

Section 1 – Identification of the account holders

- Mr. Ms. Last name: _____ First name: _____
- Mr. Ms. Last name: _____ First name: _____
- Mr. Ms. Last name: _____ First name: _____

Section 2 – Terms and conditions

The undersigned accountholders, as co-owners of one or more accounts (the «Joint Account»), agree that the Joint Account and all related financial transactions will be governed by the terms and conditions below.

1. Each holder of the Joint Account has the right and authority to deal in a general manner with Desjardins Securities. 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 Securities 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 Securities 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 Securities;
 - 2.4 Receive personally from Desjardins Securities 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 Agreement and specific terms and conditions included in the Relationship Disclosure Document and Agreements.

Moreover, the accountholders, jointly and severally, agree to indemnify Desjardins Securities of any loss, damage or liability whether or not this results from any legal action against Desjardins Securities 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 advisor.
4. The Joint Account holders' securities portfolios will be grouped together into a single portfolio, managed according to the Joint Account's shared investment objectives and a single, shared investment policy.
5. When Desjardins Securities and Desjardins Trust produce reports for this account, under this Agreement, only a single version of the report will be issued, in the name of all of the Joint Account holders.
6. Neither Desjardins Securities nor Desjardins Trust will provide separate accounting for individual adjusted cost bases or capital gains. Each Joint Account holder is responsible for calculating their own share of the gains and reporting it to tax authorities when such declaration is required.
7. Tax slips will be issued in the name of all Joint Account holders, and each individual Joint Account holder will be responsible for declaring their share of the income to tax authorities.

Section 3 – Nature of the relationship between the holders (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.

Section 4 – Rights of survivorship

The Joint Account is a joint account with or without right of survivorship:

- Please note that, for Quebec residents, only option **A** applies and all accountholders must initial.
- All accountholders who are residents of other Canadian provinces must initial the option of their choice, either option **A** or option **B**. However, option **B** shall apply by default in the case of accountholders who live in Ontario and are married to one another.

If no choice is made, Option A shall apply by default.

A. Joint account without right of survivorship:

- The following conditions shall apply.

Please initial: _____

- A.1** It is the express intention of each of the holders of the Joint Account to operate the Joint Account as co-owners without right of survivorship and not as co-owners with right of survivorship;
- A.2** Upon the death of one of the holders of the Joint Account, a surviving accountholder must immediately advise Desjardins Securities of this in writing;
- A.3** The death of an accountholder affects the rights and obligations of the other holders of the Joint Account, with these rights and obligations being subject to the relevant laws of each Canadian province where Desjardins Securities has commercial operations;
- A.4** Desjardins Securities may, before or after receiving any such notice, take appropriate measures to protect itself with respect to any tax, obligation, penalty or loss pursuant to the applicable laws;
- A.5** After notice of the death of an accountholder is received, the Joint Account is registered in the name of the surviving accountholder and of the estate of the deceased accountholder; any trading order then requires joint instructions from the surviving accountholder and the estate of the deceased accountholder;
- A.6** The estate of the deceased accountholder is bound by the terms of this agreement, and each of the survivors, heirs and assignees of each holder of the Joint Account will continue to be jointly and severally liable toward Desjardins Securities with regard to any debt, obligation, liability or loss related to the account, in particular those resulting from the execution of transactions begun before Desjardins Securities had received the written notice of death, or undertaken for the liquidation of the Joint Account.

B. Joint account with right of survivorship:

- Not available for Quebec residents;
- The following conditions shall apply.

Please initial: _____

- B.1** It is the express intention of each of the holders of the joint Account to operate the Joint Account as co-owners with right of survivorship and not as co-owners without right of survivorship. Each accountholder will therefore benefit from a right of survivorship with respect to the securities and free credit balances deposited in the Joint Account;
- B.2** Upon the death of one of the holders of the Joint Account, a surviving accountholder must immediately advise Desjardins Securities of this in writing and submit proof of death acceptable to Desjardins Securities;
- B.3** The estate of the deceased accountholder will continue to be liable for any amount that may be due to Desjardins Securities following trades conducted or begun before Desjardins Securities had received the notice of death;
- B.4** The death of an accountholder does not have the effect of preventing the surviving accountholder of withdrawing free credit balances or securities from the Joint Account, on condition that all applicable legal provisions have been met. Upon the death of an accountholder, full ownership of the joint account is transferred to the surviving accountholder, under the same conditions;
- B.5** In asking Desjardins Securities to open a Joint Account, the joint accountholders give Desjardins Securities the irrevocable directive to pay the balance of the Joint Account, on request, to the account of the surviving accountholder upon the death of one of the accountholders, without making further enquiries as to any claims by third parties, including heirs, estate trustees, executors of wills, estate administrators, assignees of the deceased accountholder or any other third party, without recognition of such claims.

Section 5 – Signatures

Name of client (block letters)	X	Signature of client	Date (YYYY-MM-DD)
Name of client (block letters)	X	Signature of client	Date (YYYY-MM-DD)
Name of client (block letters)	X	Signature of client	Date (YYYY-MM-DD)