

**Formal or Testamentary Trust Account Agreement****Account Number****Account Name** (*name that will appear on all correspondence*)**To: CIBC Investor Services Inc.** ("CIBC Investor Services")For this: ☐ Formal Trust there are:

- ☐ Trustee(s)
- ☐ Formal Trust Settlor(s)¹
- ☐ Formal Trust Beneficiary/Beneficiaries² entitled to More than 10% of the income or assets of the Trust
- ☐ Formal Trust Beneficiary/Beneficiaries² entitled to 10% or Less of the income or assets of the Trust

☐ Testamentary Trust, there are:

- ☐ Trustee(s)
- ☐ Testamentary Trust Settlor(s)
- ☐ Testamentary Trust Beneficiary/Beneficiaries

In consideration of CIBC Investor Services opening, or if opened, continuing the operation of an account which may include a margin facility or an option facility (the "Account") for the trust identified by the Account Name above (the "Trust"), each undersigned Trustee (collectively, the "Trustee") represents and warrants to CIBC Investor Services that the Trust is in full force and effect, and agrees that all transactions for the Account shall be governed, inter alia, by the following terms:

1. The Trustee certifies that it is duly authorized to open the Account, and to instruct CIBC Investor Services with respect to the investments of the Trust assets.
2. CIBC Investor Services is not bound by, and has no responsibility to observe, the terms of the Trust, or any other trust or agency, whether written, verbal, implied or constructive that may exist. Without limiting the generality of the foregoing, CIBC Investor Services has no responsibility for ensuring that investments comply with any investment restrictions that may be set out in any trust or agency document or in applicable provincial or territorial legislation governing investments made by a trust.
3. CIBC Investor Services is authorized and directed to act upon the instructions of any representative of the Trustee identified by the Trustee in writing as an authorized representative with respect to all matters in relation to the Account and the Trust and Trustee shall be liable and responsible for all such actions.
4. The Trustee certifies that it is authorized to engage an investment advisor (or advisors) and to charge the compensation of such advisors against the Trust, including any other related expenses.
5. Each Trustee agrees jointly and severally (this means solidary in Quebec) to indemnify and hold harmless CIBC Investor Services against any loss, damages, liability and expenses resulting from any claim which arises as a result of CIBC Investor Services following the instructions of the Trustee or any authorized representative of the Trustee, or that may otherwise arise from the reliance by CIBC Investor Services on the representations, agreements and certifications of the Trustee.
6. This agreement is binding on CIBC Investor Service's successors and assigns, and on the Trustee (in its capacity as trustee, agent or otherwise and personally in the case of fraud, willful and/or gross negligence), its agents and their respective heirs, executors, administrators, successors and assigns.
7. 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.
8. 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.

Formal or Testamentary Trust Account Agreement

9. The Trustee acknowledges that it has read and understands all of the provisions contained in this agreement and that a Trustee has received a copy of this agreement on behalf of all Trustees.

Please sign below.

Dated this _____ day of _____, _____.

_____	X _____
Name of Trustee	Signature
_____	X _____
Name of Trustee	Signature
_____	X _____
Name of Trustee	Signature

¹ Formal Trust Settlor may also include Pseudo Settlor. Pseudo settlor is a controlling person other than the legal settlor who makes a substantive contribution of assets to the trust.

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Account Number

Formal or Testamentary Trust Account Agreement

Personal Information

Complete for each Trustee, and/or Formal Trust Settlor, and/or Formal Trust Beneficiary entitled to more than 10% of the income or assets of the Trust.

This person is the: ☐ Trustee ☐ Formal Trust Settlor ☐ Formal Trust Beneficiary (More than 10%)

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Beneficiary's Relationship to Settlor

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

CIBC Investor Services is required to collect the client's tax residency information (SIN/SSN/TIN) in order to comply with its legal and tax reporting obligations under certain tax legislation related to the implementation of CRS, FATCA and similar requirements in the United Kingdom and Caribbean.

Information provided by you regarding your tax residency may be reported to the relevant government tax authorities in accordance with applicable law. Please indicate the country or countries in which you are a resident for tax purposes:

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

Account Number

Formal or Testamentary Trust Account Agreement

Employment Information (continued)

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

Authorization

Privacy

CIBC's privacy policy tells You how CIBC will handle Your personal information. It also tells You about Your rights and choices. In summary:

- Purposes:** CIBC may handle Your personal information to:
 - identify you
 - obey the law
 - personalize CIBC's relationship with you
 - market and send you offers, including customized marketing and offers based on your account and transaction information
 - manage risk and our business
 - improve products and services
 - enforce our rights (such as collecting a debt)
 - protect both you and CIBC against fraud and error
- Who we share with:** CIBC will share information about You within CIBC and the CIBC group of companies, and with third parties, such as credit bureaus, government institutions or registries, mutual fund companies and other issuers, regulators and self-regulatory organizations, other financial institutions, applicable program partners, any references You give us, and other such parties for the purposes above. The third parties may be outside of Your province or Canada.
- How we collect:** CIBC may collect information about You from these third parties or by using technology (for example, voice or video recordings, website cookies, mobile apps).
- What we collect:** The types of personal information we handle depend on how You interact with us, but normally include contact and identity information, account and financial information, and information about how You use our products and services.
- Privacy rights and choices:** In some cases, You have a right to withdraw consent. For example, You can call CIBC at 1 800 465-CIBC (2422) to tell us not to send You marketing messages, including customized marketing and offers from us and trusted partners. You also have the right to see and correct the information we have about You.

You can see CIBC's privacy policy at any banking centre or online at www.cibc.com/privacy. We may update this policy from time to time. We post our most up-to-date policy on our website.

By signing below, you agree to CIBC handling Your personal information as described in this application and in CIBC's privacy policy, and confirm you understand your privacy choices. If you have provided personal information about a third party in this form (such as a beneficiary), you also confirm that you have the authority to consent to the above on their behalf.

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. Changes to information include a distribution to Discretionary² or Contingent Beneficiaries² or contributions made to the Trust by Pseudo Settlor¹. 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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Personal Information

Complete for each Trustee, and/or Formal Trust Settlor, and/or Formal Trust Beneficiary entitled to more than 10% of the income or assets of the Trust.

This person is the: ☐ Trustee ☐ Formal Trust Settlor ☐ Formal Trust Beneficiary (More than 10%)

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Beneficiary's Relationship to Settlor

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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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

Account Number

Formal or Testamentary Trust Account Agreement

Employment Information (continued)

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 - manage risk and our business
 - improve products and services
 - enforce our rights (such as collecting a debt)
 - protect both you and CIBC against fraud and error
- Who we share with:** CIBC will share information about You within CIBC and the CIBC group of companies, and with third parties, such as credit bureaus, government institutions or registries, mutual fund companies and other issuers, regulators and self-regulatory organizations, other financial institutions, applicable program partners, any references You give us, and other such parties for the purposes above. The third parties may be outside of Your province or Canada.
- How we collect:** CIBC may collect information about You from these third parties or by using technology (for example, voice or video recordings, website cookies, mobile apps).
- What we collect:** The types of personal information we handle depend on how You interact with us, but normally include contact and identity information, account and financial information, and information about how You use our products and services.
- Privacy rights and choices:** In some cases, You have a right to withdraw consent. For example, You can call CIBC at 1 800 465-CIBC (2422) to tell us not to send You marketing messages, including customized marketing and offers from us and trusted partners. You also have the right to see and correct the information we have about You.

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Date (mm/dd/yyyy)

X

Signature

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Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

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Email Address

Canadian Citizenship

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

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Country

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 - improve products and services
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3. **How we collect:** CIBC may collect information about You from these third parties or by using technology (for example, voice or video recordings, website cookies, mobile apps).
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Date (mm/dd/yyyy)

X

Signature

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Formal or Testamentary Trust Account Agreement

Personal Information

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This person is the: ☐ Testamentary Trust Settlor ☐ Testamentary Trust Beneficiary ☐ Formal Trust Beneficiary (Less than 10%)

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Beneficiary's Relationship to Settlor

Email Address

Type of Business

Occupation

Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA) Tax Residency – *Not required for Formal Trust Beneficiary (Less than 10%)*

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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

Account Number

Formal or Testamentary Trust Account Agreement

Personal Information

Complete for each Testamentary Trust Settlor, and/or Testamentary Trust Beneficiary, and/or Formal Trust Beneficiary entitled to 10% or less of the income or assets of the Trust.

This person is the: ☐ Testamentary Trust Settlor ☐ Testamentary Trust Beneficiary ☐ Formal Trust Beneficiary (Less than 10%)

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Beneficiary's Relationship to Settlor

Email Address

Type of Business

Occupation

Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA) Tax Residency – *Not required for Formal Trust Beneficiary (Less than 10%)*

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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

Account Number

Formal or Testamentary Trust Account Agreement

Personal Information

Complete for each Testamentary Trust Settlor, and/or Testamentary Trust Beneficiary, and/or Formal Trust Beneficiary entitled to 10% or less of the income or assets of the Trust.

This person is the: ☐ Testamentary Trust Settlor ☐ Testamentary Trust Beneficiary ☐ Formal Trust Beneficiary (Less than 10%)

Legal Name

Preferred Name

Address

City

Province/Foreign Information

Country

Postal Code

Date of Birth (mm/dd/yyyy)

Primary Telephone Number

Beneficiary's Relationship to Settlor

Email Address

Type of Business

Occupation

Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA) Tax Residency – *Not required for Formal Trust Beneficiary (Less than 10%)*

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

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