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Account Name

Account Debit Agreement

Authorization to Debit Scotiabank Account

Client Authorization

I/We hereby authorize Scotia Capital Inc. ("ScotiaMcLeod") to debit my/our account at the Bank of Nova Scotia, as set out below, as may be specifically requested by me/us either verbally or in writing from time to time for credit to my/our ScotiaMcLeod account number as noted above.

Scotiabank Branch Address

Scotiabank Branch Institution No. 0 0 0 2	Scotiabank Branch Transit No.	Scotiabank Branch Account No.
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Type of Account: **(choose one)** Chequing Savings
 USF Chequing USF Savings

I warrant that all persons whose signatures are required to sign on this bank account have signed this authorization below.

I hereby acknowledge and agree that I will be fully liable for any charges incurred if debits cannot be made due to insufficient funds or any other reason for which I may be held accountable, and that this authorization may be rendered null and void at ScotiaMcLeod's discretion without notice.

For accepting and complying with this authorization and direction, I hereby waive notification of the aforementioned transactions and hereby ratify any and all such transactions heretofore and hereafter made. ScotiaMcLeod shall have no liability or responsibility for any loss or damage suffered or incurred by me in connection with the debits contemplated by this authorization and direction including, without limitation, any loss of interest, or other losses or damages caused by, or resulting from complying with or any delay in complying with this authorization and direction. I agree to indemnify and hold ScotiaMcLeod harmless against, and will pay ScotiaMcLeod promptly on demand for, any loss, liability and expense, including legal costs, suffered or incurred by ScotiaMcLeod arising out of compliance with this authorization and direction.

This authorization and direction and the indemnity herein contained is a continuing one and shall remain in full force and effect unless revoked by me by prior written notice addressed and delivered to ScotiaMcLeod, but such revocation shall not affect any liability resulting from, or the waiver of liability and indemnity relating to, transactions initiated prior to such revocation. Revocation of this authorization and direction will not alter any other agreement existing between us.

The Client has expressly requested that this Agreement and all deeds, documents or notices relating thereto be in the English language; le client a expressément exigé que cette convention et tout autre contrat, document ou avis afférent soient en langue anglaise.

Client Signature(s)

Signature of Client

Date

Signature of Client (If Joint Bank Account)

Date

(PLEASE ATTACH A VOID CHEQUE HERE)

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