

Account number: _____

We, the undersigned, in return for the commitment by Desjardins Online Brokerage to maintain in the names of:

Name of the first accountholder

Name of the second accountholder

Name of the third accountholder

one or more brokerage accounts (the “Joint Account”), hereby agree that the Joint Account, as well as all financial operations related to it, are covered by the following conditions:

1. Each of us, acting alone, is authorized and entitled to deal in a general manner with Desjardins Online Brokerage. Each holder of the Joint Account has the power to bind all other holders of the Joint Account. All the accountholders recognize that, following a transaction, Desjardins Online Brokerage is not required under any circumstance to advise the other holders of the Joint Account or to obtain their consent to act on the instructions of one of the holders of the Joint Account.
2. Without limiting the general scope of the preceding, each holder of the Joint Account may, in particular:
 - 2.1 Give Desjardins Online Brokerage any instruction for a transaction in the Joint Account, including a purchase or sale of securities;
 - 2.2 Withdraw, receive or transfer securities or free credit balances and dispose of them or even close the Joint Account;
 - 2.3 Send correspondence or communications of any sort to Desjardins Online Brokerage;
 - 2.4 Receive personally from Desjardins Online Brokerage requests, notices, trade confirmations, statements of account or communications of any sort;
 - 2.5 Terminate, alter or ratify any agreement related to the Joint Account.
3. The holders of the Joint Account are jointly and severally liable for the obligations set out in this agreement and in the general account opening agreement.

Moreover, the accountholders, jointly and severally, agree to indemnify Desjardins Online Brokerage against any loss, damage or liability whether or not this results from any legal action against Desjardins Online Brokerage in connection with the Joint Account, or any withdrawal of cash, securities or other property requested by any accountholder acting alone or jointly.

In addition, the holders of the Joint Account relinquish the confidentiality of information exchanged between them and the investment advisor.
4. Nature of the relationship between the holders of the Joint Account (for residents of Quebec only):
 - The holders of the Joint Account are spouses or common law partners.
 - More than two persons are holders of the Joint Account, or the holders of the Joint Account are not spouses or common law partners.
5. The Joint Account is a joint account without or with right of survivorship:
 - Please note that, for Quebec residents, only option 5.1 applies and all accountholders must initial.
 - All accountholders who are residents of other Canadian provinces must initial the option of their choice either option 5.1 or 5.2. However, option 5.2 shall apply by default in the case of accountholders who live in Ontario and are married to one another.

