the Dealer.

6. Personal Pre-Authorized Debit (Optional)

Please pay the B2B Trust annual account fee from (please check one):

My Open Account # _____ My Self-directed Account # _____

I hereby authorize B2B Trust to collect its fee on the above account:

from within the plan

via pre-authorized debit from the account on the attached void cheque.

I authorize the Trust to debit the amount of the annual administration fee payable pursuant to the Agreement, and/or one-time payments from time to time. I agree that payment shall be made by pre-authorized debits (the "PAD") or electronic withdrawals or in such manner as the Trust may determine. The PAD shall be drawn against the account held at the financial institution indicated on the attached void sample personal cheque and I authorize the financial institution to deal with this PAD as if it were signed by me. Annual administration fees will be debited during the month of December of each year. **I agree to waive the requirement under the Canadian Payments Association Rules to receive a written pre-notification prior to each PAD as set out in the Rules.** The Trust will obtain my authorization for any other one-time or sporadic debits. I acknowledge that providing and delivering this authorization to the Trust constitutes delivery by me to the financial institution indicated on my cheque. I undertake to inform the Trust in writing of any change in the account information provided herein 10 days prior to the next payment date. I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. I may revoke my authorization at any time, subject to providing written notice of 30 days. To obtain more information on my recourse rights, or to obtain a sample cancellation form or information on my right to cancel a PAD Agreement, I may contact my financial institution at B2B Trust, 130 Adelaide Street West, Suite 200, Toronto, Ontario M5H 3P5 or visit www.cdnpay.ca. Revocation of this authorization does not terminate any contract that exists between me and the Trust.

Please attach a void cheque from a personal account.

Banking Information

Financial Institution Name		Branch Address
Bank Transit	Institution Number	Account Number

Signature of Account Holder

Date (mm/dd/yyyy)

SEE OVERLEAF

7. Account Holder Authorization

I/We acknowledge that, prior to signing on the space below:

- a) I/We have read, understood, and agree to be bound by all the terms and conditions contained in this Agreement;
- b) I/We have not received any advice from the Trust with regards to my/our investments or my/our investment strategy;
- c) My/Our Designated Advisor has signed below, given me/us a duly completed copy of this Agreement and has allowed me/us sufficient time to become aware of its terms and scope;
- d) I/We understand that mutual funds and GICs (other than those issued by B2B Trust) purchased within this account are not guaranteed by B2B Trust;
- e) I am/We are aware that the value of any mutual funds purchased within this account is subject to market fluctuation.

Signature of Account Holder

Date (mm/dd/yyyy)

Signature of Account Holder

Date (mm/dd/yyyy)

8. Advisors to Complete this Section

I, as the authorized Designated Advisor, hereby certify that:

- 1) I know the Account Holder(s);
- 2) I have personally met with the Account Holder(s) indicated on page 1;
- 3) I have seen the original identification records indicated on page 1;
- 4) I have witnessed the Account Holder(s) sign above;
- 5) having made reasonable inquiries, I have no reason to believe that the Applicant(s) is/are acting on behalf of a third party or if so, have provided the required information in the section titled "Third Party Determination Questions/Account Use".

Signature of Designated Advisor

Date (mm/dd/yyyy)

9. Open Account Agreement

1. **CUSTODY** - B2B Trust agrees to establish and maintain an Open Account in the name of the client for any and all securities from time to time received and accepted by B2B Trust for the account of the client. B2B Trust 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 B2B Trust is a participant either directly or indirectly all property delivered or accepted by it. B2B Trust shall deliver any and all securities in the account in accordance with instructions and in connection therewith, the client will accept delivery of securities of the same class and denomination in place of those contained in the account.
2. **USE OF DEPOSITORIES** - B2B Trust may forward to a depository of which B2B Trust is a participant directly or indirectly, any securities now or hereafter received by B2B Trust pursuant to this agreement to be registered in the name of a nominee of the depository and to be held in an account in the name of B2B Trust, and may receive and deliver securities through the depository's clearing services.
3. **REGISTRATION OF SECURITIES** - All securities in the account that are held by B2B Trust may be held in the name of the client, in the name of B2B Trust or its nominees, in the name of a depository nominee or in bearer form. The ownership of the securities, whether held by B2B Trust or a depository, shall be recorded in B2B Trust's books as belonging to the account.
4. **STATEMENTS** - B2B Trust or its agents shall provide the client with quarterly statements of account which will be sent by ordinary mail to the home address indicated or, upon instructions, to the mailing address indicated in the "Address" section of the application.
5. **INCOME OR CAPITAL PAYMENTS** - B2B Trust shall receive income or other payments relating to the securities in the account which are registered in the name of B2B Trust or its nominees and credit the account upon receipt of said proceeds.
6. **PROXIES** - B2B Trust shall forward by ordinary mail, financial statements, notices of annual meetings and other proxy-related materials received by B2B Trust or its agents in relation to the securities in the account which are registered in the name of B2B Trust or its nominees. B2B Trust shall take no action with respect to such communication except upon specific instructions from the client and will assume no responsibility for any losses suffered as a result of the late receipt of any proxies, notices, reports or other communications. The client agrees to authorize B2B Trust or its agents to disclose the client's personal information in compliance with applicable securities legislation to sender of such proxy-related materials.
7. **STANDARD OF CARE** - B2B Trust shall exercise in the safekeeping of the securities the same degree of care as it exercises in respect of its own assets of the same nature at the same place. B2B Trust shall not warrant title or guarantee the authenticity of any security received by B2B Trust pursuant to this agreement. B2B Trust or its agents shall not be held responsible for any act or omission by the client or by any dealer or other mandatory agent acting on behalf of the client in the purchase or sale of securities of which B2B Trust or its agents have custody. B2B Trust shall not be responsible in any manner for administering the client's affairs in respect of dealing in the securities; furthermore, B2B Trust has no duty to supervise, recommend or advise the client relatively to the investment, purchase, sale, retention or other disposition of the securities.
8. **FEES** - The client agrees to pay B2B Trust's fees as established by B2B Trust from time to time for safekeeping and settlement of the securities, together with all expenses paid or incurred by B2B Trust with respect thereto, and B2B Trust is authorized to debit the amount thereof to the account of the client.
9. **OVERDRAFT** - B2B Trust shall not be required to act on any instruction that would create an overdraft in the account of the client. Provided, however, that if B2B Trust does act on such instruction, B2B Trust may retain any securities of the client by way of pledge to secure payment of the overdraft. If any such overdraft, or any indebtedness arising from the fees or expenses referred to in section 8, is not paid in full after demand therefore, then B2B Trust may sell the securities and apply the proceeds against such overdraft or indebtedness.
10. **INTEREST ON DEBIT OR CREDIT BALANCE** - Interest on credit balances is calculated daily and paid into the account monthly. Interest on debit balances is calculated daily and charged to the account monthly.
11. **CONFORMITY WITH LAWS** - B2B Trust or its agents shall make best efforts to conform with all provisions of applicable laws and regulations which are currently in force or shall become applicable in the future requiring the holder of any securities to take or not to take measures relating to the securities.
12. **INDEMNITY** - The client shall indemnify B2B Trust and its agents in respect of all liabilities and losses arising from instructions which the client may give or which the client's dealer or agent gives relating to the purchase or sale of securities or otherwise except, subject to section 6, with respect with any liability or loss which is attributable to negligence, wilful misconduct or lack of good faith.
13. **TERMINATION OR AMENDMENT OF AGREEMENT** - This agreement may be terminated by the client or by B2B Trust by means of a written notice of thirty days sent to the other party at any time. No provisions of this agreement may be amended, modified or waived except in a written form and signed by the parties hereto.
14. **SUCCESSORS AND ASSIGNS** - This agreement shall bind the client's heirs, executors, administrators, successors and assigns as well as the assigns and successors of B2B Trust.
15. **JOINT AND SEVERAL** - If there is more than one signatory to this agreement, our obligations shall be joint and several (in Quebec, solidarity, waiving the benefits of division and discussion).
16. **SEVERABILITY** - Any provision of this agreement which is invalid or unenforceable under the laws of any jurisdiction in which this agreement is sought to be enforced shall, as to such jurisdiction and to the extent such provision is invalid or unenforceable, be deemed severed and shall not affect any other provision of this agreement.
17. **LAWS** - This agreement shall be governed by and construed in accordance with laws of the Province of Ontario in which B2B Trust is located.
18. **AGENCY** - The client acknowledges and agrees that B2B Trust may appoint an agent to execute any or all of its obligations herein. All correspondence, statements or any other documents sent under this agreement to my attention may be under the name B2B Trust or its agent.

1. Mutual Funds Transfer

I hereby authorize the following transfer:

Relinquishing institution: _____

Fund details:

Mutual Fund Name	Fund Code	Account Number	Number of Shares	Transfer Type	
				<input type="checkbox"/> In kind	<input type="checkbox"/> In cash
				<input type="checkbox"/> In kind	<input type="checkbox"/> In cash
				<input type="checkbox"/> In kind	<input type="checkbox"/> In cash
				<input type="checkbox"/> In kind	<input type="checkbox"/> In cash
				<input type="checkbox"/> In kind	<input type="checkbox"/> In cash
				<input type="checkbox"/> In kind	<input type="checkbox"/> In cash

Please register these assets as follows:

B2B Trust

ITF: _____

NATC # _____

130 Adelaide Street West, Suite 200,
Toronto, Ontario, M5H 3P5

Alternate address:

Client Name _____

Address _____

City _____ Province _____ Postal Code _____

2. Guaranteed Investment Certificate Transfer

I hereby authorize the following transfer:

Issuing Institution _____

Address _____

GIC Type _____ Maturity Date _____
MM DD YYYY

Interest Rate _____ Amount \$ _____

3. Account Holder Authorization

The undersigned authorizes execution of the changes noted.

Account Holder Signature Date (mm/dd/yyyy) Joint Account Holder Signature Date (mm/dd/yyyy) Dealer/Advisor #