



Informal Trust/Nominee Account Agreement

Account Number

Account Name (name that will appear on all correspondence)

To: CIBC Investor Services Inc. ("CIBC Investor Services")

For this Informal Trust / Nominee Account, there are:

- Trustee(s)
- Settlor(s)
- Beneficiary/Beneficiaries entitled to more than 10% of the income or assets

In this agreement the words "I", "me" and "myself" mean each of the persons who have signed below.

In exchange for CIBC Investor Services opening (or if already opened, continuing) an account which may include a margin facility or an option facility (the "Account") in the name of the informal trust or nominee name noted above, I agree that the Account and all transactions between myself and CIBC Investor Services shall be governed, inter alia, by the following terms:

1. I have been advised to seek professional tax and legal advice with respect to the establishment or operation of any trust to which the Account may relate and the achievement of any tax, estate planning, or other similar objectives thereby. CIBC Investor Services has provided no advice, counsel, or opinions in that regard and makes no representations with respect thereto.
2. CIBC Investor Services is not bound by, and has no responsibility to observe the terms of any trust or agency, whether written, verbal, implied, or constructive that may exist between myself and any beneficiary. Without limiting the generality of the foregoing, CIBC Investor Services has no responsibility for ensuring that investments comply with the restrictions set out in applicable provincial or territorial legislation governing investments made by a trust.
3. Each of the undersigned agrees jointly and severally (this means solidary in Quebec) to indemnify CIBC Investor Services against any loss, claim, damages, liability and expenses of any kind whatsoever (including any legal costs) arising from the operation of the Account in accordance with my instructions or that may otherwise arise from CIBC Investor Services' reliance upon the representations, agreements and certifications included in this agreement.
4. CIBC Investor Services is authorized and directed to act upon the instructions of me and my authorized representatives to operate the Account with respect to all matters in relation to the account and I shall be liable and responsible for all such actions.
5. This agreement is binding on CIBC Investor Services' successors and assigns and on me (in my capacity as trustee, agent or otherwise and personally in the case of fraud, willful and/or gross negligence), my representatives who provide instructions on the Account and our respective heirs, executors, administrators, successors and assigns.
6. If there is any difference between this agreement and any other agreement applicable to the Account, this agreement will apply. This agreement shall be governed by and construed in accordance with the laws of the province or territory in Canada where the Account is maintained and the laws of Canada applicable therein.
7. The parties have requested that this agreement and all related documents be drawn up in the English language only.
Les parties confirment avoir exigé que ce contrat et tous les documents s'y rapportant soient rédigés en anglais seulement.
8. I acknowledge that I have read and understand all of the provisions contained in this agreement and that one of the persons who has signed below has received a copy of this agreement on behalf of all of the persons who have signed below.

Please sign below.

Dated this _____ day of _____, _____.

Name of Client/Trustee	X	Signature
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Name of Client/Trustee	X	Signature
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Account Number

Informal Trust/Nominee Account Agreement

Trustee Information - Complete the Trustee Information section below for each Trustee.

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Email Address

Canadian Citizenship

Yes No

If No, what is your country of citizenship? _____

Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA) Tax Residency

Country of Tax Residency

Social Insurance Number (SIN)/Taxpayer Identification Number (TIN)/
Social Security Number (SSN)

Are you a U.S. Person (such as a resident or citizen) for tax purposes? Yes No

Employment Information

Employer's Name

Type of Business

Occupation

Address

City

Province/Foreign Information

Country

Are you, your spouse, any person(s) living in the same home, trading authority, or anyone who exercises influence on this account an Investment Industry Professional? Yes No

Are you an insider of a reporting issuer or any other issuer whose securities are publicly traded? Yes No

If Yes, list below

Do you alone or as part of a group hold more than 20% or have a control block of a reporting issuer or any other issuer whose securities are publicly traded? Yes No

If Yes, list below

Primary Financial Institution - Required only if client's identification was not verified at the Banking Centre.

Financial Institution

Bank Transit

Bank Account Number

Financial Institution Contact Name

Account Number

Informal Trust/Nominee Account Agreement

Authorization

I hereby consent to the collection, use and sharing of information as described in CIBC's privacy policy Your Privacy is Protected. This may include collecting, during the course of my relationship with CIBC, information about me from and sharing it with, the CIBC group of companies, credit bureaus, government institutions or registries, mutual fund companies and other issuers, regulators and self-regulatory organizations, other financial institutions, applicable program partners, and other such parties as may reasonably be required for the purposes of: (i) identifying me; (ii) verifying information I give you; (iii) protecting me and CIBC from error and criminal activity; and (iv) complying with legal and regulatory obligations. CIBC's privacy policy is available at any branch or www.cibc.com. This policy may be amended, replaced or supplemented from time to time.

As required by Canadian law, I declare that the tax residency information and U.S. citizenship status provided (including any Tax Identification Number) are, to the best of my knowledge and belief, correct and complete. If any of this information changes, I will provide CIBC Investor Services with the updated information within 30 days. Failure to provide satisfactory self-certification of tax residency or U.S. citizenship status may result in my account information being reported to the relevant tax authority and I may be subject to a penalty under the *Income Tax Act*.

Date (mm/dd/yyyy)

X

Signature

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Trustee Information - Complete the Trustee Information section below for each Trustee.

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Email Address

Canadian Citizenship

Yes No

If No, what is your country of citizenship?

Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA) Tax Residency

Country of Tax Residency

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Employer's Name

Type of Business

Occupation

Address

City

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Settlor/Beneficiary Information

Complete the Settlor/Beneficiary Information section below for each applicable Settlor or Beneficiary entitled to more than 10% of the income or assets of the Trust.

Please indicate whether the individual is a Settlor Beneficiary

Legal Name

Preferred Name

Check here if the above-named settlor or beneficiary is a trustee, and the following information has already been collected.

Address

City Province/Foreign Information Country Postal Code

Relationship to Account Holder Date of Birth (mm/dd/yyyy) Primary Telephone Number

Email Address

Canadian Citizenship

Yes No If No, what is your country of citizenship? _____

Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA) Tax Residency

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