



Master Your Trades.

Disnat is a division of Desjardins Securities.

Account number: _____

We, the undersigned, in consideration of the commitment by Desjardins Securities Inc. to maintain in the names of

_____ name of the first accountholder

_____ name of the first accountholder

_____ name of the first accountholder

one or more brokerage accounts ("the Joint Account"), accept under the terms of this Agreement that the Joint Account, as well as all financial operations related to it, shall be governed by the following conditions:

- 1. Each of us, acting alone, is authorized and entitled to deal in a general manner with Disnat, with the same authority as if he/she were the sole holder of the Joint Account. This has the effect of binding the other holder(s) of the Joint Account. Disnat does not, under any circumstance, have to advise the other holder(s) of the Joint Account or to obtain their consent to act on the basis of instructions from one of the holders of the Joint Account.
2. Without restricting the general meaning of the above, each holder of the Joint Account can, in particular:
i) give Disnat any operating instruction regarding the Joint Account, in particular for the purchase or sale of securities;
ii) withdraw, receive or transfer securities or free credit balances and dispose of them, or even close the Joint Account;
iii) send to Disnat correspondence or communications of any sort;
iv) receive personally from Disnat requests, notices, trading confirmations, statements of account or communications of any sort;
v) ratify any agreement related to the Joint Account.
3. The holders of the Joint Account are jointly and severally (solidarily in Quebec) responsible for the customer obligations stipulated in this Agreement as well as in the general account opening agreement.
4. The Joint Account is a:
Please note that only option 4.1 applies to Quebec residents. Residents of other Canadian provinces must initial the option of their choice (option 4.1 or 4.2).

4.1. Joint Account without right of survivorship and thus the following conditions apply:

Initiales :

- i) It is the express intention of each holder of the Joint Account to operate the Joint Account as tenants in common and not as joint holders with right of survivorship.
ii) Should one holder of the Joint Account pass away, the surviving holder(s) must immediately advise Disnat of this in writing.
iii) The death of an accountholder affects the rights and obligations of the other holder(s) of the Joint Account. These rights and obligations are subject to the pertinent laws in each Canadian province where Disnat does business.
iv) Disnat can, before or after receiving this notice, take appropriate measures to protect itself with respect to any tax, obligation, penalty or loss under the terms of the applicable laws.
v) Following the death of one of the accountholders, the Joint Account is registered in the names of the surviving accountholder(s) and of the deceased accountholder's estate. Any type of trade is then subject to joint instructions from the surviving accountholder(s) and from the deceased accountholder's estate.

4.2. Joint Account right of survivorship (for Canadian residents only, with the exception of Quebec residents) and thus the following conditions apply

Initiales :

- i) It is the express intention of each holder of the Joint Account to operate the Joint Account as joint holders with right of survivorship and not as tenants in common. Each accountholder thus benefits from a right of survivorship with regard to securities and free credit balances deposited in the Joint Account.
ii) The deceased accountholder's estate will continue to be responsible for any amount that may be due to Disnat following trades conducted or begun prior to receipt by Disnat of the notice of death.
iii) The death of an accountholder does not have the effect of preventing the surviving accountholder(s) from withdrawing free credit balances or securities from the Joint Account, on condition however that all applicable legislation has been respected. Upon the death of an accountholder, full ownership of the Account will pass automatically to the surviving accountholder(s), under the same conditions.

5. Nature of the relationship between the joint accountholders: [] The joint accountholders are legal or defacto spouses. (for residents of Quebec only) [] More than two people are the joint accountholders or the joint accountholders are neither married nor common-law spouses.

AND, we have signed at the place and on the date indicated next to our signatures.

_____ at _____ on _____
_____ at _____ on _____
_____ at _____ on _____

RÉSERVÉ À L'ADMINISTRATION

ID CLIENT

[Redacted box]

CODE

[Redacted box]