

# Opening your account

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A guide to your confidential account application and investment instructions form

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Scotiabank Confidential Account Agreement Individuals Page 2 of 2 KYC

I - Information about  Joint Applicant  ITF Beneficiary  Account Guarantor  Trading Authority

Your full name and middle initial: \_\_\_\_\_ Your last name: \_\_\_\_\_ Your first name: \_\_\_\_\_ Your initials: \_\_\_\_\_ Your email address: \_\_\_\_\_

You are the spouse of the applicant named on page 1, and you reside at the same address OR Your home address, street, apartment, Rural Route (PO Boxes not acceptable): \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Home Phone Number: \_\_\_\_\_ Date of Birth (mm/dd/yyyy): \_\_\_\_\_ Language:  English  French

Where is your job?  Canada  USA  Other Country - A US Person (US Citizen or US Social Security card number) and complete and sign Form CO-88  Other (No Number)  Canada (SIN)  USA (SSN/ITIN)  Other (No Number)

Are you a resident for tax purposes of the following country?  Canada  USA  Other (Specify country)  None of the above  I am not a resident for tax purposes

What is your current position/occupation? \_\_\_\_\_ How long? \_\_\_\_\_ (Specify place if \_\_\_\_\_)

Your employer's address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_

You would like account information sent to:  Home Address  Employer's Address  Other address (check below - complete and sign CA 1010) Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_

How many dependents do you have? \_\_\_\_\_ You are:  Married  Divorced  Single  Widowed  Living Common Law  Do you have a Common Law partner?  Yes  No  Please provide your partner's maiden name: \_\_\_\_\_

I - Financial Information  Joint Applicant  ITF Beneficiary  Account Guarantor  Trading Authority

Bank Name, Branch and Address: \_\_\_\_\_ Search by Postal Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

Your Annual Gross Income (per account):  Less than \$20k  \$20k to \$29k  \$30k to \$39k  \$40k to \$49k  \$50k to \$59k  Over \$60k Code: \_\_\_\_\_

How do you estimate the risk of your investments?  High  Moderate  Low  None  Very High  Very Moderate  Very Low  None

Investment Objectives:  Income  Long Term Capital Appreciation  Short Term Capital Appreciation  Speculative Trading

Account Risk Factors for your Regular account (Minimum = 100%): \_\_\_\_\_

Account Risk Factors for your RRSP account (Minimum = 100%): \_\_\_\_\_

I - Please review Guidelines for Investment Objectives and Related Account Risk Factors in the Scotiabank Terms and Conditions brochures

Investment Objectives for your Regular account (Minimum = 100%): \_\_\_\_\_

Account Risk Factors for your Regular account (Minimum = 100%): \_\_\_\_\_

Investment Objectives for your RRSP account (Minimum = 100%): \_\_\_\_\_

Account Risk Factors for your RRSP account (Minimum = 100%): \_\_\_\_\_

**Information on 2<sup>nd</sup> Applicant**  
 Fill out this section if you wish to have a second account holder on the account or you want to give trading authority to another person. It asks for the personal and financial information of the joint applicant or individual with trading authority.

**Spousal Information**  
 If you have a spouse and did not provide spousal information in the section above, then fill out this section.

**Investment Objectives and Risk Tolerance (Non-RRSP Accounts ONLY)**  
 Please fill out this section for Regular (Non-RRSP) accounts ONLY. It asks you to define and allocate your Investment Objectives (see definitions, below), as well as how you would like your assets exposed to different levels of risk. Once again, this will help us select investments appropriate for you.

**Investment Objectives and Risk Tolerance (RRSP Accounts ONLY)**  
 Please fill out this section for RRSP accounts ONLY. It asks you to define and allocate your Investment Objectives (see definitions, below), as well as how you would like your assets exposed to different levels of risk. Once again, this will help us select investments appropriate for you.

**Investment Objective Definitions**

**Income:** Securities whose primary characteristics are steady income with little potential for capital gain and a more limited risk of capital loss than other securities. For example, money market securities, bonds, high quality preferred shares and Mutual Funds with similar investments characteristics.

**Long-Term Capital Appreciation:** Securities whose primary characteristics are potential for long-term capital gain or growth, but with a greater risk of capital loss than in the "Income" category. For example, common shares of established companies (or Mutual Funds invested in such companies) that have experienced some reasonable period of operating history, including a record of past profitability.

**Short-Term Capital Appreciation/Speculative Trading:** Only choose this category if you are not dependent on these assets for your financial well-being and you are comfortable with risk. This category includes common shares of more junior companies or securities that are generally of higher risk than those securities which would be included under the "Long-Term Capital Appreciation" category, including Mutual Funds with these characteristics. Trading activity in warrants or stock options would be included in this category.

