

Type of operation: New Banking Information Modify Banking Information Delete Banking Information

1. PLANHOLDER REGISTRATION

Client Account No. (if required)

Last name of Account holder

First name of Account holder

Last name of Co-Account holder (if joint)

First name of Co-Account holder

(Please see the New Client Application Form for my/our address.)

(Please check appropriate box and allow 5 business days notice for the Banking Information to take effect.)

2. INCOMING CASH FROM MY/OUR BANK ACCOUNT TO MY/OUR INVESTMENT OR REGISTERED ACCOUNT

Funds Transfer PAD (Pre-authorized debit of cash, on a scheduled basis, from my/our bank account to my/our investment account or registered plan)

Amount to be withdrawn from my/our Bank Account: \$ _____

Frequency: Weekly Bi-Weekly Semi-Monthly Monthly Quarterly Semi-Annually

Start Date: _____
YYYY MM DD

EFT Funds In (Pre-authorized debit of cash, on adhoc basis, from my/our bank account to my/our investment account as requested)

PAP (Pre-Authorized Payment of annual Administration Fee only)

3. OUTGOING CASH FROM MY/OUR INVESTMENT ACCOUNT TO MY/OUR BANK ACCOUNT

EFT (Electronic Funds Transfer for the transfer of cash from my/our investment account to my/our bank account as requested)

IAG (Income Sweeping of interest and dividends via EFT from income generator account - minimum EFT amount of \$10.00)

Frequency: Daily Weekly Bi-Weekly Semi-Monthly Monthly Quarterly Semi-Annually

Start Date: _____
YYYY MM DD

4. FINANCIAL INSTITUTION INFORMATION (Must be completed)

Name of Financial Institution

Branch Address

City

Province

Postal code

Bank No.

Transit

Account No.

Currency: CAN US

Note: Attach a VOID personalized cheque. (No third party cheques allowed.)

5. SIGNATURE SECTION

I hereby authorize National Bank Independent Network (NBIN), division of NBF Inc. to execute electronic fund transfer to or from my bank account, which is indicated above, in accordance with the instructions provided in this authorization. I furthermore agree and acknowledge that this authorization is subject to the terms and conditions indicated on page 2 of this form, which I have read and understood. This authorization shall remain in effect until such time as it is revoked by means of a notice in writing, by email or by telephone to your representative. **By signing this form below, I hereby waive my right to receive any pre-notification of the amount of the pre-authorized debits ("PAD"), in Section 2 herein, and agree that I do not require advance notice of the amount of PADs before the debit is processed. I also hereby waive my right to receive pre-notification of any change in the amount or date of a PAD which I have requested.**

Date (YYYY MM DD)

X _____
Signature of client

Date (YYYY MM DD)

X _____
Signature of client

Date (YYYY MM DD)

X _____
IN Member Firm Authorization (Print name and sign)

TERMS AND CONDITIONS GOVERNING ELECTRONIC FUND TRANSFER (“EFT”)

For the purpose of this section, NBIN means National Bank Independent Network, division of NBF Inc. as well as its successors and assigns. In this section, the words “you”, “your” and “yours” means individually and collectively each of the account holder or, if applicable, the account holder’s representative.

1. You warrant that the information provided on the front of this document is true and accurate.
2. You warrant that all persons whose signatures are required to authorize bank account withdrawals have signed this authorization.
3. You acknowledge that this authorization is provided for the benefit of NBIN and your processing financial institution in consideration of the authorization provided by your processing financial institution to process debits against your bank account as indicated in front of this document (the “bank account”) in accordance with the H1 rule of the Canadian Payments Association.
4. You agree to inform NBIN (through your Portfolio Manager or Investment Advisor) of any changes in the information provided in this application at least fourteen (14) days before the next pre-authorized debit. Any change to the account against which it has been designated to be drawn must be confirmed in writing.
5. You may revoke this authorization at any time by contacting your representative. A delay may be necessary for the treatment of your request. You agree to release NBIN of all liability if the revocation is not respected, except in the case of gross negligence by NBIN. You may obtain further information on the right to cancel this PAD agreement from our Portfolio Manager or Investment Advisor or by visiting www.cdnpay.ca.
6. The revocation of this authorization does not involve the termination of any other authorization existing between you and NBIN.
7. You acknowledge that this authorization is deemed to have been given by you to your financial institution. Any means by which the authorization with NBIN is transmitted shall constitute its transmission by you.
8. NBIN can request a one-time fund transfer in your name at sporadic intervals to your bank account providing that your consent (verbal, written or other means of communication) has been obtained by your Portfolio Manager or Investment Advisor confirming your authorization for each debit.
9. If a debit does not comply or is not consistent with this authorization, please contact your Portfolio Manager or Investment Advisor.
10. You agree that the information in this authorization will be shared with your financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for pre-authorized debits. NBIN may transfer (or otherwise make available) your information within National Bank Financial Group or to third parties who provide services on behalf of NBIN for the purpose set out in this authorization.
11. NBIN shall have no liability or responsibility for any loss or damage suffered or incurred by you in connection with the debits contemplated by this authorization and direction including, without limitation, any loss of interest, penalty under any applicable taxation law or other losses or damages caused by, or resulting from complying with or any delay in complying with this authorization and direction.
12. You agree to indemnify and hold NBIN harmless against, and pay NBIN promptly on demand for, any loss, liability and expense, including legal costs, suffered or incurred by NBIN arising out of compliance with this authorization and direction.