

**AUTHORIZATION TO TRANSFER
INVESTMENTS FORM**

700 – 1111 West Georgia Street
Vancouver, BC, Canada V6E 4T6
604.605.4199 Toll Free 1.877.787.2330

Internal Use Only: Confirmation # _____ Username _____

1. ACCOUNT HOLDER INFORMATION

Primary Account Holder Name (First, Initial, Last)		Social Insurance Number	
Joint Account Holder Name (First, Initial, Last)		Social Insurance Number	
Home Address	City	Province	Postal Code

2. RECEIVING INSTITUTION

Credential Qtrade Securities Inc. | 700 – 1111 West Georgia Street, Vancouver, BC, Canada V6E 4T6

Phone _____

Rep Code	Dealer Number	DTC Number	CUID	Contact Name	Fax
	7799	5083	CRED		

Account Type (select one): Currency:

RSP Spousal RSP LIRA / LRSP RLSP Non-Registered Joint/JTWROS Informal Trust TFSA CAD

RIF Spousal RIF LIF / LRIF RLIF PRIF Estate Corporate Formal Trust USD

Account Number _____

3. ACCOUNT HOLDER AUTHORIZATION (READ CAREFULLY BEFORE SIGNING)

Relinquishing Institution Name _____ Account Number _____

Address _____

I authorize you to deliver to Qtrade Investor ("QI") the account you are carrying for me and to QI to receive the account. These instructions are given subject to QI's approval of my account. I have also requested QI to act on my behalf in the resolution of any incidental account differences or adjustments which may arise with you as a result of my account transfer request.

Transfer (select one): All In Kind** (as is) All In Cash* All Assets but Mixed In Kind** and In Cash* (as listed on attached sheet) Partial - In Kind** and/or In Cash* (as listed on attached sheet)

Comments: _____

* Where I have requested a Transfer In Cash, I authorize the liquidation of all or part of my investments. I agree to pay any applicable fees, charges or adjustments required to be paid prior to delivery of my account.

** Where I have requested a Transfer In Kind, I authorize the liquidation of _____ to pay any applicable fees, charges, adjustments or RIF/LIF minimum payments required to be paid prior to delivery of my account.

I hereby request the transfer of my account as described above and its investments. In the event that, for any reason, any of the securities held for my account cannot be delivered to QI in accordance with this instruction, I request that you contact me immediately, indicating the securities affected and the reason for the inability to deliver.

I have attached the most recent copy of my Account Statement from the Relinquishing Institution.

x _____ Date (dd/mm/yyyy) x _____ Date (dd/mm/yyyy)

Primary Account Holder Signature Joint Account Holder Signature

4. FOR USE BY RELINQUISHING INSTITUTION ONLY

We have transferred \$ _____ Amount of transfer fee charged \$ _____ Currency: _____

from the following Account Type: RSP Spousal RSP LIRA / LRSP RLSP Non-Registered Joint/JTWROS Informal Trust TFSA CAD

RIF Spousal RIF LIF / LRIF RLIF PRIF Estate Corporate Formal Trust USD

RIF: Qualified Non-Qualified LIF: Old New

Spousal Plan: No Yes If yes: _____ Spouse or Common-Law Partner Name (First, Initial, Last) Social Insurance Number _____

Locked In: No Yes \$ _____ Locked-In Funds _____ Governing Legislation _____

I certify that the information given on this form is correct and complete and that the required minimum (RRIF/PRIF) / maximum (LRIF/LIF) has been made for the current year.

x _____ x _____ Date (dd/mm/yyyy)

Authorized Name Phone Number Authorized Signature

Qtrade Investor is a division of Credential Qtrade Securities Inc., Member of the Canadian Investor Protection Fund.

5. ACCOUNT TRANSFER CLIENT DISCLOSURE

This Client Disclosure and informational document was developed to help you understand the account transfer process. **It is important to read this document carefully before signing this *Authorization To Transfer Investments Form*.** Should you have any questions after reading this document, please be sure to address your inquiries with a Representative of Qtrade Investor at 1.877.787.2330 or customersupport@qtrade.ca.

A. What is the difference between IN-CASH and IN-KIND?

In-Cash means that all your assets which are not currently in liquid form are to be liquidated, sold, redeemed, etc. in order that your account can be transferred to the Receiving Institution in the form of cash.

IT IS IMPORTANT TO NOTE THAT IF YOU HAVE INDICATED AN **IN-CASH** TRANSFER OF YOUR ACCOUNT, THE TRADES WILL BE EXECUTED AT MARKET. THE TRADES WILL BE PLACED ON A BEST EFFORTS BASIS SUBSEQUENT TO THE RECEIPT OF THE TRANSFER FORM AND ARE SUBJECT TO NORMAL COMMISSION CHARGES. IN ORDER TO AVOID DELAYS, YOU MAY PLACE THE TRADES YOURSELF WITH THE RELINQUISHING INSTITUTION AT THE TIME OF SIGNING THIS AUTHORIZATION TO TRANSFER INVESTMENTS FORM.

In-Kind means that you want the account transferred, as is. If you hold investment products and a cash balance, then the investment products may be transferred as well as the cash balance in their current state.

B. How long will my transfer take?

The time required to completely transfer your account will for the most part depend on the type of account you are transferring and type of investment products you currently hold. Please note that all your assets may not all be transferred at exactly the same time. Under current IROC regulations, transfers may take approximately 10 business days from the time of receipt by the Relinquishing Institution, if they are being delivered via the Account Transfer Online Notification System (ATON). If a transfer is not being delivered via ATON, the length of time to complete the transfer could exceed 10 business days.

Certain Registered Account types may take longer to transfer. These include the following:

Locked In Accounts:

These plans generally take longer to transfer, as additional documents are required in order for the Receiving Institution to administer the account, as set out under the various Provincial and Federal Legislations. It is IMPORTANT to ensure that the account opened at your new firm is opened as LOCKED IN, and under the same Provincial or Federal Legislation as your current account. Failure to do so may cause a delay in the transfer of your account.

Spousal Accounts:

These types of plans may take 12 - 25 business days, as long as you ensure that the account opened at your new firm is opened as a SPOUSAL account. Failure to do so may cause a delay in your transfer.

RRIF Accounts:

RRIF account transfers may exceed regulatory time frames as the Delivering Institution is generally required to pay to the client the full year RRIF Minimum Payment. This must be done before the transfer can be processed. Please ensure that there are sufficient funds in your RRIF account to cover the minimum payment to avoid a delay.

Certain investment product types may take longer to transfer. These include the following:

Mutual Funds:

Currently, mutual fund products take longer to fully transfer, and may result in a possible delay into your new account, due to the requirement of re-registering the mutual fund at the fund companies. On average mutual funds require 5 - 10 business days to transfer from the time the mutual fund power of attorney is received by the Receiving Institution. If fund units that are redeemed in the process of a cash transfer were originally purchased under a Deferred Sales Charge (DSC) option, the sales of these units may result in a redemption fee being charged by the mutual fund company.

Guaranteed Investment Certificates:

Please check the terms and conditions with the Institution which currently holds your investment to ensure the GIC is transferrable.

Other Investment Products:

There are many other investment products which may be non-transferable, non-redeemable or subject to other delays. Some of these products include Mortgages, Foreign Securities, Non-transferable Bonds (minimum denomination requirements).

C. What happens if a transfer is rejected by the Relinquishing Institution?

An account transfer request may be rejected by the Relinquishing Institution for a number of reasons, such as, insufficient funds to cover fees, locked in confirmations required, account not in good standing i.e. undermargin, short position(s), etc. If for any reason your transfer has been rejected by the Relinquishing Institution, they may return the transfer to the Receiving Institution unprocessed. When the rejection has been rectified, the transfer process may begin again and the Relinquishing Institution may then have approximately 10 business days from the date of receipt of the transfer document to process the transfer.

D. What happens to my systematic plans when I transfer my account?

Upon transfer of a nominee account, all systematic plans are terminated by the Relinquishing Institution, i.e. DRIPs, PACs, AWDs and RIF payments. To set-up the systematic plan at Qtrade Investor, please complete and submit the applicable form found at www.qtrade.ca under Download Forms.

E. How much will it cost to transfer my account?

Most institutions charge a transfer out fee of which the cost vary. It is important to ensure that you have sufficient funds available in your account at the Relinquishing Institution to cover your transfer and administration fees, as the Relinquishing Institution may reject the transfer thus creating a lengthy delay.



AUTHORIZATION TO TRANSFER INVESTMENTS FORM APPENDIX

700 – 1111 West Georgia Street
Vancouver, BC, Canada V6E 4T6
604.605.4199 Toll Free 1.877.787.2330

1. ACCOUNT HOLDER INFORMATION

Primary Account Holder Name (First, Initial, Last)

Social Insurance Number

Joint Account Holder Name (First, Initial, Last)

Social Insurance Number

Account Type (select one):

Currency:

Receiving Account Number

- Account Type options: RSP, Spousal RSP, LIRA/LRSP, RLSP, Non-Registered, Joint/JTWROS, Informal Trust, TFSA, RIF, Spousal RIF, LIF/LRIF, RLIF, PRIF, Estate, Corporate, Formal Trust. Currency options: CAD, USD.

2. TRANSFER DETAILS

Use this section to list all the assets included for Mixed (All Assets but Mixed In Kind and In Cash) or Partial (In Kind and/or In Cash) Transfers only.

Table with 5 columns: Instruction, Symbol, Quantity, \$ Amount, Description. Each row includes checkboxes for 'In Cash' and 'In Kind'.

NOTE: Where I have requested a transfer in cash, I authorize the full liquidation of all or part of my investments as indicated.