

Canoe

FINANCIAL

www.CanoeFinancial.com

Mail to:

Canoe Financial

c/o International Financial Data Services

30 Adelaide Street East

Suite 1

Toronto, Ontario M5C 3G9

E: dealerservices@ifdsgroup.com

T: 1.800.250.3303

F: 1.844.401.3742

APPLICATION FORM

Tax-Free Savings Account

Plan number: 04180261

1. TYPE OF ACCOUNT

<input type="checkbox"/> New Account	Account Number
<input type="checkbox"/> Additional investment to existing account	

2. INVESTOR/HOLDER INFORMATION

<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Last Name	First Name	Initial
Date of Birth dd/mm/yyyy	SIN (mandatory)	Phone Number	
Street Address	Apt/Suite	City, Province	Postal Code

3. INVESTMENT PROFESSIONAL

Dealer Company's Name	Dealer Code	Rep Code
Investment Professional's Name	Phone Number	Fax Number

4. SUCCESSOR HOLDER AND BENEFICIARY DESIGNATION

A. In the event of my death I hereby designate my spouse, if living at my death, as the successor holder of this Canoe Financial Tax-free Savings Account to acquire all rights I have as the holder thereof. I reserve the right to revoke this designation.

First Name of Spouse	Last Name of Spouse	SIN (mandatory)
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B. In the event that the successor holder designated by me in A predeceases me or where I have not named a successor holder in A, I hereby designate the following person as my designated beneficiary entitled to receive the proceeds of this Canoe Financial Tax-free Savings Account in the event of my death. I reserve the right to revoke this designation.

First Name of Beneficiary	Last Name of Beneficiary	Relationship	
Street Address	Apt/Suite	City, Province	Postal Code

5. INVESTMENT SELECTION A list of Fund codes is available on the last page of this application.

<input type="checkbox"/> Cheque / banking information attached	<input type="checkbox"/> Transfer from another TFSA
Transfer from an existing Canoe Financial account number:	Which Canoe Financial Fund?:
Other, please specify:	

Fund Code	Fund Name	Initial Investment <input type="checkbox"/> \$ <input type="checkbox"/> %	Sales Charge %	Wire Order Number	Pre-Authorized Chequing Plan (\$ or %)	Systematic Withdrawal (Securities or \$ or %)

6. DISTRIBUTION OPTION

<input type="checkbox"/> Reinvest distributions <i>Note: Automatic unless otherwise requested.</i>	<input type="checkbox"/> Pay distributions in cash* and,		
	<input type="checkbox"/> Deposit directly to my bank account (Void specimen cheque attached)	<input type="checkbox"/> Issue cheque to me	<input type="checkbox"/> Send cheque to the address below
Street Address	Apt/Suite	City, Province	Postal Code

7. PAC AUTHORIZATION — Please read carefully before signing.

To: _____ And To: Canoe Financial (Void specimen cheque attached)
Undersigned's bank

My first purchase is to commence (dd/mm/yyyy)	Frequency (select one) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Every 2 months <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
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I/We hereby authorize and request Canoe Financial to draw on my/our account at the Bank named above, whether the account continues to be maintained at the named branch or is transferred to another branch of the Bank. I/We acknowledge that I/We have read and agreed to be bound by the Pre-Authorized Chequing (Pre-Authorized Debit) Terms and Conditions attached to this application.

Bank Account Holder Signature	Date dd/mm/yyyy	Joint Bank Account Holder Signature (if applicable)	Date dd/mm/yyyy
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8. SYSTEMATIC WITHDRAWAL PLAN — TFSA Payment Instructions

Please process my TFSA systematic withdrawal amount I selected in section 5.

My first withdrawal is to commence (dd/mm/yyyy)	Frequency (select one) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Every 2 months <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
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Please send my payments to:

<input type="checkbox"/> Deposit directly to my bank account Void specimen cheque attached	<input type="checkbox"/> Mail to me	<input type="checkbox"/> Mail to the address below: Name: _____ Address: _____
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For a Systematic Withdrawal on a TFSA I may instruct you in wiring to: (a) change the frequency of the options permitted, (b) change the amount of payment, or (c) redeem sufficient securing to provide me with additional payment in whatever amount I may specify. I understand that regular withdrawals could eventually eliminate my entire investment if I do not make additional contributions to my account.

9. BANKING INFORMATION

Attach void cheque or provide banking information here:

Name of Financial Institution		Address	
Transit Number	Bank Code	Your Account Number	Name(s) on Account

ATTACH VOID CHEQUE HERE

10. YOUR SIGNATURE

I acknowledge that I have received a copy of the current Simplified Prospectus(es) and current financial statements of the fund(s) selected and understand that these transactions are made under the terms and conditions therein. I understand that mutual funds are not insured under the Canadian Deposit Insurance Corporation Act. I certify that the information provided by me on this application is complete and true in all respects. I request Canadian Western Trust Company to file an election to register account as a Tax-free Savings Account under the Income Tax Act (Canada), under any other applicable tax Act in Canada and including any applicable pension legislation in Canada.

I understand that my account will be subject to the provisions of the said Acts and that all payments made out of my account will be subject to tax under the provision of said Acts. I acknowledge that my account is subject to the terms and conditions set out below, in the Declaration of Trust and in any relevant Addenda to the Declaration of Trust and have read and agree to be bound by such terms and conditions.

I have requested this document to be drawn in the English language.
J'ai exigé que ce document soit rédigé en anglais.

Date (dd/mm/yyyy)

Holder's Signature

Accepted by Canoe Financial LP

Date (dd/mm/yyyy)

Authorized Signature

11. COMPLETED FORMS

FAX DELIVERY

Fax completed forms to **1.844.401.3742**.

MAIL DELIVERY

Canoe Financial
c/o International Financial Data Services (Canada) Limited
30 Adelaide Street East
Suite 1
Toronto, Ontario
Canada M5C 3G9

PAYMENT

Please send all payments to Canoe Financial LP.

QUESTIONS?

If you have any questions regarding the use of these forms please call our client service line toll-free at **1.800.250.3303** or **416.643.5601**.

CANOE FINANCIAL TAX-FREE SAVINGS ACCOUNT
DECLARATION OF TRUST

We, Canadian Western Trust Company, are a trust company incorporated under the laws of Canada. You are the holder named in the Application (your "Application") on the other side of this Declaration. We agree to act as trustee of your Canoe Financial Tax-Free Savings Account (your "Account") on the following terms and conditions.

1. Registration and Compliance: We will file an election to register your Account under the Income Tax Act (Canada) (the "Tax Act") as a tax-free savings account ("TFSA"). It is intended that, at all times, your Account will comply with all relevant provisions of the Tax Act and, if applicable, the Taxation Act (Quebec) with respect to a TFSA. You will be bound by the terms and conditions imposed on your Account by all applicable legislation.

2. Contributions to your Account: You may make cash contributions to your Account. We will also accept transfers of cash to your Account from any source permitted by the Tax Act. In addition to cash, in our sole discretion, we may accept securities and other investments acceptable to us, if accompanied by properly executed transfer documents. We will hold contributions and transfers made to your Account, investments made with those contributions and any income or capital gains realized in respect of those investments in trust in accordance with Section 146.2 of the Tax Act.

3. Investments: Contributions and transfers to your Account will be invested and reinvested from time to time according to your investment instructions in securities of the investment funds of the fund manager (the "Manager") listed on the Application or such other investments as we may permit from time to time. However, your Account may not hold prohibited investments. We will not be limited to investments authorized by law governing the investment of property held in trust. Before we will act on your investment instructions, the instructions must be in a form acceptable to us and be accompanied by related documentation as we may require in our sole discretion. We may accept and act on any investment instructions which we believe in good faith to be given by you. Cash distributions received and capital gains realized on investments held in your Account will be invested in additional investments of the same type from which the distribution or gain was made unless you instruct otherwise. We may retain any cash balances in your Account in our deposit department or in the deposit department of one of our Affiliates; but we and our Affiliates shall not be liable to account for any profit to any person other than at a rate, if any, established from time to time by us or Canadian Western Bank.

We shall have no responsibility or obligation with respect to the performance of any investment or reinvestment of the property held in your Account. Our obligations relating to the investment of the property held in your Account shall be to: (i) register the investments of your Account in our own name, in the name of our nominee, in bearer form or in such other name as we may determine; (ii) exercise all powers or rights of an owner with respect to all securities held by us for your Account, including the right to vote or give proxies to vote in respect thereof, and to pay any assessment, taxes or charges in connection therewith or the income or gains derived therefrom; and (iii) exercise, or caused to be exercised, the care diligence and skill of a reasonably prudent person to minimize the possibility that your Account holds a non-qualified investment.

4. Your Responsibility: You are responsible for: (a) ensuring that contributions to your Account do not exceed the maximum limits permitted by the Tax Act; (b) ensuring that any transfers to your Account are permitted by the Tax Act; and (c) ensuring that the investments held in your Account are qualified investments for your Account under the Tax Act. If your Account becomes liable for tax, interest or penalties under the Tax Act (other than those imposed on the trustee under the Tax Act) or similar provincial legislation, we may realize sufficient investments of your Account, selected in our sole discretion, to pay the liability and we will not be liable for any resulting loss.

5. Delegation to Manager by Trustee: You expressly authorize us to delegate to the Manager the performance of certain of our administrative and custodial duties and obligations under your Account as the Manager is prepared to accept and acknowledges that, to the extent we delegate any of such duties or obligations, we shall thereby be absolutely released and discharged from performing such duties and obligations. Such duties and obligations which may be delegated include but are not limited to the following:

- a) receiving and processing contributions under your Account from you;
- b) receiving and forwarding your investment instructions to us; and
- c) receiving and forwarding your instructions relating to payments out of your Account to us pursuant to the provisions provided herein.

6. Withdrawals and Refunds: Following the receipt of your written instructions in a form acceptable to us, we will make a payment from your Account in the amount specified by you in such instructions or where such amount is required to be paid to the taxpayer to reduce the taxes otherwise payable by the taxpayer under Part X1.01 of the Tax Act. We may realize investments of your Account selected by us in our sole discretion for the purposes of making the payment and will not be liable for any resulting loss. Payments will be made net of all proper charges including tax required to be withheld.

7. Transfers from your Account: Following the receipt of your written instructions in a form acceptable to us, we will transfer all or part of the assets of your Account (net of all proper charges) to the issuer of a TFSA, as instructed by you in the notice. Upon request, we will provide the issuer of the recipient Account with all relevant information in our possession. We will sell or transfer specific investments of your Account to effect the transfer if instructed by you in writing. In the absence of satisfactory written instructions, we may sell or transfer any investments of your Account selected by us in our sole discretion to effect the transfer and will not be liable for any resulting loss. The transfer of assets will be made subject to any restrictions under the Tax Act or the terms and conditions of the investments in your Account.

8. Beneficiary Designation: If you are domiciled in a jurisdiction which by law permits you to validly designate a beneficiary other than by Will, you may designate a beneficiary to receive the proceeds of your Account in the event of your death before the maturity of your Account. You may make, change or revoke your designation by written notice signed by you in a form acceptable to us. Any designation, amended designation or revoked designation will be valid on the day following its receipt by us. If we receive more than one beneficiary designation from you, the latest designation shall revoke all previous designations.

9. Death: Upon receipt of satisfactory evidence of your death and any other documents as we may require and provided that you made the spousal election on the Application, we will hold the assets of your Account with your spouse as the successor holder; if your spouse was living at the date of your death. If your spouse becomes the successor holder of your Account, your spouse will be deemed to be the holder of your Account with the same rights as if your spouse had been the original holder.

If your spouse is not the successor holder or does not become the successor holder, we will hold the assets of your Account for payment in a lump sum to your designated beneficiary, in accordance with Section 8 herein, if that person was living at the date of your death. If you are not permitted to designate a beneficiary, have not designated a beneficiary or if the designated beneficiary predeceases you; the assets of your Account will be paid to your legal representatives. The lump sum payment will be paid subject to the deduction of all proper charges and any applicable taxes after we receive the releases and other documents that we require in our sole discretion.

10. Prohibition: Except as specifically permitted under the Tax Act, no advantage that is conditional in any way on the existence of your Account may be extended to you or a person with whom you do not deal at arm's length. The assets of your Account may be pledged, assigned or otherwise encumbered. We will not make any payments from your Account except those specifically permitted under the provisions of this Declaration or the Tax Act.

Your Account shall be maintained for your exclusive benefit and prohibits

- a) while there is a holder of the Canoe Financial Tax Free Savings Account, anyone that is neither you or us from having rights under your Account relating to the amount and timing of distributions and the investing of the assets of your Account;
- b) anyone other than you from making contributions under your Account; and
- c) the trust from borrowing money or other property for the purposes of your Account.

11. Date of Birth and Social Insurance Number: The statement of your birth date and social insurance number in your Application is deemed to be a certification of its truth and your undertaking to provide proof, satisfactory to us in our sole discretion, if we request.

12. Accounting and Reporting: We will maintain an account of your Account containing such information with respect to the Account as required for purposes of the Tax Act. We will send you at least annually a statement of your account. We will provide any applicable tax reporting required to be filed with your personal income tax return relating to contributions to or withdrawals from your Account for the previous year, in accordance with the Tax Act.

13. Notice: Any notice required or permitted to be given to you by us will be sufficiently given if mailed, postage prepaid, to you at your address as indicated on your Application or any subsequent address that you have provided to us in writing for that purpose. Notice given if mailed, postage prepaid, to you at your address as indicated on your Application or any subsequent address that you have provided to us in writing for that purpose. Notice will be deemed to have been received by you on the day of mailing. Any notice required or permitted to be given to us by you will be sufficiently given if mailed, postage prepaid, to us at our head office in Vancouver. Notice will be deemed to have been given on the actual date received by us.

14. Fees and Expenses: We may charge you or your Account fees for our services under this Declaration. We are entitled to reimbursement from your Account for all disbursements and expenses (including taxes, interest and penalties, other than those imposed on the trustee under the Tax Act) reasonably incurred by us in connection with your Account. If these fees apply to you, we will give you notice of our fees and at least 30 days' notice of any increase, from time to time, in our fees. We are entitled to deduct our unpaid fees, disbursements and expenses from the assets of your Account and for this purpose you authorize us to realize sufficient assets of your Account selected in our sole discretion. We will not be responsible for any resulting loss.

15. Delegation of Duties: In addition to Section 5 herein, we may appoint agents and may delegate to our agents the performance of clerical, administrative and other duties under this Declaration. We may employ or engage accountants, brokers, lawyers or others and may rely on their advice and services. We will not be liable for the acts or omissions of any of our advisors or agents. We may pay to any advisor or agent all or part of the fees received by us under the provisions of this Declaration.

16. Our Responsibility: We acknowledge that we are ultimately responsible for the administration of your Account. We, our officers, employees and agents are indemnified by you and your Account from and against all expenses (including reasonable counsel fees and expenses, but excluding those taxes and penalties imposed on the trustee under the Tax Act) liabilities, claims and demands that may arise from holding the assets of your Account; dealing with the assets of your Account in accordance with investment instructions which we, our officers, employees or agents believe in good faith to be given by you or your properly authorized agent; delivering or releasing assets of your Account in accordance with this Declaration; and performing our obligations hereunder; except to the extent that such expenses, liabilities, claims and demands are caused by our gross negligence, willful misconduct, fraud or bad faith. Notwithstanding any other provision of this Declaration, we will not be liable for any loss or penalty suffered as a result of any act done by us in reasonable reliance of your authority or the authority of your properly authorized agent or legal representatives. This indemnification shall survive the termination of this Declaration of trust and your Account.

17. Successor Trustee: We may resign and be discharged from all duties and liabilities under this Declaration by giving you at least 30 days' written notice. The Manager is nominated to appoint a successor trustee. Upon acceptance of the office of trustee of your Account, the successor trustee will be trustee of your Account as if it had been the original declarant of your Account. Notwithstanding any other provision herein, any corporation which may result from our merger or amalgamation with one or more other corporations or any trust company that succeeds to or acquires all or substantially all of our trust business shall thereupon become the successor trustee for all purposes hereunder without any further act or formality provided that your Account remains registered in accordance with Section 1 herein.

18. Discharge of Trustee: Upon the final payment or transfer out of all the assets in your Account in accordance with the terms hereof, we shall be fully and finally discharged of all obligations hereunder, and the trusts created hereby shall cease and be of no further force or effect.

19. Amendments: From time to time, we may amend this Declaration with the approval of Revenue Canada Agency provided that the amendment does not disqualify your Account as a TFSA under the Tax Act. Any amendment to ensure that your Account continues to comply with the Tax Act will be effective without notice. Any other amendment will be effective not less than 30 days' after written notice has been provided to you.

20. Entire Agreement: The Application, this Declaration of Trust shall constitute the entire agreement between you and us with respect to the Account.

21. Language: You have requested that your Application, this Declaration and all ancillary documents be provided to you in English. Vous avez exigé que votre demande, la présente déclaration et tous les documents accessoires vous soient fournis en anglais.

22. Privacy and Complaints: We will collect, use and disclose personal information to establish and service your Account, as required or permitted by law and as disclosed in our Privacy Policy. We may, from time to time, disclose or transfer personal information given to us by you to the agents and/or the employer named in your Application. By applying for your Account, you are consenting to these collections, uses and disclosures. Our Privacy Policy is available on request from any of our offices.

If you have a concern or complaint, please contact our Client Service Team at (604) 685-2081 or toll free at 1-800-663-1124. You may also contact our Privacy Officer by telephone at (780) 423-8888 or email concerns@cwbank.com.

23. Governing Laws: This Declaration will be governed, construed and enforced in accordance with the laws of Ontario (or, if applicable, Quebec) and Canada except that the word "spouse" as used in this Declaration and your Application will have the same meaning as for the purposes of the Tax Act and shall include common-law partner as defined in the Tax Act.

Revised: August 2015

PRIVACY PROTECTION NOTICE

Canoe Financial LP and its affiliates (collectively "Canoe") have always been committed to protecting the privacy of all client personal information that we collect and maintain in the course of carrying on our business. We are pleased to provide you with our Privacy Protection Notice which describes how we collect, hold, use and, when needed, disclose your personal information when we do business with you and your financial advisor. This notice adheres to the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation. Please read this notice and contact us through one of the means listed at the end of the document if you have any questions.

1. Client Record and Personal Information: The personal information collected about you for the purposes identified in this Privacy Protection Notice is held in a record called the "client record". The personal information in your client record may include your name, address and telephone number, social insurance number, birth date, account holdings, and the name, address and social insurance number of your spouse and beneficiary. Depending on the investment or service you request, additional personal information may be held in your client record. For example, if you have established a pre-authorized payment plan, your financial institution account number is also held in your client record.

2. Providing Your Information to Canoe: When you or your financial advisor complete an application form or otherwise open an account with Canoe, you are providing personal information to Canoe, including, where applicable, personal information concerning your spouse and beneficiary, in order to:

- (a) make an investment;
- (b) provide instructions to Canoe about an investment you have already made; or
- (c) receive information related to an investment you have made.

Canoe collects this personal information, holds it in your client record, uses it, and, when needed, discloses it for the purposes identified in this Privacy Protection Notice.

3. Collecting, Holding, Using, and Disclosing Personal Information in Your Client Record: Canoe may collect, hold, and use the personal information in your client record as well as collect personal information from and disclose personal information to the third parties identified below for the following purposes:

- (a) identifying you and ensuring the accuracy of information contained in your client record;
- (b) establishing and administering your account, determining, maintaining, recording, and storing account holdings and transaction information in your client record;
- (c) executing transactions with or through Canoe including transferring funds by electronic or other means;
- (d) providing you and your financial advisor/dealer with investment account statements, transaction confirmations, tax receipts, financial statements for the investments that you have made, proxy mailings, and other information which you or your financial advisor/dealer may request as needed to service your account;
- (e) requesting your views on Canoe in order to improve our service to you;
- (f) informing you of Canoe products and services;
- (g) furthering our own business interests including collecting a debt owed to Canoe;
- (h) meeting legal and regulatory requirements; and
- (i) verifying information previously given by you with any other organization when necessary for the purposes provided in this Privacy Protection Notice.

4. Third Parties:

- (a) Canoe may collect your personal information for the purposes identified in this Privacy Protection Notice from third parties such as your financial advisor/dealer, other financial institutions and mutual fund companies, and from third parties who represent that they have the right to disclose the information.
- (b) Canoe may transfer your personal information for the purposes identified in this Privacy Protection Notice to our service providers, such as account statement preparation and mailing companies, courier companies, imaging companies, and document storage companies. When Canoe transfers personal information to our service providers, we ensure by contractual means that the transferred personal information is used only for the purposes for which the service provider is retained.
- (c) Canoe may disclose your personal information to third parties where required by law, such as disclosure for tax purposes to the Canada Revenue Agency.

(d) Canoe may disclose your personal information for the purposes identified in this Privacy Protection Notice to third parties such as your financial advisor/dealer and other financial institutions and mutual fund companies. If you wish to withdraw consent to the continuation of this type of information sharing or discuss the implications of such withdrawal, please contact us through one of the means listed at the end of this notice. Your decision to withdraw consent may prevent Canoe from providing products and services to you because the disclosure to third parties is a necessary part of making the product or service available to you.

5. Using Your Social Insurance Number: Canoe is required by law to use your social insurance number when submitting tax reports to the Canada Revenue Agency and may provide it to third parties engaged to provide income tax reports. Canoe also uses your social insurance number as a unique identifier, to avoid duplication (so that, for example, you do not receive duplicate mailings or get charged the same fee twice) and to ensure that we are aware of all of your holdings (for example, for purposes of determining whether your total holdings exceed a required threshold).

6. Employees and Agents Who Have Access to Your Client Record: Canoe employees and agents may have access to your client record provided they have a specific need to know in connection with the purposes identified in this Privacy Protection Notice. Access is permitted only to the extent necessary for such purposes.

7. Location of Your Client Record: Your client record is kept in electronic, microfilm or paper format at Canoe offices in Toronto. Paper records forming part of your client record may also be kept in off site storage in Toronto. Your client record may be transferred to other locations for disaster recovery purposes.

8. Right to Access and Rectify Personal Information: Under the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation, you are entitled to access, through a written request, the personal information contained in your client record. You may verify this personal information and request that any inaccurate information be corrected. Please contact us through one of the means listed at the end of this notice. If your concerns have not been resolved to your satisfaction, you can contact:

The Privacy Compliance Officer
Canoe Financial Corporation
Suite 3900, 350 - 7 Ave SW
Calgary, Alberta T2P 3N9
E-mail to: info@Canoefinancial.com

9. Changes to Your Personal Information: Please inform Canoe promptly of any change in the personal information that you have provided by contacting us through one of the means listed at the end of this notice. Canoe appreciates your business and promises to handle your questions or input regarding personal information in a prompt and courteous manner. Canoe Financial Client Services: 1.800.250.3303

PRE-AUTHORIZED DEBIT (PAD) TERMS AND CONDITIONS

- (a) By signing this application, you (the bank account holder(s)) hereby waive any pre-notification requirements as specified by sections 15(a) and (b) of the Canadian Payments Association Rule H1 with respect to pre-authorized debits.
- (b) You authorize Canoe Financial LP (Canoe) to debit the bank account provided for the amount(s) and in the frequencies instructed.
- (c) If this is for your own personal investment, your debit will be considered a Personal Pre-authorized Debit (PAD) by Canadian Payments Association definition. If this is for business purposes, it will be considered a Business PAD. Monies transferred between CPA members will be considered a Funds Transfer PAD.
- (d) You have certain recourse rights if a debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this pre-authorized debit agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.
- (e) You confirm that all persons whose signatures are required to authorize transactions in the bank account provided have signed this agreement.
- (f) You may change these instructions or cancel this plan at any time, provided that Canoe receives at least 10 business days notice by phone or by mail. To obtain a copy of a cancellation form or for more information regarding your right to cancel a pre-authorized debit agreement, please consult with your financial institution or visit the Canadian Payments Association website at www.cdnpay.ca.
- You agree to release the financial institution of all liability if the revocation is not respected, except in the case of gross negligence by the financial institution.
- (g) Canoe is authorized to accept changes to this agreement from my registered dealer or my financial advisor in accordance with the policies of Canoe, in accordance with the disclosure and authorization requirements of the CPA.
- (h) You agree that the information in this application will be shared with the financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for preauthorized debits.
- (i) You acknowledge and agree that you are fully liable for any charges incurred if the debits cannot be made due to insufficient funds or any other reason for which you may be held accountable.
- (j) You have requested this application form and all other documents relating hereto to be in English. **J'ai exigé que ce formulaire et tous les documents y afférent soient rédigés en anglais.**