

JOINT ACCOUNT AUTHORIZATION

Instructions: Please use one form for each Account to be made joint. This completed form will serve as the signature card for this Joint Account.

An Account will be considered as joint if the Joint Account Authorization form has been completed and signed in addition to the individual client applications. This Joint Account Authorization form is subject to the Client Agreement. The following are some specific provisions of the Client Agreement that apply to Joint Accounts (please refer to your Client Agreement for a complete description):

- A. JOINT AND SEVERAL LIABILITY** – We will be jointly and severally (in Quebec, solitarily) liable to you for the performance of all of our duties under this agreement.
- B. ACCOUNT CREDITS** – All funds you receive from or for any one or more of us may be credited to the Joint Account. You may also endorse any bills of exchange and other instruments received from or for any one or more of us
- C. SIGNATURES** – If the Signature Instruction designates a Joint Account as:
 - i. **“ANY ONE TO SIGN”**, you may honor a cheque or other withdrawal from the Joint Account that has been signed by any one (or more) of us.
 - ii. **“ALL TO SIGN”**, you may honor a cheque or other withdrawal from the Joint Account only if the cheque or other withdrawal has been signed by all of us.
 - iii. **“OTHER (SPECIFY)”**, you may honor a cheque or other withdrawal from the Joint Account only if the cheque or other withdrawal has been signed by those of us, or the agreed number of us, identified below.

Default Selection – Where no selection is made on each, the account or sub account, you will be deemed to require “ANY ONE TO SIGN”.

Online Accounts - Where an account is opened online through www.alternabank.ca, the only designation can be “ANY ONE TO SIGN”.

- D. STOP PAYMENT** – You may stop payment of a cheque, instrument or other item drawn on the Joint Account when any one of us issues a stop payment order.
- E. SURVIVORSHIP** – Each of us hereby assigns and transfers to all of us jointly, and the survivor or survivors of us jointly, all funds now or in the future on deposit in the Joint Account. All of those funds will continue to be the joint property of all of us, with the right of survivorship. The death of any one (or more) of us will not affect the right of the survivor, the survivors or any one (or more) of the survivors, as the case may be, to withdraw any funds on deposit in the Joint Account.
- F. REMOVING A JOINT OWNER** – You will remove a joint owner if that joint owner asks you to do so. All funds now or in the future on deposit in the Account will be the property of the remaining documented account owner(s). If the Joint Account is part of a portfolio that the joint owner asks to be removed, the Joint Account will be closed according to Section G.
- G. ACCOUNT CLOSURE** – You will close this Joint Account if I (or any of us) ask you to do so. Any funds on deposit in this Joint Account you are asked to close may only be withdrawn by a cheque or other withdrawal signed as required by Section C. Payment of any funds on deposit in this Joint Account at the time of closure will be made to all jointly.

JOINT ACCOUNT AUTHORIZATION

Account #:					
Sub Account #:		Account Type:			
Signature Instructions:	ANY ONE TO SIGN		ALL TO SIGN		OTHER
	If "OTHER", please specify:				
Note: Accounts opened online through www.alternabank.ca can only be set to "ANY ONE TO SIGN"					
Name & Title (Mr. Mrs. Ms. Dr. etc.)			Personal Account #	Signature	
Primary					
Joint #1					
Joint #2					
Joint #3					
			Date:		

For Additional Accounts

Account #:					
Sub Account #:		Account Type:			
Signature Instructions:	ANY ONE TO SIGN		ALL TO SIGN		OTHER
	If "OTHER", please specify:				
Note: Accounts opened online through www.alternabank.ca can only be set to "ANY ONE TO SIGN"					
Name & Title (Mr. Mrs. Ms. Dr. etc.)			Personal Account #	Signature	
Primary					
Joint #1					
Joint #2					
Joint #3					
			Date:		

Account #:					
Sub Account #:		Account Type:			
Signature Instructions:	ANY ONE TO SIGN		ALL TO SIGN		OTHER
	If "OTHER", please specify:				
Note: Accounts opened online through www.alternabank.ca can only be set to "ANY ONE TO SIGN"					
Name & Title (Mr. Mrs. Ms. Dr. etc.)			Personal Account #	Signature	
Primary					
Joint #1					
Joint #2					
Joint #3					
			Date:		

Fax: 1.866.267.1064 (toll free fax number) | **Email:** call 1.866.560.0120 to obtain a secure email address

Mail to: Alterna Bank, 319 McRae Avenue, 2nd Floor, Ottawa, ON K1Z 0B9