

CIBC PRIVATE WEALTH WOOD GUNDY

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Electronic Signature Agreement

This Agreement, as amended from time to time (eSignature Agreement), governs your use of the CIBC World Markets Inc. (CIBC Wood Gundy) electronic signature system provided by us to access or use our services electronically (electronic signature system). By signing below, you agree to the terms of this eSignature Agreement.

In this eSignature Agreement, the words, "we," "us," or "our," refers to CIBC Wood Gundy and, as applicable, CIBC Trust Corporation as the trustee or any successor trustee of any registered plan offered by CIBC Wood Gundy, and the words, "you" and "your" mean each accountholder and/or user identified on an account, or of a product or service offered by us.

A. What is an electronic signature?

An electronic signature is a unique identifier that you create or adopt, in accordance with requirements stipulated by us from time to time in the electronic signature system, in order to sign a document and that is in, attached to or associated with the document, (eSignature).

B. Electronic signature system

- 1. Where permitted by applicable laws, when using the electronic signature system, we will send you documents in a manner we determine relating to your account/s that require that you add your signature to the document using your unique electronic signature, instead of manually signing your name. You will be prompted to affix your eSignature at different stages of the document review and approval process and submit the signed document to us, using systems stipulated by us from time to time.
- 2. In order to use the electronic signature system, you must have a valid email address on record with us and you must notify us of any changes to your email address.
- 3. You confirm that your own, personal, unique electronic signature used in the electronic signature system is a true representation of your written signature as though it was manually signed by you with wet ink on paper, and that it bears equal weight with your written signature as though it was signed like that on paper.
- 4. There may be documents that you are unable to sign electronically, and we will inform you that those documents are required to be signed by wet-signature on paper. In that case, you may not use the electronic signature system but you may print out and manually sign and return the paper documents to us.
- 5. By using and continuing to use the electronic signature system, you acknowledge and confirm that
 - a) you will be the only person who will access any documents sent to you for eSignature at the email address you have provided to us or otherwise through the electronic signature system; and
 - b) you will be the only person who will access any One Time Verification Code at the cellular phone number that you have provided us to access the electronic signature service for identity authentication purposes.
- 6. You acknowledge that e-mail sent over the Internet is not secure and that there are risks associated with the transmission of communications electronically, including but not limited to, unauthorized access, system outages, delays, or disruptions.
- 7. The use of email may be vulnerable to viruses or online attacks that seek to intercept or alter information including sensitive information that you provide through the Internet. To reduce the chances of harm, you should take all reasonable precautions, including ensuring that any electronic device that you use to access our services has an up-to-date anti-virus program, anti-spyware program and a firewall.
- 8. You acknowledge that each instruction that you provide to us is final. You agree that we may rely on your instructions (including your electronic acceptance of this eSignature Agreement and other online agreements) as if you had provided us with a paper copy of them, and your electronic signature is as valid and legally enforceable as a manual signature.

C. Changes to this eSignature Agreement

We may change this eSignature Agreement at any time by giving notice to you. We will notify you of a change to this eSignature Agreement by posting a notice on our website at cibc.com. Your continued use of the electronic signature service after we post the notice means that you agree to and accept this eSignature Agreement, as amended. If you do not agree with the changes, please contact your Investment Advisor.

D. Termination of this eSignature Agreement

You may terminate your use of the electronic signature service and this eSignature Agreement at any time by giving notice to us as stated in your account documents or by notifying your Investment Advisor that you are terminating the eSignature Agreement. If you have a registered account with us, you must give notice as provided in the applicable declaration of trust or trust agreement that governs the registered account. If you terminate the eSignature Agreement, you will no longer have the ability to provide us with an electronic signature and use the electronic signature service.

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Date (Month day, year)	Name	_ '	Signature (sign within box)

CIBC Private Wealth consists of services provided by CIBC and certain of its subsidiaries, including CIBC Wood Gundy, a division of CIBC World Markets Inc. Insurance services are available through CIBC Wood Gundy Financial Services Inc. In Quebec, insurance services are available through CIBC Wood Gundy Financial Services (Quebec) Inc.