

Client Agreement and Disclosures Documents

Contents

Information on client relationship	3
Margin Agreement	3-8
Margin Agreement authorization	8-14
National Instrument 54-101	17-18
Consent to electronics delivery	18-19
Conflict of Interest	19-20
Privacy Policy	20-22
Disclosure of information	22-24

INFORMATION ON CLIENT RELATIONSHIP**JITNEYTRADE hereby informs the CLIENT that:**

1. The client has the obligation to comply with UMIR Marketplace Rules and all applicable rules and regulations of the self-regulatory organization to which the order is routed;
2. **Jitneytrade** has the right to reject, change or remove any order entered by the client or to cancel any trade resulting from an order entered by a client at any time and without prior notice;
3. **Jitneytrade** maintains specific compliance and supervisory procedures to monitor whether a client has entered an order or series of orders that may:
 - establish an artificial price or quotation (including affecting a high or low closing price or closing quotation in a listed security);
 - involve no change in beneficial ownership;
 - create a false or misleading appearance of public trading in a listed security;
 - result in trading in a listed security for which the client is an insider or member of a control block; and otherwise constitute trading contrary to an Exchange Requirement.
4. **Jitneytrade** has programmed its trading platform of negotiation to enforce buying power restrictions on the client based on margin requirements. The client is also advised that his/her buying power is limited based on margin requirements.
5. Conversion of a currency between the currency of a trade or other transaction and the currency of the account is effected at a rate selected by us from the range of rates available in wholesale currency markets for the applicable processing date (the "conversion rate") plus an adjustment determined by us in accordance with the custom of our business. Therefore the conversion rate will vary from the rate received by you, and we may therefore earn revenue in addition to the commission applicable to any trade. The rate in effect on the processing date may differ from the rate in effect on the transaction date.
6. **Jitneytrade** shall, on a commercial best effort basis, maintain operational its trading platform but shall, in no event, be liable to the client for any malfunctions, breakdowns or unavailability of such trading platform due to reasons other than those attributable solely to **Jitneytrade**.
7. Neither **Jitneytrade** nor any third party including suppliers, owner, licensor or provider of the software, software configuration, equipment or other devices comprising **Jitneytrade's** trading platform, shall be

liable to the client for any incidental, indirect, exemplary, punitive, special or consequential damages, under any circumstances, including but not limited to, lost profits or lost revenue resulting from the maintenance, failure to perform of or the use of or inability to use **Jitneytrade's** trading platform or the loss of use of data, whether generated by or contained in **Jitneytrade's** trading platform, any failure to realize expected savings, trading profits or other economic loss, regard- less of the form of action and even if such damages were foreseen, and even if **Jitneytrade** or such third party owner, licensor or provider of the software, software configuration, equipment or other devices comprising **Jitneytrade's** trading platform, has been advised of, knew, or should have known, of the possibility thereof.

8. All users will be assigned a unique username and password and shall agree not to disclose that password to any party not authorized to use **Jitneytrade's** trading platform.

MARGIN AGREEMENT

Fidelity Clearing Canada ULC ("FCC") is the carrying broker and **Jitneytrade Inc.** is acting as the introducing broker (hereinafter called "The Broker"). In consideration of The Broker opening or maintaining one or more accounts (collectively the "Accounts") for the client executing this Agreement (the "Client"), the Client agrees to abide to the following terms and conditions:

1. APPLICABLE BY LAWS, CUSTOMS, ETC. All transactions executed for the Accounts shall be subject to the constitution, articles, by-laws, regulations, rules, rulings, policies, customs and usages (in force now or in the future) of the Investment Industry Regulatory Organization of Canada, of the Exchange or market, and of its clearing house, if any, where made by The Broker (collectively the "Rules"). These transactions shall also be subject to all applicable federal, provincial or territorial laws or regulations and to the regulations of any applicable governmental or regulatory authorities (now in force or in the future), including securities commissions and any other similar authority. The Client further recognizes that the Rules constitute a minimum standard in the securities brokerage industry and that The Broker may subject any transaction to more restrictive standards.

2. SETTLEMENT, COMMISSIONS AND INTEREST Full and timely settlement will be made of each transaction. The Client undertakes to pay to The Broker commissions and other charges in respect of each transaction

(including any transaction made pursuant to section 8) and of each option exercised, and any other services charges and interest, calculated daily and compounded monthly, on outstanding Indebtedness in the Accounts. Such commissions, interest and other charges shall be set out by The Broker from time to time. The Client acknowledges that every debit balance appearing from time to time in its Accounts shall bear interest at the rate set out by The Broker which may be modified from time to time without prior notice to the Client.

3. OPERATION OF THE ACCOUNT

(a) The Broker will credit to the Accounts any interest, dividends or other monies received in respect of Securities held in the Accounts and any monies received as proceeds from the sale or other disposition of Securities from the Account (net of all applicable commissions and fees) and will debit from the Account any amounts, including interest, owed by the Client to The Broker pursuant to this Agreement.

(b) For the purposes of this Agreement "Indebtedness" means, at any time, any indebtedness of the Client to The Broker represented by the debit balance, if any, in the Accounts at that time.

4. PAYMENT OF INDEBTEDNESS

The Client will promptly pay indebtedness when due except to the extent covered by a margin facility, and to maintain adequate margin and security in the Accounts. Notwithstanding the foregoing, the Client agrees to pay, on demand, to The Broker, the total amount of the Indebtedness.

5. MARGIN

The Broker will open or maintain the Accounts and grant a margin facility to the Client provided that The Broker may, without notice, at any time and from time to time:

(a) Reduce or cancel any margin facility made available to the Client or refuse to grant any additional margin facility to the Client; and (b) Require the Client to provide margin in addition to the margin requirement of the Regulatory Authorities or the Rules.

The Client acknowledges that for certain option strategies producing a credit, the Regulatory Authorities may require significant additional margin. The Client will provide The Broker with any margin requested by The Broker and will promptly pay any Indebtedness due as a result of any reduction or cancellation of any margin facility.

6. COLLATERAL

As long as the Client is indebted to The Broker, all Securities, property and monies, which may now or

hereafter be held by The Broker or its agents for or on account of the Client (including any Securities in which the Client has an interest and which are shown on the records of any clearing or similar agency in the name of The Broker) (collectively the "Collateral") shall be and are hereby hypothecated, pledged and shall constitute a continuing collateral security in favor of The Broker and the Client acknowledges that The Broker has a general stockbroker's lien on the Collateral to insure payment of all Indebtedness, whether or not such Indebtedness relates to such Securities, property or monies. Whether the Client resides in Quebec or in the common law provinces or territories, certain rights conferred hereunder to The Broker by the Client may not be available to The Broker. The Broker is however authorized to exercise any and all rights available to The Broker in the jurisdiction where the Client resides. It is also acknowledged that, in the common law provinces or territories of Canada, the stockbroker's lien referred to above is given by a rule of law and is not subject to the terms of any provincial or territorial personal property security statutes, except as specifically provided in such statutes.

7. USE OF COLLATERAL BY THE BROKER

So long as any Indebtedness remains unpaid, The Broker shall have the right in its discretion and without notice to the Client, to use at any time and from time to time the Collateral in the conduct of The Broker's business, including the right to:

(a) Combine any of the Collateral with the property of The Broker or of any other clients or both;

(b) Raise money thereon and to carry them in The Broker's general loans and to pledge and re-pledge any of the Collateral to secure The Broker's own indebtedness;

(c) Loan any of the Collateral either separately or together with The Broker's securities or property or of others and in each manner, for any amount and for such purposes as The Broker may deem advisable;

(d) Use any of the Collateral for making delivery on account of a short sale effected for other accounts without The Broker's retaining in its possession or under its control securities of same kind or amount; and

(e) Use any of the Collateral for delivery on a sale by The Broker or any of its directors, is directly or indirectly interested.

8. CONCENTRATION OF HOLDINGS

The market value of a position cannot exceed 100% of the client's account liquidation value. For example, if the liquidation value of the account is \$100,000.00 no single

position can be worth more than \$100,000.00 no matter what the required margin is. For a short position, the market value cannot exceed 50% of the value of the account.

9. ELIMINATION OR REDUCTION OF INDEBTEDNESS BY THE BROKER

If:

- (a) the Client fails to pay any Indebtedness when due;
- (b) the Broker deems the margin held by it to be insufficient for its protection;
- (c) on or before any settlement date the Client fails to provide to the Broker any required Securities or certificates in acceptable delivery form;
- (d) the Client fails to comply with any other requirement contained in the Agreement; or if
- (e) the Client dies, becomes bankrupt or insolvent or if any of the Collateral becomes subject to execution, attachment or other process; then, in addition to any other right or remedy to which the Broker is entitled, the Broker may, whenever and as often as the Broker deems it necessary for its protection, without notice or demand to the Client and at the client's expense:
- (f) apply monies held to the credit of the Client in any other account with the Broker to eliminate or reduce such Indebtedness;
- (g) sell, contract to sell or otherwise dispose of any or all of the Securities held by the Broker for the Client and apply the net proceeds there from to eliminate or reduce the Indebtedness;
- (h) Exercise any other rights which exist as incidents to the general stockbroker's lien;
- (i) purchase or borrow any Securities necessary to cover short sales or any other sales made on the Client's behalf in respect of which delivery of certificates in an acceptable delivery form has not been made; (j) cancel any outstanding order; and/or
- (k) close the Accounts.

Such rights may be exercised separately, successively or concurrently. The Broker shall not be required by this Agreement to exercise any such rights nor shall it be required to exercise any right prior to exercising any other right. The failure to exercise any or all of such rights or the granting of any indulgence shall not in any way limit, reduce or discharge any Indebtedness or part thereof. Any such sales or purchase for the Account may be made upon any exchange or market or at a public private sale upon such terms and in such manner as the Broker deems advisable. If demand is made or notice given to the Client by the Broker, it shall not constitute a waiver of any of the Broker's rights to act hereunder

without demand or notice. Any and all expenses (including any legal expenses) reasonably incurred by the Broker in connection with exercising any right pursuant to this Agreement may be charged to the Accounts. The Client acknowledges that the Client shall remain liable to the Broker for any deficiency remaining following the exercising by the Broker of any or all of the foregoing rights and that the rights which the Broker is entitled to exercise pursuant to this section are reasonable and necessary for its protection having regard, in particular, to the nature of securities markets and their volatility.

10. HOLDING AND RETURN OF SECURITIES

The Broker may hold the Client's Securities at any of the places where The Broker has an office. Certificates for Securities of the same issue and for the same aggregate amounts may be delivered to the Client in lieu of those originally deposited by the Client or for the Accounts.

11. FREE CREDIT BALANCES

Any monies held by The Broker from time to time to the Client's credit are payable on demand, need not be segregated and may be used by The Broker in the ordinary conduct of its business. The Client acknowledges that the relationship between the Client and The Broker with respect to such monies is one of creditor and debtor only.

12. TRANSFERS TO OTHER ACCOUNTS

The Broker may at any time and from time to time take any monies or Securities in the Account and any proceeds from the sale or other disposition of such Securities to pay or cover any obligations of the Client to The Broker including obligations of the Client in respect of any other account with The Broker whether such account is a personal account, a joint account or an account guaranteed by the Client.

13. DECLARATION OF SHORT SALES

Whenever the Client orders a short sale, the Client will declare it a short sale.

14. GOOD DELIVERY OF SECURITIES

Except for any declared short sale, the Client will not order any sale or other disposition or any Securities not owned by the Client or of which the Client will be unable to make delivery in acceptable delivery form on or before the settlement date.

15. CLIENT INFORMATION

The Client will from time to time advise The Broker if the Client acquires a controlling interest in or otherwise becomes an insider of any reporting issuer. The Client will also advise The Broker of any restrictions in securities trading applicable to the Client and will advise

The Broker of any changes in such restrictions which may become applicable to the Client. The Client also undertakes to advise The Broker of any changes to the information that the Client has given, at the opening of the Accounts, including, but without limitation, information regarding his (her) investment objectives, financial situation and Accounts risk factors.

16. ACCOUNT STATEMENTS

Every confirmation statement, monthly report or other communication sent by The Broker to the Client shall be deemed to have been acknowledged as correct, approved and consented by the Client unless The Broker shall have received written notice to the contrary within fifteen (15) days after receipt of it by the Client. The Client undertakes to review carefully upon receipt any such documents. Notwithstanding the foregoing, The Broker may correct, at any time, any mistake in such documents.

17. COMMUNICATIONS TO THE CLIENT

Any notice or communication by The Broker to the Client may be given by prepaid mail, telegraph, or facsimile transmission to the last address of record of the Client with The Broker, or may be delivered personally (including by commercial courier) to the Client or to any such last address of record and shall be deemed to have been received, if mailed, on the second business day after mailing or, if sent by telegraph or facsimile transmission, on the day sent or, if delivered, when delivered. Nothing in the section shall be interpreted as requiring The Broker to give any notice to the Client, which is not otherwise required to be given by The Broker.

18. NOT A BROKER, ETC.

The Client, if an individual who is not an employee of The Broker, hereby represents that the Client is not a partner, director or employee of a member, member firm or member corporation of any stock exchange or a non-member broker or investment dealer, and if the Client should become such a partner, director or employee, the Client undertakes to specifically inform in writing The Broker of such a fact and to complete all documentation that may be required by The Broker in such a case.

19. RIGHT OF THE BROKER TO REFUSE AN ORDER

Notwithstanding any other provisions hereof, the Client acknowledges the right of The Broker to accept or refuse, in its discretion, at any time and without prior notice, any orders given by a Client.

20. NO LIABILITY

The Broker shall not be liable to the Client for errors or

omissions in connection with the execution, treatment, purchase, exercise or application of any order or other operation in the Accounts, including the fact that The Broker may not exercise the powers conferred to it by this Agreement or otherwise, or for any suffered loss or missed profit in the Accounts, unless these errors or omissions result from its gross negligence or intentional fault. Without limiting the generality of the foregoing, The Broker shall not be liable for any loss suffered or missed profit caused, whether directly or indirectly, by unusual market activity, government restrictions, by exchange or market rulings.

21. CURRENCY CONVERSION

If the Client makes a trade involving securities which are denominated in a currency other than the currency of the Account in which the trade is to be settled, a conversion of currency may be required. In any such transactions and in the case of any other conversion of currency, The Broker may act as principal with the Client in converting the currency at rates established by The Broker or parties related to it. The Broker may, in such circumstances, earn revenue, in addition to the applicable commissions to such a trade.

22. GENERAL

(a) None of the terms and conditions of this Agreement may be waived or changed without The Broker Approval. If any term or condition of this Agreement is to be held invalid or unenforceable, such invalidity or unenforceability shall apply only to such provision or condition. The validity of the remainder of the Agreement shall not be affected and the Agreement shall be carried out as if such invalid or unenforceable provision or condition was not contained therein.

(b) This Agreement shall inure to the benefit of and shall be binding upon The Broker and the Client and their respective legal representatives, heirs, successors and assigns. This Agreement shall survive and remain in effect notwithstanding any incidental, temporary or intermittent closing out, reopening or renumbering of any Account.

(c) In this Agreement where the singular is used, it shall include the plural and vice versa and where the masculine gender is used, it shall include the feminine and neuter gender and vice versa.

(d) The headings used in this Agreement are for convenience of reference only and shall not in any way affect the interpretation of this Agreement.

(e) This Agreement shall be construed in accordance with the laws of the jurisdiction where the Client resides.

23. DEFINED TERMS

For the purposes of this Agreement:

(a) "The Broker's Approval" means the written prior approval given on behalf of The Broker by any one of the following persons: a Branch Manager, the Designated Registered Option Principal of The Broker, or any of his or her alternates or any designated director of The Broker. An authorized approval from an Officer of **Jitneytrade Inc.** will constitute credit approval by Fidelity Clearing Canada ULC (« FCC »). FCC retains the right to revoke acceptance of this agreement at their sole discretion.

(b) "Regulatory Authorities" means any relevant securities commission, exchange, market, clearing corporation or self-regulatory organizations, including the Investment Industry Regulatory Organization of Canada; and

(c) "Securities" includes shares, share certificates, scrip certificates, options, deposit receipts, warrants, rights, bonds, debentures and notes and any other securities as well as commodities, futures contracts or futures contract options.

24. CERTIFICATION BY CLIENT

The Client hereby represents and warrants to the Broker that:

(a) The Client has read and understood this Agreement

(b) The Client is aware that using borrowed money to finance the purchase of securities involves greater risk than using cash resources only. The Client's responsibility extends to repaying the loan and pay interest is required even if the value of the securities purchased has declined;

(c) It is the express wish of the parties that this Agreement and all documents, notices and other communications relating to the operation of the Accounts are drawn up in English only. Il est de la volonté expresse des parties que ce contrat et tous les documents avis et autres communications qui concernent l'opération des Comptes soient rédigés en langue anglaise seulement. The Client also represents and warrants to The Broker that, if an individual, he or she has reached the age of majority and has the power and capacity to enter this Agreement, and if a person other than an individual, that it has the power and capacity to enter into this Agreement and that the execution and delivery of this Agreement have been duly authorized on its behalf.

MARGIN AGREEMENT AUTHORIZATION

In consideration of the opening or maintaining by ("the Broker") of a margin account for the undersigned and taking into account that I acknowledge that your decision to open and maintain such an account are based upon my financial situation and solvency, I hereby authorize you as long as I will have an account with you to obtain from any financial institution, personal information agency or credit agency, employer, landlord or any other person, all information that you may deem useful to obtain in connection with my financial situation and solvency. To this end, I authorize you to provide a copy of this authorization to any such entity or person.

I consent that you create a file containing all the personal information that I have provided to you and all other information you will obtain pursuant to the above authorization. I consent that you allow access to my personal information by individuals that I have authorized as well as by any employees, mandataries or agents of The Broker if needed for the performance of their duties or the execution of their mandates.

I understand that I have the right to obtain access to my file and, if necessary, to rectify any false information contained in such file. If I wish to obtain access to my file and, as the case may be, to rectify it, I may contact The Broker by phone or mail at its head office.

You may review our Privacy Policy and review your options for refusing or withdrawing your consent for the disclosure of certain information by contacting us.

OPTIONS MARGIN AGREEMENT

Fidelity Clearing Canada ULC (herein called "FCC") is the carrying broker and Jitney trade Inc. is acting as the introducing Broker (hereinafter called "The Broker"). In consideration of The Broker opening or maintaining one or more accounts (collectively the "Accounts") for the client executing this Agreement (the "Client"), the Client agrees to abide to the following terms and conditions:

1. APPLICABLE BY-LAWS, CUSTOMS, ETC.

All transactions executed for the Accounts shall be subject to the constitution, articles, by-laws, regulations, rules, rulings, policies, customs and usages (in force now or in the future) of the Investment Industry Regulatory Organization of Canada, of the Exchange or market, and of its clearing house, if any, where made by The Broker (collectively the "Rules"). These transactions shall also be subject to all applicable federal, provincial or territorial laws or regulations and to the regulations of any applicable governmental or regulatory authorities (now in force or in the future), including securities

commissions and any other similar authority. The Client further recognizes that the Rules constitute a minimum standard in the securities brokerage industry and that The Broker may subject any transaction to more restrictive standards.

2. SETTLEMENT, COMMISSIONS AND INTEREST Full and timely settlement will be made of each transaction. The Client undertakes to pay to The Broker commissions and other charges in respect of each transaction (including any transaction made pursuant to section 8) and of each option exercised, and any other services charges and interest, calculated daily and compounded monthly, on outstanding Indebtedness in the Accounts. Such commissions, interest and other charges shall be set out by The Broker from time to time. The Client acknowledges that every debit balance appearing from time to time in its Accounts shall bear interest at the rate set out by The Broker which may be modified from time to time without prior notice to the Client.

3. OPERATION OF THE ACCOUNT

(a) The Broker will credit to the Accounts any interest, dividends or other monies received in respect of Securities held in the Accounts and any monies received as proceeds from the sale or other disposition of Securities from the Account (net of all applicable commissions and fees) and will debit from the Account any amounts, including interest, owed by the Client to The Broker pursuant to this Agreement.

(b) For the purposes of this Agreement "«Indebtedness" means, at any time, any indebtedness of the Client to The Broker represented by the debit balance, if any, in the Accounts at that time.

4. PAYMENT OF INDEBTEDNESS

The Client will promptly pay indebtedness when due except to the extent covered by a margin facility, and to maintain adequate margin and security in the Accounts. Notwithstanding the foregoing, the Client agrees to pay, on demand, to The Broker, the total amount of the Indebtedness.

5. MARGIN

The Broker will open or maintain the Accounts and grant a margin facility to the Client provided that The Broker may, without prior notice, at any time and from time to time:

(a) Reduce or cancel any margin facility made available to the Client or refuse to grant any additional margin facility to the Client; and (b) Require the Client to provide margin in addition to the margin requirement of the Regulatory Authorities or the Rules.

The Client acknowledges that for certain option

strategies producing a credit, the Regulatory Authorities may require significant additional margin. The Client will provide The Broker with any margin requested by The Broker and will promptly pay any Indebtedness due as a result of any reduction or cancellation of any margin facility.

6. COLLATERAL

As long as the Client is indebted to The Broker, all Securities, property and monies, which may now or hereafter be held by The Broker or its agents for or on account of the Client (including any Securities in which the Client has an interest and which are shown on the records of any clearing or similar agency in the name of The Broker) (collectively the "Collateral") shall be and are hereby hypothecated, pledged and shall constitute a continuing collateral security in favor of The Broker and the Client acknowledges that The Broker has a general stockbroker's lien on the Collateral to insure payment of all Indebtedness, whether or not such Indebtedness relates to such Securities, property or monies. Whether the Client resides in Quebec or in the common law provinces or territories, certain rights conferred hereunder to The Broker by the Client may not be available to The Broker. The Broker is however authorized to exercise any and all rights available to The Broker in the jurisdiction where the Client resides. It is also acknowledged that, in the common law provinces or territories of Canada, the stockbroker's lien referred to above is given by a rule of law and is not subject to the terms of any provincial or territorial personal property security statutes, except as specifically provided in such statutes.

7. USE OF COLLATERAL BY THE BROKER

So long as any Indebtedness remains unpaid, The Broker shall have the right in its discretion and without notice to the Client, to use at any time and from time to time the Collateral in the conduct of The Broker's business, including the right to:

(a) Combine any of the Collateral with the property of The Broker or of any other clients or both;

(b) Raise money thereon and to carry them in The Broker's general loans and to pledge and re-pledge any of the Collateral to secure The Broker's own indebtedness;

(c) Loan any of the Collateral either separately or together with The Broker's securities or property or of others and in each manner, for any amount and for such purposes as The Broker may deem advisable;

(d) Use any of the Collateral for making delivery on account of a short sale effected for other accounts

without The Broker's retaining in its possession or under its control securities of same kind or amount; and
(e) Use any of the Collateral for delivery on a sale by The Broker or any of its directors, is directly or indirectly interested.

8. CONCENTRATION OF HOLDINGS

The market value of a position cannot exceed 100% of the client's account liquidation value. For example, if the liquidation value of the account is \$100,000 no single position can be worth more than \$100,000 no matter what the required margin is. For a short position, the market value cannot exceed 50% of the value of the account.

9. ELIMINATION OR REDUCTION OF INDEBTEDNESS BY THE BROKER

If:

- (a) the Client fails to pay any Indebtedness when due;
 - (b) the Broker deems the margin held by it to be insufficient for its protection;
 - (c) on or before any settlement date the Client fails to provide to the Broker any required Securities or certificates in acceptable delivery form;
 - (d) the Client fails to comply with any other requirement contained in the Agreement; or if
 - (e) the Client dies, becomes bankrupt or insolvent or if any of the Collateral becomes subject to execution, attachment or other process; then, in addition to any other right or remedy to which the Broker is entitled, the Broker may, whenever and as often as the Broker deems it necessary for its protection, without notice or demand to the Client and at the client's expense:
 - (f) apply monies held to the credit of the Client in any other account with the Broker to eliminate or reduce such Indebtedness;
 - (g) sell, contract to sell or otherwise dispose of any or all of the Securities held by the Broker for the Client and apply the net proceeds there from to eliminate or reduce the Indebtedness;
 - (h) exercise any other rights which exist as incidents to the general stockbroker's lien;
 - (i) purchase or borrow any Securities necessary to cover short sales or any other sales made on the Client's behalf in respect of which delivery of certificates in an acceptable delivery form has not been made;
 - (j) cancel any outstanding order;
- and/or
- (k) close the Accounts.

Such rights may be exercised separately, successively or concurrently. The Broker shall not be required by this Agreement to exercise any such rights nor shall it be

required to exercise any right prior to exercising any other right. The failure to exercise any or all of such rights or the granting of any indulgence shall not in any way limit, reduce or discharge any Indebtedness or part thereof. Any such sales or purchase for the Account may be made upon any exchange or market or at a public private sale upon such terms and in such manner as the Broker deems advisable. If demand is made or notice given to the Client by the Broker, it shall not constitute a waiver of any of the Broker's rights to act hereunder without demand or notice. Any and all expenses (including any legal expenses) reasonably incurred by the Broker in connection with exercising any right pursuant to this Agreement may be charged to the Accounts. The Client acknowledges that the Client shall remain liable to the Broker for any deficiency remaining following the exercising by the Broker of any or all of the foregoing rights and that the rights which the Broker is entitled to exercise pursuant to this section are reasonable and necessary for its protection having regard, in particular, to the nature of securities markets and their volatility.

10. OPTION TRADING

With respect to any trading for the Account in options:

(a) Rights of the Broker

- the Broker may from time to time: (i) reject any order placed by the Client;
- (ii) act through its market maker or options attorney as principal on the other side of any transaction executed for the Client;
 - (iii) require any transaction to be on a cash-only basis during the last 10 days prior to expiry of an option and that, without prejudice to any other rules that may be imposed by any Regulatory Authorities affecting existing or subsequent transactions;
 - (iv) limit, or restrict the short positions, or short sales by, the Client;
 - (v) limit or restrict the timing by which options orders or exercise instructions must be placed; and
 - (vi) disclose, the Client's trading and positions to any responsible exchange or clearing corporation.

(b) Client Obligations

The Client shall:

- (i) whether acting alone or in concert with others, comply with the position and exercise limits set by any relevant exchange or clearing corporation; and
- (ii) instruct the Broker on a timely basis as to the sale, close out or exercise of any option; in connection with the expiry of any option, the Client shall give

instructions to the Broker before the end of the market on the business day immediately preceding the expiry date of an option or before any other time limit the Broker may, from time to time, set.

(c) Amendments to Rules

The Client acknowledges that Rules of any exchange, clearing corporation or other organization on or through which an option is traded or issued, including, without limitation, those respecting position limits of and exercise limits may be enacted, amended or repealed and that any such Rules may affect existing positions or subsequent transactions.

(d) Exercise Assignment Notices

The Client acknowledges that exercise assignment notices are allocated by the relevant clearing corporation at any time during the day. The Broker will allocate such notices when received on a "first in first out" basis unless the Client is notified otherwise by prior written notice. The Broker is not responsible for any delay with respect to the assignment by the clearing corporation or the receipt by The Broker of such notices. The Client confirms that the Client will accept an allocation on this basis.

(e) No Liability

The Broker shall not be liable to the Client for errors or omissions in connection with the execution, treatment, purchase, exercise or application of any order or other operation in the Accounts or of any option contracts, including the fact that The Broker may not exercise the powers conferred to it by this Agreement or otherwise, or for any suffered loss or missed profit in the Accounts, unless these errors or omissions result from its gross negligence or intentional fault. Without limiting the generality of the foregoing, The Broker shall not be liable for any loss suffered or missed profit caused, whether directly or indirectly, by unusual market activity, government restrictions, by exchange or market rulings, the suspension of trading, wars, strikes, epidemics, communication line failures, power failures or for any reason or of any other fact beyond The Broker's control.

(f) Absence of instructions

The Broker may take, but is not obliged to, any action with respect to any option that it in its sole discretion determines should be taken if the Client fails to give it timely and complete instructions; in no circumstances shall The Broker be liable to the Client for any damages that may occur in reason of any steps taken by The Broker following such absences of instructions or for any damages that may be incurred in reason of The

Broker failing to take any steps. The Client also agrees to pay all applicable transactions fees, if any.

(g) Writing Covered Options

If the Client is authorized to write (sell) covered Call option, then the Client must have the underlying securities covered by any such option in the Account, or an acceptable escrow receipt made available to The Broker. Evidence of ownership of such securities and their availability to The Broker, upon exercise the option and the time of writing such option. The Client will not sell or withdraw from the Account such Securities or any Securities accruing thereto during the term of such options and acknowledges that The Broker may prohibit the withdrawal from the Account of any cash dividends or other cash distributions accruing thereon during the term of such options.

(h) Writing Uncovered Options

If the Client is authorized to write uncovered (sell short) Put or Call options, then prior to doing so the Client will have in the Account any margin required by The Broker.

11. HOLDING AND RETURN OF SECURITIES

The Broker may hold the Client's Securities at any of the places where The Broker has an office. Certificates for Securities of the same issue and for the same aggregate amounts may be delivered to the Client in lieu of those originally deposited by the Client or for the Accounts.

12. FREE CREDIT BALANCES

Any monies held by The Broker from time to time to the Client's credit are payable on demand, need not be segregated and may be used by The Broker in the ordinary conduct of its business. The Client acknowledges that the relationship between the Client and The Broker with respect to such monies is one of creditor and debtor only.

13. TRANSFERS TO OTHER ACCOUNTS

The Broker may at any time and from time to time take any monies or Securities in the Account and any proceeds from the sale or other disposition of such Securities to pay or cover any obligations of the Client to The Broker including obligations of the Client in respect of any other account with The Broker whether such account is a personal account, a joint account or an account guaranteed by the Client.

14. DECLARATION OF SHORT SALES

Whenever the Client orders a short sale, the Client will declare it a short sale.

15. GOOD DELIVERY OF SECURITIES

Except for any declared short sale, the Client will not order any sale or other disposition or any Securities not owned by the Client or of which the Client will be

unable to make delivery in acceptable delivery form on or before the settlement date.

16. CLIENT INFORMATION

The Client will from time to time advise The Broker if the Client acquires a controlling interest in or otherwise becomes an insider of any reporting issuer. The Client will also advise The Broker of any restrictions in securities trading applicable to the Client and will advise The Broker of any changes in such restrictions which may become applicable to the Client. The Client also undertakes to advise The Broker of any changes to the information that the Client has given, at the opening of the Accounts, including, but without limitation, information regarding his (her) investment objectives, financial situation and Accounts risk factors.

17. ACCOUNT STATEMENTS

Every confirmation statement, monthly report or other communication sent by The Broker to the Client shall be deemed to have been acknowledged as correct, approved and consented by the Client unless The Broker shall have received written notice to the contrary within fifteen (15) days after receipt of it by the Client. The Client undertakes to review carefully upon receipt any such documents. Notwithstanding the foregoing, The Broker may correct, at any time, any mistake in such documents.

18. COMMUNICATIONS TO THE CLIENT

Any notice or communication by The Broker to the Client may be given by prepaid mail, telegraph, or facsimile transmission to the last address of record of the Client with The Broker, or may be delivered personally (including by commercial courier) to the Client or to any such last address of record and shall be deemed to have been received, if mailed, on the second business day after mailing or, if sent by telegraph or facsimile transmission, on the day sent or, if delivered, when delivered. Nothing in the section shall be interpreted as requiring The Broker to give any notice to the Client, which is not otherwise required to be given by The Broker.

19. NOT A BROKER, ETC.

The Client, if an individual who is not an employee of The Broker, hereby represents that the Client is not a partner, director or employee of a member, member firm or member corporation of any stock exchange or a non-member broker or investment dealer, and if the Client should become such a partner, director or employee, the Client undertakes to specifically inform in writing The Broker of such a fact and to complete all documentation that may be required by The Broker in

such a case.

20. RIGHT OF THE BROKER TO REFUSE AN ORDER

Notwithstanding any other provisions hereof, the Customer acknowledges the right of The Broker to accept or refuse, in its discretion, at any time and without prior notice, any orders given by a Customer.

21. NO LIABILITY

The Broker shall not be liable to the Customer for errors or omissions in connection with the execution, treatment, purchase, exercise or application of any order or other operation in the Accounts, including the fact that The Broker may not exercise the powers conferred to it by this Agreement or otherwise, or for any suffered loss or missed profit in the Accounts, unless these errors or omissions result from its gross negligence or intentional fault. Without limiting the generality of the foregoing, The Broker shall not be liable for any loss suffered or missed profit caused, whether directly or indirectly, by unusual market activity, government restrictions, by exchange or market rulings, the suspension of trading, wars, strikes, epidemics, communication line failures, power failures or for any reason or of any other fact beyond The Broker's control.

22. CURRENCY CONVERSION

If the Client make a trade involving securities which are denominated in a currency other than the currency of the Account in which the trade is to be settled, a conversion of currency may be required. In any such transactions and in the case of any other conversion of currency, The Broker may act as principal with the Client in converting the currency at rates established by The Broker or parties related to it. The Broker may, in such circumstances, earn revenue, in addition to the applicable commissions to such a trade.

23. GENERAL

(a) None of the terms and conditions of this Agreement may be waived or changed without The Broker Approval. If any term or condition of this Agreement is to be held invalid or unenforceable, such invalidity or unenforceability shall apply only to such provision or condition. The validity of the remainder of the Agreement shall not be affected and the Agreement shall be carried out as if such invalid or unenforceable provision or condition was not contained therein.

(b) This Agreement shall inure to the benefit of and shall be binding upon The Broker and the Client and their respective legal representatives, heirs, successors and assigns. This Agreement shall survive and remain in effect notwithstanding any incidental, temporary or

intermittent closing out, reopening or renumbering of any Account.

(c) In this Agreement where the singular is used, it shall include the plural and vice versa and where the masculine gender is used, it shall include the feminine and neuter gender and vice versa.

(d) The headings used in this Agreement are for convenience of reference only and shall not in any way affect the interpretation of this Agreement.

(e) This Agreement shall be construed in accordance with the laws of the jurisdiction where the Client resides.

24. DEFINED TERMS

For the purposes of this Agreement:

(a) "The Broker's Approval" means the written prior approval given on behalf of The Broker by any one of the following persons: a Branch Manager, the Designated Registered Option Principal of The Broker, or any of his or her alternates, or any designated director of The Broker. An authorized approval from an Officer of **Jitneytrade Inc.** will constitute credit approval by Fidelity Clearing Canada ULC (« FCC »). FCC retains the right to revoke acceptance of this agreement at their sole discretion.

(b) "Regulatory Authorities" means any relevant securities commission, exchange, market, clearing corporation or self-regulatory organizations, including the Investment Industry Regulatory Organization of Canada; and

(c) "Securities" includes shares, share certificates, scrip certificates, options, deposit receipts, warrants, rights, bonds, debentures and notes and any other securities as well as commodities, futures contracts or futures contract options.

25. CERTIFICATION BY CLIENT

The Client hereby represents and warrants to the Broker that:

(a) The Client has read and understood this Agreement and acknowledges receipt of a copy of the Disclosure Statement for Recognized Market Options and of the Risk Disclosure Statement;

(b) The Client is aware of the nature of the risks involved in both the purchase and the writing of options, whether or not undertaken in combination with the purchase or sale of other option or securities, understands the rights and obligations associated with put and call option contracts and is financially able to assume such risks and to sustain any losses resulting from such operations;

(c) The Client is aware that using borrowed money to finance the purchase of securities involves greater risk

than using cash resources only. If the client, borrows money to purchase securities he Client's responsibility to repay the loan and interest as required by its terms remains the same even if the value of the securities purchased has declined; and

(d) It is the express wish of the parties that this Agreement and all documents, notices and other communications relating to the operation of the Account are drawn up in English only. Il est de la volonté expresse des parties que ce contrat et tous les documents avis et autres communications qui concernent l'opération des Comptes soient rédigés en langue anglaise seulement.

The Client also represents and warrants to The Broker that, if an individual, he or she has reached the age of majority and has the power and capacity to enter this Agreement, and if a person other than an individual, that it has the power and capacity to enter into this Agreement and that the execution and delivery of this Agreement have been duly authorized on its behalf.

26. ACCOUNT APPROVAL

The Client is approved to buy or sell (closing sales only) options, write covered options and spread options unless otherwise advised in writing by any person entitled to give The Broker Approval. The Client may NOT sell uncovered options unless the Client has completed section 24, or has, at a later date, applied in writing to do so, and, in either case, such application has been given The Broker Approval.

27. ACCOUNT APPROVAL

The Client hereby applies for authorization under this Agreement to write uncovered (sell short) Put or Call options and acknowledges that in writing uncovered Call options the Client's liability is unlimited and in writing uncovered Put options the Client's liability is limited to the contract striking price of the underlying securities plus

OPTIONS MARGIN AGREEMENT AUTHORIZATION

In consideration of the opening or maintaining by ("the Broker") of a margin account for the undersigned and taking into account that I acknowledge that your decision to open and maintain such an account are based upon my financial situation and solvency, I hereby authorize you as long as I will have an account with you to obtain from any financial institution, personal information agency or credit agency, employer, landlord or any other person, all information that you may deem useful to obtain in connection with my financial situation and solvency. To this end, I

authorize you to provide a copy of this authorization to any such entity or person.

I consent that you create a file containing all the personal information that I have provided to you and all other information you will obtain pursuant to the above authorization. I consent that you allow access to my personal information by individuals that I have authorized as well as by any employees, mandataries or agents of The Broker if needed for the performance of their duties or the execution of their mandates.

I understand that I have the right to obtain access to my file and, if necessary, to rectify any false information contained in such file. If I wish to obtain access to my file and, as the case may be, to rectify it, I may contact The Broker by phone or mail at its head office.

You may review our Privacy Policy and review your options for refusing or withdrawing your consent for the disclosure of certain information by contacting us.

DISCLOSURE STATEMENT FOR RECOGNIZED MARKET OPTIONS

No securities commission or similar authority in Canada has in any way passed upon the merits of Options referred to herein and any representation to the contrary is an offence. This document contains condensed information respecting the Options referred to herein. Additional information may be from your broker.

A high degree of risk may be involved in the purchase and sale of Options, depending to a large measure on how and why Options are used. Options may not be suitable for every investor. See "Risks in options trading" and "Additional Information".

INTRODUCTION

This Disclosure statement sets forth general information relevant to the purchase and sale of Put and Call Options traded on a recognized market and cleared through a clearing corporation. Information concerning the underlying interests on which Options are traded, the terms and conditions of these Options, the recognized markets on which they trade and the applicable clearing corporations may be obtained from your broker. Information on investment strategies and possible uses of Options may also be obtained from your broker.

This Disclosure Statement refers only to Options and clearing corporations which have been recognized or qualified for purposes of this Disclosure Statement by provincial securities administrators where required. The Options discussed herein trade on markets which, for the purposes of this Disclosure Statement only, are referred to as "recognized markets".

NATURE OF AN OPTION

An Option is a contract entered into on a recognized market between a seller (sometimes known as a writer) and a purchaser where all the terms and conditions of the contract (called the "specifications"), other than the consideration (called the "premium") for the Option, are standardized and predetermined by the recognized market.

The premium, paid by the purchaser to the seller, is determined in the market on the basis of supply and demand, reflecting such factors as the duration of the Option, the difference between the exercise price of the Option and the market price of the underlying interest, the price volatility and other characteristics of the underlying interest.

There are two types of Options: Calls and Puts. A Call gives the purchaser a right to buy, and a Put the right to sell, a specific underlying interest at a stated exercise price and within a specified period of time or on a specific date.

An Option subjects the seller to an obligation to honor the right granted to the purchaser if exercised by the purchaser. Underlying interests can be shares of a specific corporation, bonds, notes, bills, certificates of deposit, commodities, foreign currency, and the cash value of an interest in a stock index or any other interest provided for in the specifications.

An Options transaction is entered into on a recognized market by a purchaser and a seller represented by their respective brokers. When the transaction is concluded it is cleared by a clearing corporation affiliated with the recognized market on which the Option is traded. When an Option transaction is cleared by the clearing corporation it is divided into two contracts with the clearing corporation becoming the seller to the purchaser in the transaction and the purchaser to the seller. Thus on every outstanding Option, the purchaser may exercise the Option against the clearing corporation and the seller may be called upon to perform his obligation through exercise of the Option by the clearing corporation.

Options may also be classified according to delivery requirements: actual delivery and cash delivery. An actual delivery option requires the physical delivery of the underlying interest if the Option is exercised. A cash delivery Option requires if the Option is exercised. A cash delivery Option requires a cash payment of the difference between the aggregate exercise price and the value of the underlying interest at a specified time prior or subsequent to the time the Option is exercised.

Options are issued in series designated by an expiration month, an exercise price, an underlying interest and a unit of trading. At the time trading is introduced in Options with a new expiration month, the recognized market on which the Option is traded establishes exercise prices that reflect the current spot prices of the underlying interest.

Generally, three series of Options are introduced with exercise prices at, below and above the current spot price.

When the spot price of the underlying interest moves, additional Options may be added with different exercise prices. Options having the same underlying interest and expiration month, but having different exercise prices, may trade at the same time.

SPECIFICATIONS OF OPTIONS

Specifications of Options are fixed by the recognized market on which they are traded. These specifications may include such items as trading units, exercise prices, expiration dates, last day of trading, and the time for determining settlement values.

An Option may be bought or sold only on the recognized market on which the Option is traded. The recognized market and the clearing corporation may each impose restrictions on certain types of transactions, and under certain circumstances may modify the specifications of outstanding Options. In addition, a recognized market or a clearing corporation may limit the number of Options which may be held by an investor, and may limit the exercise of Options under the prescribed circumstances.

EXERCISING OPTIONS

An Option may have either an American style exercise or European style exercise irrespective of where the recognized market is located. An American style Option can be exercised by the purchaser at any time before the expiration. To do this, the purchaser notifies the broker through whom the Option was purchased. A purchaser should ascertain in advance from his broker the latest date on which he may give such notice to his broker. A European style Option may only be exercised by the purchaser on a specified date. Upon receiving an exercise notice from the purchaser's broker, the clearing corporation assigns it to a member which may reassign it to a client on a random or other predetermined selection basis. Upon assignment, the seller must make delivery of (in the case of a Call) or take delivery of and pay for (in the case of a Put) the underlying interest. In the case of a cash delivery Option, the seller must, in lieu of delivery, pay the

positive difference between the aggregate exercise price and the settlement value of the underlying interest (in the case of both a Call and a Put).

A purchaser of an Option which expires loses the premium paid for the Option and his transaction costs. The seller of an Option which expires will have as his gain the premium received for the Option less his transaction costs.

TRADING OF OPTIONS

Each recognized market permits secondary market trading of its Options. This enables purchasers and sellers of Options to close out their positions by offsetting sales and purchases. By selling an Option with the same terms as the one purchased, or buying an Option with the same terms as the one purchased, or buying an Option with the same terms as the one sold, an investor can liquidate his position (called an "offsetting transaction"). Offsetting transactions must be made prior to expiration of an Option or by a specified date prior to expiration. Offsetting transactions must be effected through the broker through whom the Option was initially sold or purchased.

Price movements in the underlying interest of an Option will generally be reflected to some extent in the secondary market value of the Option and the purchaser who wishes to realize a profit will have to sell or exercises his Option during the life of the Option or on the specified date for exercise as the case may be.

COSTS OF OPTIONS TRADING

Margin Requirements

Prior to trading Options, a seller must deposit with his broker cash or securities as collateral (called "margin") for the obligation to buy (in the case of a Put) or sell (in the case of a Call) the underlying interest if the Option should be exercised. Minimum margin rates are set by the recognized market on which the Option trades. Higher rates of margin may be required by the seller's broker.

Margin requirements of various recognized markets may differ. In addition, they are subject to change at any time and such changes may apply retroactively to Option positions previously established.

Commission Charges

Commissions are charged by brokers on the purchase or sale of Options as well as on the exercise of Options and the delivery of underlying interests.

RISKS IN OPTIONS TRADING

Options can be employed to serve a number of investment strategies including those concerning

investments in or related to underlying interests.
SOME STRATEGIES FOR BUYING AND SELLING OPTIONS INVOLVE GREATER RISK THAN OTHERS.

The following is a brief summary of some of the risks connected with trading in Options:

(i) Because an Option has a limited life, the purchaser runs the risk of losing his entire investment in relatively short period of time. If the price of the underlying interest does not rise above (in the case of a Call) or fall below (in the case of a Put) the exercise price of the Option plus premium and transaction costs during the life of the Option, or by the specified date for exercise as the case may be, the Option may be of little or no value and if allowed to expire will be worthless.

(ii) The seller of a Call who does not own the underlying interest is subject to a risk of loss should the price of the underlying interest increase. If the Call is exercised and the seller is required to purchase the underlying interest at a market price above the exercise price in order to make delivery, he will suffer a loss.

(iii) The seller of a Put who does not have a corresponding short position (that is an obligation to deliver what he does not own) in the underlying interest will suffer a loss if the price of the underlying interest decreases below the exercise price, plus transaction costs minus the premium received. Under such circumstances, the seller of the Put will be required to purchase the underlying interest at a price above the market price, with the result that any immediate sale will give rise to a loss.

(iv) The seller of a Call who owns the underlying interest is subject to the full risk of his investment position should the market price of the underlying interest decline during the life of the Call, or by the specified date for exercise, as the case may be, but will not share in any gain above the exercise price.

(v) The seller of a Put who has a corresponding short position in the underlying interest is subject to the full risk of his investment position should the market price of the underlying interest rise during the life of the Put, or by the specified date for exercise, as the case may be, but will not share in any gain resulting from a decrease in price below the exercise price.

(vi) Transactions for certain Options may be carried out in foreign currency. Accordingly, purchasers and sellers of these Options using Canadian dollars will be exposed to risks from fluctuations in the foreign exchange market as well as to risks from fluctuations in the price of the underlying interest.

(vii) There can be no assurance that a liquid market will

exist for a particular Option to permit an offsetting transaction. For example, there may be insufficient trading interest in the particular Option ; or trading halts, suspensions or other restrictions may be imposed on the Option or the underlying interest ; or some event may interrupt normal market operations ; or a recognized market could for regulatory or other reasons decide or be compelled to discontinue or restrict trading in the Option. In such circumstances the purchaser of the Option would only have the alternative of exercising his Option in order to realize any profit, and seller would be unable to terminate his obligation until the Option expired or until he performed his obligation upon being assigned an exercise notice.

(viii) The seller of an American style Option has no control over when he might be assigned an exercise notice. He should assume that an exercise notice will be assigned to him in circumstances where the seller may incur a loss.

(ix) In unforeseen circumstances there may be a shortage of underlying interests available for delivery upon exercise of actual delivery Options, which could increase the cost of or make impossible the acquisition of the underlying interests and cause the clearing corporation to impose special exercise settlement procedures.

In addition to the risks described above which apply generally to the buying and selling of Options, there are timing risks unique to Options that are settled by the payment of cash.

The exercise of Options settled in cash results in a cash payment from the seller to the purchaser based on the difference between the exercise price of the Option and the settlement value. The settlement value is based on the value of the underlying interest at a specified time determined by the rules of the recognized market. This specified time could vary with the Option. For example, the specified time could be the time for established the closing value of the underlying interest on the day of exercise or in the case of some Options based on a stock index in the time for establishing the value of the underlying interest which is based on the opening prices of constituent stocks on the day following the last day of trading. Options for which the settlement value is based on opening prices may not, unless the applicable recognized market announces a rule change to the contrary, trade on that day.

The settlement value Options, futures contracts and futures options may not be calculated in the same

manner even though each may be based on the same underlying interest.

Where the settlement value of a cash delivery Option is determined after the exercise period, the purchaser who exercises such Option will suffer from any unfavorable change in the value of the underlying interest from the time of his decision to exercise to the time settlement value is determined. With actual delivery Options, this risk can be covered by a complementary transaction in the actual market for the underlying interest.

The seller of a cash delivery Option is not informed that he has been assigned an exercise, at the earliest, and the seller will suffer from any unfavorable change in the value of the underlying interest from the time of determination of the settlement value to the time he learns that he has been assigned. Unlike the seller of an actual delivery Option, the seller of a cash delivery Option cannot satisfy his assignment obligations by delivery of the lower valued underlying interest, but must pay cash in an amount determined by the settlement value.

The type of risk discussed above makes spreads and other complex option strategies involving cash delivery Options substantially more risky than similar strategies involving actual delivery Options.

TAX CONSEQUENCES

The income tax consequences of trading in Options are dependent upon the nature of the business activities of the investor and the transaction in question. Investors are urged to consult their own professional advisers to determine the consequences applicable to their particular circumstances.

ADDITIONAL INFORMATION

Before buying or selling an Option an investor should discuss with his broker:

- His investment needs and objectives
- The risks he is prepared to take
- The specifications of Options he may wish to trade
- Commission rates
- Margin requirements
- Any other matter of possible concern

Specifications for each Option are available on request from your broker and from the recognized market on which the Option is traded. Should there be any difference in interpretation between this document and the specifications for a given Option, the specifications shall prevail.

NATIONAL INSTRUMENT 54-101: COMMUNICATION

WITH BENEFICIAL OWNERS OF SECURITIES OF A REPORTING ISSUER

EXPLANATION TO CLIENTS

Based on your instructions, the securities in your account with **Jitneytrade Inc.**, (hereafter designated as the "Broker"), are not registered in your name but in our name or the name of another person or company holding your securities on our behalf. The issuers of the securities in your account may not know the identity of the beneficial owner of these securities. We are required under securities law to obtain your instructions concerning various matters relating to your holding of securities in your account.

1- Disclosure of Beneficial Ownership Information

Securities law permits reporting issuers and other persons and companies to send materials related to the affairs of the reporting issuer directly to beneficial owners of the reporting issuer's securities if the beneficial owner does not object to having information about it disclosed to the reporting issuer or other persons and companies. Part 1 of the Account Opening Application form allows you to tell us if you OBJECT to the disclosure by us to the reporting issuer or other persons or companies of your beneficial ownership information, consisting of your name, address, electronic mail address, securities holdings and preferred language of communication. Securities legislation restricts the use of your beneficial ownership information to matters relating to the affairs of the reporting issuer.

If you DO NOT OBJECT to the disclosure of your beneficial ownership information, please mark the first box on Part 1 of the Account Opening Application form. In those circumstances, you will not be charged with any costs associated with sending security holder materials to you.

If you OBJECT to the disclosure of your beneficial ownership information by us, please mark the second box in Part 1 of the Account Opening Application form. If you do this, all materials to be delivered to you as a beneficial owner of securities will be delivered by the Broker. If you object to the disclosure of beneficial ownership information but choose to receive security holder materials, please note that fees may be applicable.

2- Receiving Security holder Materials

For securities that you hold through your account, you have the right to receive proxy-related materials sent by reporting issuers to registered holders of their securities

in connection with meetings of such security holders. Among other things, this permits you to receive the necessary information to allow you to have your securities voted in accordance with your instructions at a security holder meeting.

In addition, reporting issuers may choose to send other security-holder materials to beneficial owners, although they are not obliged to do so.

Securities law permits you to decline to receive three types of security holder materials. Securities law does not provide for you to decline to receive other types of security holder materials. The three types of material that you may decline to receive are:

(a) Proxy-related materials, including annual reports and financial statements, that are sent in connection with a security holder meeting; (b) Annual reports and financial statements that are not part of proxy-related materials; and

(c) Materials that a reporting issuer or other person or company sends to security holders that are not required by corporate or securities law to be sent to registered holders.

If you WANT to receive ALL materials that are sent to beneficial owners of securities, please mark the first box on Part 2 of the Account Opening Application form. If you DECLINE to receive ALL security holder materials sent to beneficial owners of securities, please mark the second box or if you WANT to receive ONLY proxy-related materials that are sent in connection with a special meeting, please mark the third box.

(Note: Even if you decline to receive the three types of materials referred to above, a reporting issuer or other person or company is entitled to deliver these materials to you, provided that the reporting issuer or other person or company pays all costs associated with the sending of these materials. These materials would be delivered to you through your intermediary if you have objected to the disclosure of your beneficial ownership information to reporting issuers.)

3- Preferred Language of Communication

Part 3 section 8 of the Account Opening Application form allows you to tell us your preferred language of communication (English or French). You will receive materials in your preferred language of communication if the materials are available in that language.

4-Electronic Delivery of Documents

Securities law permits us to deliver some documents by electronic means if the consent of the recipient to the means of delivery has been obtained. If you wish to

receive documents by electronic delivery, from the Broker, you should complete Section 9 Part 4 of the Account Application and return it to the broker.

5- CONTACT

If you have any questions or want to change your instructions in the future, please contact **Jitneytrade** Client Services.

CONSENT TO ELECTRONIC DELIVERY

I have read and I understand the present Consent to Electronic Delivery of Trade Confirmations, and I consent to the electronic delivery of all trade confirmations that **Jitneytrade** Inc./Fidelity Clearing Canada ULC ("FCC") chooses to send to me, according to the following instructions:

The recipient declares:

1. The recipient has the necessary technical ability and resources to access the document and have easy access to the document sent by **Jitneytrade** and/or FCC, as described in section 2 "Account Holder Information" of the Account opening application.
2. The recipient recognizes his responsibility to notify **Jitneytrade** of any modification where the documents can be sent as described in section 2 "Account Holder Information" of the Account Opening Application.
3. Notice of execution will be transmit on a daily basis and will remain available to recipient for an appropriate period of one year. For the quarterly statement, a notice will be inscribed on **Jitneytrade's** web site to inform the customers of their availability. The recipient will be the only one responsible to verify **Jitneytrade's** web site.
4. The recipient recognize that in order to receive documents by mail from **Jitneytrade** and/or from Fidelity Clearing Canada ULC ("FCC") the recipient will need to inform phone, on the account opening application or by email and additional fees will be added.

The document sent by electronic delivery will be sent in a way that enables the recipient to retain a permanent record of the document Saving the documents will allow me to read and print them at all times during a period determined by me.

If the recipient ceases to have access to Internet or cannot look to his document, he consents to inform **Jitneytrade** immediately in order to change delivery preferences by contacting by telephone or email **Jitneytrade** Inc. / Fidelity Clearing Canada ULC ("herein called FCC") to send by mail, at no extra charge, a paper version of all documents usually sent electronically.

The recipient understand that he may cancel or modify

his consent, or change his e-mail address where the said documents are delivered, at any time by sending a notice to: **Jitneytrade Inc.**, 360 Saint-Jacques Street West, Suite S-118, Montreal, Quebec, H2Y 1P5, 514-985-8080/1-866-608-0099 or

clientservices@Jitneytrade.com.

CONFLICTS OF INTEREST

RESPONSIBILITY TO IDENTIFY CONFLICTS OF INTEREST

(1) **Jitneytrade** and, where applicable, Approved Person shall take reasonable steps to identify existing and potential material conflicts of interests between the interests of **Jitneytrade** or Approved Person and the interests of the client.

(2) Where and Approved Person becomes aware of an existing or potential material conflict of interest, the existing or potential conflict shall be reported immediately to **Jitneytrade**.

APPROVED PERSON RESPONSIBILITY TO ADDRESS CONFLICTS OF INTEREST

(1) The Approved Person must consider the implications of any existing or potential material conflicts of interest between the Approved Person and the client.

(2) The Approved Person must address all existing or potential material conflicts of interest between the Approved Person and the client in a fair, equitable and transparent manner, and consistent with the best interests of the client or clients.

(3) Any existing or potential material conflict of interest between the Approved Person and the client that cannot be addressed in a fair, equitable and transparent manner, and consistent with the best interests of the client or clients, must be avoided.

JITNEYTRADE RESPONSIBILITY TO ADDRESS CONFLICT OF INTEREST

(1) **Jitneytrade** must consider the implications of any existing or potential material conflicts of interest between **Jitneytrade** and the client.

(2) **Jitneytrade** must address the existing or potential material conflict of interest in a fair, equitable and transparent manner, and considering the best interests of the client or clients.

(3) Any existing or potential conflict of interest between **Jitneytrade** and the client that cannot be addressed in a fair, equitable and transparent manner, and considering the best interests of the clients or clients, must be avoided.

(4) **Jitneytrade** must adequately supervise how existing or potential material conflicts of interest between the Approved Person and the client are addressed by its Approved Person

RESPONSIBILITY TO DISCLOSE CONFLICTS OF INTEREST

(1) Unless avoided, an existing conflict of interest must be disclosed to the client in all cases where a reasonable client would expect to be informed:

(a) for a new clients, prior to opening an account for the client;

(b) for existing clients, either as the conflict of interest occurs or, in the case of a transaction related conflict of interest, prior to entering into the transaction with the client

PRIVACY POLICY

YOUR PRIVACY IS OUR PRIORITY AND WE ARE COMMITTED TO PROTECTING YOUR PERSONAL INFORMATION.

In the course of providing you with brokerage services, we need to collect, use and maintain certain personal information about you. This privacy policy answers some questions about what personal information we collect, the purposes for which we collect it, what we do with it, how you can access it and how we protect it. This policy applies to your brokerage account with **Jitneytrade Inc. ("Jitneytrade")** and/or your usage of the **Jitneytrade** web site and trading platforms, and is in addition to the customer agreements governing your brokerage account and the terms in the Client Disclosures and Agreements booklet. By opening or maintaining a brokerage account with **Jitneytrade** or using a **Jitneytrade** trading platform, you signify your consent to the terms herein.

TYPES OF PERSONAL INFORMATION COLLECTED

When you open and maintain an account with us, we collect the following types of information:

(i) Information you provide on your account application or other forms, such as your name, mailing address, telephone number, email address, social insurance number, date of birth, employment information, spousal information, financial and net worth information, and banking information.

(ii) Information about your assets, investments, and transactions with us, such as your account balance, trading activity, margin loans, and payment history.

(iii) Information we may receive about you from

consumer-reporting agencies, including credit bureau used by us when we engage in debt collection activity.

Jitneytrade also collects information about you from our website through the use of cookies. For more information, please see below under the heading "Cookies".

PURPOSES FOR WHICH WE COLLECT AND USE PERSONAL INFORMATION

We collect and use the personal information we obtain from you during the account opening and account administration process for the following purposes:

- (i) to open, maintain and administer your account in compliance with applicable law,
- (ii) to verify your identity and protect against fraud;
- (iii) to provide you with and manage the services you have requested;
- (iv) to determine your eligibility for certain of our services and special offers;
- (v) to improve our services to you;
- (vi) to inform you about additional services, products or promotional offers that may be of interest to you; and
- (vii) to comply with, and monitor compliance with, applicable law, and to fulfill legal, regulatory or self-regulatory requirements, as more fully described below under "Disclosure of Information", paragraph (5). For example, we collect your social insurance number in order to meet certain investment income and tax reporting requirements under the Income Tax Act (Canada), to keep your information separate from that of other customers with whom you may share a similar name, and to comply with applicable legal and regulatory requirements. We collect your date of birth to help us verify your identity and guard against impersonation. We collect only the personal information we need or are required or permitted by law to collect, and use it only for the purposes for which it was collected.

DISCLOSURE OF INFORMATION

Jitneytrade does not sell your personal information to third parties. **Jitneytrade** does not disclose your personal information to third parties other than in the following circumstances or for the following purposes:

- (i) in connection with normal business operations to open, maintain, administer, or service your account, including, without limitation, for purposes of facilitating the account opening process (including the mailing of account opening materials and the scanning of account documentation, securities, cheques, and related materials into customer databases), the

provision of customer service (including services rendered by third party agents or affiliates), the provision of back office administrative services (including clearance and settlement services, the mailing of transaction confirmations and account statements, and record-keeping services), for audit or statistical purposes, or for the collection of any debt owed by you in respect of your account;

- (ii) to entities within the **Jitneytrade** group of affiliated companies, in order to offer and provide you a wider range of services and better service your customer service expectations, to ensure that any updated contact information you provide is processed efficiently, and to engage in surveillance, compliance, and reporting activities required by applicable law;

(iii) to other suppliers or agents of ours who assist us in serving you;

- (iv) to legal counsel for the purpose of obtaining legal advice;

(v) where we are required or permitted to do so by law or to fulfill legal, regulatory, or self-regulatory requirements pursuant to the terms or conditions of our membership, participation or registration with a securities regulatory authority, self-regulatory organization, stock exchange or other regulated marketplace (each a "**Regulatory Authority**"), or pursuant to an agreement entered into as a condition of such membership, participation or registration or where required by an agency, authority, organization or entity to which the authority of such Regulatory Authority, in whole or in part, has been delegated.

Regulatory Authorities collect, use and disclose personal information obtained from us for regulatory purposes, including surveillance of trading-related activity, sales, financial compliance, trade desk review and other regulatory audits, investigation of potential regulatory and statutory violations, regulatory databases, enforcement or disciplinary proceedings, reporting to securities regulators, and information sharing amongst Regulatory Authorities, and other law enforcement agencies;

- (vi) in connection with a transfer of a business in which **Jitneytrade** is involved; and

(vii) in connection with offers made to **Jitneytrade** customers or prospective customers, or other promotional activities or service offerings engaged in by **Jitneytrade** where third party product or service providers assist **Jitneytrade** or otherwise participate in fulfillment of the offer or provision of the service, and fulfillment of the offer or provision of the service

requires disclosure of certain limited personal information for fulfillment purposes.

By opening or maintaining a brokerage account at Jitneytrade or using the Jitneytrade website or participating in offers made to Jitneytrade customers or prospective customers, or other promotional activities or service offerings engaged in by Jitneytrade, you have consented to the disclosure of your personal information to a third party in the circumstances or for the purposes described above.

You understand, acknowledge and consent to the use and disclosure of personal information about you by **Jitneytrade Inc.** for the above purposes. You acknowledge that you may prohibit **Jitneytrade** at any time from using or disclosing such information for the purpose set out in paragraph (vii). **You may revoke or withdraw your consent to our collection, use or disclosure of your personal information, or withdraw your consent to our further collection, use or disclosure of your personal information at any time on reasonable notice, by contacting our Client Services department at 1 (866) 608-0099 or (514) 985-8080.** If you wish to revoke or withdraw your consent, we may be unable to provide you with some services, offers or information that may be of value or interest to you. Our customer service personnel will be happy to explain any consequences of revoking or withdrawing your consent, and the options available to you. **You can tell us at any time if you don't want us to use or disclose information about you in order to market or make available certain promotional offers to you, by contacting our Client Services department at 1 (866) 608-0099 or (514) 985-8080.** If you wish to revoke or withdraw your consent, we may be unable to provide you with some services, offers or information that may be of value or interest to you. Our customer service personnel will be happy to explain any consequences of revoking or withdrawing your consent, and the options available to you. **You can tell us at any time if you don't want us to use or disclose information about you in order to market or make available certain promotional offers to you, by contacting our Client Services department at 1(866) 608-0099 or (514) 985-8080.**

ACCESS TO INFORMATION

Jitneytrade makes every reasonable effort to ensure that your personal information is accurate and up-to-

date. You can also access and update your personal information that we collect about you at any time, either through online services available through our web-site or by calling our Client Services department at 1(866) 608-0099 or (514) 985-8080 or by writing to us at: **Jitneytrade Inc.**

360 Saint Jacques Street West, S-118
Montréal, (Québec) H2Y 1P5

In your communication, please include your account number(s), the information previously provided by you, and the new information that you would like to have updated.

PROTECTION OF INFORMATION

Jitneytrade protects your personal information by storing it in locations that are designed to prevent the loss, misuse, unauthorized access, disclosure, alteration or destruction of that information. **Jitneytrade** products protect your account information by placing it on the secure portion of our website, using firewalls and other security technology to protect our network and systems from external breaches, and by requiring you to enter a unique User Name and Password each time you want to access your account information online. Your Password should never be shared with anyone and should be frequently changed. Our employees (for example, customer service personnel) have access to your personal information only on a need-to-know basis.

INQUIRIES OR COMPLAINTS

Jitneytrade's Chief Compliance Officer is accountable for this Privacy Policy. Inquiries or complaints regarding this policy should be directed to **Jitneytrade's** Chief Compliance Officer at 360 Saint-Jacques Street West, Suite S-118, Montréal (Québec) H2Y 1P5.

COOKIES

"Cookies" are small amounts of data that a web site can send to your browser and store on your computer. Cookies do not contain personal information about you (unless you knowingly provide it). Cookies can note that your browser was used to visit certain sites, pages, or advertisements on a certain date. **Jitneytrade** uses cookies to enhance navigation and functionality of our web site, to securely verify your identity, and to personalize aspects of your experience on our web site. **Jitneytrade** also uses cookies to let us know how visitors are using **Jitneytrade** web site, so that we can improve our web site and your experience on it. **Jitneytrade** also uses the information collected from

cookies to ensure that prospective customers receive incentive offers for which they have qualified. **Jitneytrade** may permit certain third party ad servers to set cookies through the **Jitneytrade** website to track performance of advertisements and to collect aggregate data on web page viewing. You do have control over cookies. Most browsers can be set to notify you when a cookie is being placed on your computer. You can set most browsers to refuse to accept cookies, although this may affect your Internet experience. You can also erase cookies that are already on your computer.

For more information on working with cookies, you should consult the User Manual, FAQ, or Help function of your specific browser and operating system software.

LINKS TO OTHER WEB SITES

Our web site contains links to other web sites. **Jitneytrade** is not responsible for the privacy policy and privacy practices of such web sites.

INTRODUCING BROKER/CARRYING BROKER ARRANGEMENT

Jitneytrade Inc. ("**Jitneytrade**") is an Introducing Broker and Fidelity any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Clearing Canada ULC ("FCC") is a Carrying Broker for **Jitneytrade** under applicable laws in Canada. For accounting and regulatory purposes, clients of **Jitneytrade** are treated as clients of **Jitneytrade's** Carrying Broker. Pursuant to **Jitneytrade's** Carrying Broker arrangement, FCC is responsible for certain trade execution services, settlement services, custody of cash and securities, the preparation of confirmations and account statements, and the financing of account positions. **Jitneytrade** is responsible for determining certain trade execution services and ensuring appropriate supervision is performed for all trading activity in client accounts. Further information about these and other services provided by **Jitneytrade** can be obtained from your **Jitneytrade** representative.

JITNEYTRADE STATEMENT OF POLICIES

The securities legislation of certain jurisdictions requires securities dealers and advisers, when they trade in or advise with respect to their own securities or securities of certain other issuers to which they, or certain other parties related to them, are related or connected, to do

so only in accordance with particular disclosure and other rules. These rules require dealers and advisers, prior to trading with or advising their customers or clients, to inform them of the relevant relationships and connections with the issuer of the securities. For the purposes of this summary: "related" may be said to involve positions permitting, through ownership or otherwise, a controlling influence, and would include all companies under a common controlling influence; and "connected" may be said to involve a state of indebtedness to, or other relationship with, the registrant or those "related" to the registrant that, during a distribution of securities, would be material to a purchaser of the securities. Clients and customers should refer to the applicable provisions of these consult with a legal adviser. It is the policy of **Jitneytrade Inc.** that, subject always to compliance with the provisions of applicable securities and corporate legislation, and subject to the terms of its individual registration, it is prepared to act as principal, agent, dealer and underwriter in respect of sales or other distributions to, from, or on behalf of other clients of securities of its related or connected issuers, and in respect of securities of any such related or connected issuers to provide the full range of services customarily provided by us to and in respect of securities of other issuers. In any such case, such investment dealer and other services shall be carried on by us in the ordinary course of our business in accordance with our usual practices and procedures and in accordance with all applicable disclosure and other regulatory requirements. The foregoing Statement of Policies is provided as a requirement of the securities legislation of certain jurisdictions in Canada.

DISCLOSURE REGARDING SERVICE OF PROCESS TO: BRITISH COLUMBIA CLIENTS

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of British Columbia apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of British Columbia with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in British Columbia is:
Miller Thomson,

1000-840 Howe Street
Vancouver, British Columbia V6Z 2M1.

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
MANITOBA CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of Manitoba apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Manitoba with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Manitoba securities laws for the particulars of these rules and their rights is:

Aikins MacAulay & Thorvaldson LLP,
360 Main Street, 30th Floor,
Winnipeg, Manitoba R3C 4G1.

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
ALBERTA CLIENTS**

You have recently opened an account with our firm. **Jitneytrade Inc.** ("The Broker") agrees that the laws of the Province of Alberta apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Alberta with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Alberta securities laws for the particulars of these rules and their rights is

Lamoureux Woolstencroft Stevenson LLP
1550-520 5th Avenue SW
Calgary, Alberta T2P 3R7

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
NEW BRUNSWICK CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of New Brunswick apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of New Brunswick with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document

executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in New Brunswick is:

Stewart McKelvey Stirling Scales
1000-44 Chipman Hill, P.O. Box 7289, Succ. A
Saint John, New Brunswick E2L 4S6.

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
NEWFOUNDLAND CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of Newfoundland apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Newfoundland with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) not withstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service in Newfoundland is:

Stewart McKelvey Stirling Scales,
100 New Gower Street, Suite 100, P.O. Box 5038,
St. John's, Newfoundland A1C 5V3.

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
NOVA SCOTIA CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of Nova Scotia apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Nova Scotia with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Nova Scotia is:

Stewart McKelvey Stirling Scales
900-1959 Upper Water Street
P.O. Box 997
Halifax, Nova Scotia B3J 2X2

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
ONTARIO CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of Ontario apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Ontario with respect to any disputes which may arise. The Broker also agrees to submit and attain to the jurisdiction of the

courts of the Province of Ontario out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Ontario is:

Jitneytrade Inc.

3, Church Street, suite 204,
Toronto, Ontario M5E 1M2

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
PRINCE EDWARD ISLAND CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of Prince Edward Island apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Prince Edward Island with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal process in Prince Edward Island is:

Stewart McKelvey Stirling Scales
65 Grafton Street, P.O. Box 2140,
Charlottetown, Prince Edward Island C1A 8B9

**DISCLOSURE REGARDING SERVICE OF PROCESS TO:
SASKATCHEWAN CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of the Province of Saskatchewan apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of the Province of Saskatchewan with respect to any disputes which may arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Saskatchewan is:

MacPherson Leslie & Tyerman,
1500-1874 Scarth Street,
Regina, Saskatchewan S4P 4E9

**DISCLOSURE REGARDING SERVICE OF PROCESSTO:
YUKON CLIENTS**

You have recently opened an account with our firm. The Broker agrees that the laws of Yukon apply to any matter that may arise between us. The Broker also agrees to submit and attain to the jurisdiction of the courts of Yukon with respect to any disputes which may

arise out of our actions or conduct in relation to your account(s) notwithstanding any provision to the contrary in any contract, agreement or document executed by you at the time your account is opened or at any time thereafter. Our address for service of legal proceedings in Yukon is:

Campion Macdonald,
204 Lambert Street, Suite 200,
Whitehorse, Yukon Y1A 3T2