



Order Execution Only Account

CUSTOMER AGREEMENT - Personal Accounts

In this agreement the terms *I*, *we*, *my*, and *our* refer to the owner and/or joint owner of a ScotiaMcLeod Direct Investing account whose signature(s) appear below.

BY SIGNING, I CONFIRM THAT:

1. All of the information in this application is complete and accurate and I will promptly send written notice to ScotiaMcLeod Direct Investing of any significant changes in this information. I verify that all photocopies of identification submitted with this application are true copies of identification of each applicant.
2. I have read, understand, and agree to the terms of your Account Agreement and the other sections in the Terms and Conditions brochure that apply to this account.
3. If I do not have a Scotiabank account, I agree to provide a personal cheque drawn against my own account from a Canadian financial institution for deposit to satisfy Canadian Money Laundering requirements.
4. If a Joint Account, I have read, understand, and agree to your Joint Account Agreement contained in the Terms and Conditions brochure. I have chosen to have this account established as indicated here and relied on my own counsel. I understand this arrangement is subject to all applicable laws.
5. My shareholder communication instructions are to be followed. I understand that these elections apply to all securities held in this account.
6. ScotiaMcLeod Direct Investing may debit or credit my Scotiabank account to settle my trades, as I instruct, on a trade-by-trade basis.
7. ScotiaMcLeod Direct Investing reserves the right to restrict or limit trading activity in this account at any time without notice to me. ScotiaMcLeod Direct Investing may close this account if all required documentation in complete form is not received within two weeks of opening my account.
8. In the case of each Retirement Savings Plan, I apply both to establish one (or more) Scotia Self-Directed Retirement Savings Plan(s) ("Plan"), and to request Scotiatrust to act as Trustee. This application is made in accordance with i) the Scotia Self-Directed Retirement Savings Plan Terms and Conditions; ii) the Declaration of Trust; and iii) the ScotiaMcLeod Direct Investing Account Agreements. I request that each Plan be registered with the proper authorities under the Income Tax Act (Canada) and, if applicable, the income tax legislation of the province indicated in my address on this application.

ACKNOWLEDGEMENT

I acknowledge that ScotiaMcLeod Direct Investing does not provide recommendations to me and does not accept any responsibility to advise me on the suitability of any of my investment decisions or transactions. I acknowledge that I am responsible for my investment decisions, as well as for any profits or losses that may arise, and ScotiaMcLeod Direct Investing will not consider my financial situation, investment knowledge, investment objectives or risk tolerance when processing orders placed by me.

I acknowledge that Scotia Capital Inc.* is a separate entity from The Bank of Nova Scotia. Unless otherwise advised, securities purchased from or through Scotia Capital Inc. (a) are not insured by a government deposit insurer, (b) are not guaranteed by a Canadian financial institution, and (c) may fluctuate in value.

SIGNATURES

PRIMARY APPLICANT	DATE (MM/DD/YYYY)	JOINT APPLICANT	DATE (MM/DD/YYYY)
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IF YOU ARE APPLYING FOR MARGIN TRADING, YOU MUST ALSO SIGN HERE

I am aware of the risks involved in trading on margin and am willing to take those risks. I have read, understand and agree to the terms and conditions of margin trading contained within the Terms and Conditions.

SIGNATURES

PRIMARY APPLICANT	DATE (MM/DD/YYYY)	JOINT APPLICANT	DATE (MM/DD/YYYY)
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IF YOU ARE APPLYING FOR OPTIONS TRADING, YOU MUST ALSO SIGN HERE

I am aware of the risks involved in options trading and am willing to take those risks. I have read, understand and agree to the terms of the Risk Disclosure Statement and Your Options Trading Agreement contained within the Terms and Conditions.

SIGNATURES

PRIMARY APPLICANT	DATE (MM/DD/YYYY)	JOINT APPLICANT	DATE (MM/DD/YYYY)
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* ScotiaMcLeod Direct Investing is a division of Scotia Capital Inc.