



Scotia Capital Inc.

ScotiaMcLeod Direct Investing
TradeFreedom

AUTHORIZATION TO DEBIT/CREDIT BANK ACCOUNT AGREEMENT

I/We authorize Scotia Direct Investing to debit/credit my/our Canadian and/or U.S. dollar account(s) at Scotiabank or Montreal Trust, as set out below, to settle all transactions of

CUSTOMER NAME(S)

for Scotia Direct Investing Account No. _____ (the "Account")
with Scotia Direct Investing.

I/We currently have Internet access to the above account. Yes No

I/We understand that specific instructions must still be given for each transaction for the Account.

CANADIAN \$ BANK ACCOUNT NO.

BRANCH TRANSIT NO.

U.S. \$ BANK ACCOUNT NO.

BRANCH TRANSIT NO.

SIGNATURE

DATE

CO-SIGNATURE (IF REQUIRED)

DATE

Joint Accounts: If the Account is joint, both signatures are required for this authorization.