

F17-2A

High Interest
TFSA
Account
Application

INVESTMENT
FUNDS



F17A-2(24-09) ACC

Tax-Free Savings Account Application

(High interest)



IMPORTANT

Please include:

- Copy of cheque for the deposit
- Void cheque for electronic transfers (if applicable)



HIGH INTEREST TAX-FREE SAVINGS ACCOUNT APPLICATION

F17A-2

AUTOMATIC NP

Reserved for use by Trust

Confirmation Number input field

Confirmation Number

1- TYPE OF REGISTRATION FOR THE HIGH INTEREST TAX-FREE SAVINGS ACCOUNT (HEREAFTER THE "ACCOUNT") ISSUED BY INDUSTRIAL ALLIANCE TRUST INC. (HEREAFTER THE "ISSUER")

Tax-Free Savings Account (TFSA)

2- ISSUER'S AGENT

Industrial Alliance Insurance and Financial Services Inc. (hereafter the "Agent") acts as the Issuer's Agent to administer the account.

3- INFORMATION ABOUT THE ACCOUNT HOLDER (HEREAFTER THE "HOLDER")

(The Holder must be at least 18 years of age on the signature date of the Account application.)

First name Last name Initials

Address No. Street Apt.

City Province Postal code

Date of birth Social insurance no. (SIN) Gender: M F Language: E F

Telephone: Home Office Extension

Account holder's employment: Email address:

4- INTEREST RATE

The interest rate applicable to the amounts deposited in the Account is an annual rate. It can change at any time without notice. Interest is calculated according to the daily balance and is credited to the Account monthly.

5- STATEMENT/SIGNATURE (The Holder must read and consent to this section and sign it.)

I, the Holder:

- For Quebec residents only: I confirm that I have received the French version of the contract before its signature in English. I request that the contract herein and any other related documentation be drawn up in English;
Declare that the information provided in writing or electronic format related to this Application is complete and accurate and constitutes the basis for the Issuer to open the Account.
Agree to advise the Issuer of any change to the information provided in this Application.
Give the Issuer the right to correct any mistake or omission concerning this Application through notice of change.
Acknowledge that I have read the contractual provisions provided in this Application as well as those provided in the Account Agreement; acknowledge that I have received a copy and understand that these provisions form an integral part of the agreement concluded between the Issuer and myself and that I agree to comply with them.
Acknowledge that I have read the "Fee Schedule for iA Trust Products" document, in which the fees that apply to the Account are determined.
Request that the Issuer or the Agent advise me of any offer or possibility, including any credit possibility that may be of interest to me and for which I am eligible.
Understand that following reception of the welcome letter confirming my account number, I must register for the online My Client Space service available on the Agent's website at www.ia.ca to obtain information about my account and to carry out transactions.
Request that the Issuer file an election to register the Account as a Tax-Free Savings Account (TFSA) under the Income Tax Act (Canada) and any applicable provincial legislation.

X Signature of Account Holder

X Signature of witness

Signed at on this day of 20

6- INFORMATION ABOUT THE AGENT AND NOTICE OF DISCLOSURE (This section must not be completed when the Holder completes the application without the help of an agent.)

Name of agent Agent code SU

Name of district or agency Agency code

By signing below, I, the life insurance agent, confirm the following:

- I confirm that I have provided my client, who lives in Quebec, with a copy of the contract in French before its signature in English.
that I am a duly authorized licensed agent
the client identity and his/her date of birth, and I witness all signatures
I have provided a disclosure statement to the Applicant which discloses:
-the company or companies I represent and my relationship with them
-that I receive compensation (such as commissions) for the sale of life insurance and savings products and may receive other compensation such as bonuses, invitations to conferences or other incentives, and
-any conflicts of interest that I may have with respect to this transaction

X Agent

Date (DD-MM-YYYY)

7- ISSUER'S SIGNATURE

Authorized signatures of Industrial Alliance Trust Inc.

Frédéric Villeneuve President

Étienne Gagnon General Manager



PERSONAL INFORMATION CONSENTS

Your personal information is important.

For **you**, because it involves your privacy. For **us**, iA Financial Group and its affiliates, because it allows us to better serve you day by day.

Protecting your personal information is important to us.

By doing business with us, you agree to the collection, use and disclosure of personal information necessary to:

- **Know who you are.** Identify you and keep your contact information up to date.
- **Build a relationship with you.** Advise you according to your needs, analyze your requests and identify the products and services that are right for you.
- **Maintain our relationship with you.** Administer your products and services and process your requests, complaints and claims.
- **Comply with the laws and manage risk.** For instance, with regard to cybersecurity or the fight against financial crime.

We would like to do more, with your consent of course!

We wish to collect, use and disclose some of your personal information to get to know you better and understand your needs, interests and preferences. By agreeing, you enable us to be proactive in:

Improving our products and services and providing a distinctive client experience.

I agree I decline

Keeping you informed of our promotions, products, services, contests and events that may be of interest to you.

I agree I decline

You may review your choices at any time.

For more information, please visit ia.ca/protection-personal-information.

Last name: _____ First name: _____

Email: _____ Phone: | | | | | | | | | | | | | | | | | | | | | |

We want to inform you.

Under certain conditions, we may collect or disclose your personal information with regulatory authorities and self-regulatory bodies and courts, public bodies, credit reporting and reporting agencies, organizations that maintain public information databases or insurance information offices, insurers and financial institutions, investigative organizations, employers, trade unions and associations, iA Financial Group's affiliated entities and their representatives, intermediaries in the distribution of our financial products and services, service providers when applicable, or any other third party, **if and only if** this collection or disclosure:

- is necessary to serve you, or
- is made in respect of the choices you have made, or
- is in accordance with the law.

We are committed to sharing only necessary information.

To learn more, please refer to the **Privacy Notice** attached.



HIGH INTEREST TAX-FREE SAVINGS ACCOUNT APPLICATION

8- DEPOSIT AND PRE-AUTHORIZED DEBIT (PAD) AGREEMENT

Initial deposit (MANDATORY)

The initial deposit must be made by the Holder by drawing a PERSONALIZED cheque payable to Industrial Alliance Trust Inc. In addition to consisting of the initial deposit and subject to instructions to the contrary, this cheque will be used to determine the Holder's bank account in which withdrawals from the Account will be transferred and deposits in the Account will come from. The account will take effect on the date the first deposit is made.

Pre-Authorized Debit (PAD) Agreement

In this Pre-Authorized Debit Agreement (the "PAD Agreement"), "I" refers to each account holder, who declares the following with respect to himself or herself:

- I authorize the Issuer of the Account, Industrial Alliance Trust Inc. or the Agent, Industrial Alliance Insurance and Financial Services Inc. (the "Company") and the financial institution designated (or any other financial institution I may authorize at any time) to begin deductions from the account specified for regular recurring payments and recurring payments on a sporadic basis, if applicable, for the payment of all premiums, deposits, instalments and charges arising from the Account.
Regular payments will be debited based on the date and the frequency I have chosen, whereas recurring payments on a sporadic basis can be debited on any date, in accordance with the banking information provided. The Company will make sure to obtain my authorization before debiting a recurring sporadic payment from my account.
I agree that, for the purpose of the PAD Agreement, all PADs from my account will be treated as Personal.
I waive the right to receive pre-notification of an increase or decrease in the amount to be debited or a change in the date and/or frequency of these payments.
I agree that the Company is not required to provide me with written notice of a change in a PAD amount that is made as a result of my request.
If a PAD is dishonoured for any reason such as, but not limited to, insufficient funds (NSF), stop payment or account closed, the Company is authorized to resubmit the payment. Any charges incurred by the Company as a result of a dishonoured PAD will be added to the subsequent PAD.
I may cancel or modify the PAD Agreement at any time, subject to providing the Company thirty (30) days notice in writing. To obtain a sample cancellation form or for more information on my right to cancel the PAD Agreement, I may contact my financial institution or visit www.payments.ca regarding Rule H1 - Pre-Authorized Debits (PADs).
Any cancellation of the PAD Agreement will not affect my insurance contract(s) and/or contract(s) for financial services, so long as payment is provided, as required, by an alternate method that is acceptable to the Company.
If the Company assigns this PAD Agreement, it will provide written notice to me of the assignment prior to any amount being deducted in the assignee's name.
I have certain recourse rights if any PAD does not comply with the PAD Agreement. For example, I have the right to receive reimbursement for any PAD that is not authorized or is not consistent with the PAD Agreement. To obtain more information on my recourse rights, I should contact my financial institution or visit www.payments.ca regarding Rule H1 - Pre-Authorized Debits (PADs).
Before the Company debits the first PAD payment, it must receive all required documents, duly completed, and be allowed a reasonable period of time to complete its administrative processes.
I confirm that I have authority under the terms of my account agreement to authorize this debit. I also confirm that all persons whose signatures are required to authorize transactions within the account have signed the PAD Agreement.
If any of the details contained in this PAD Agreement are incorrect, I will contact the Company immediately at the contact information provided.

General Information

Banking Information

Name of account holder(s):

Account number (max. 12 digits) Transit number (5 digits) Financial Institution Number (3 digits)

Banking information must be the same as of the bank account that the initial deposit comes from.

PAD Agreement: Variable PAD category: Personal

Amount of initial deposit when opening the Account: (\$1 Minimum required) (Attach a PERSONALIZED cheque payable to Industrial Alliance Trust Inc.)

PAD amount: \$ (Minimum \$25 per frequency)

Starting: (If no date is indicated or if the indicated date is greater than 30 days from the signature of the PAD Agreement, the PAD will start on the frequency selected below following the signature date of this Agreement.)

- Frequency: Monthly, Date of cheque: (1 to 28) Weekly, Day: (Monday to Friday)
Every 2 weeks, Day: (Monday to Friday) Bi-monthly (1st and 15th of each month)
Sporadic PAD

Signature

- With my signature, I, the account holder, confirm that I have read, understand, and agree to the terms and conditions of the PAD Agreement.
For a joint account, I confirm all required signatories have signed the PAD Agreement.

Date Account holder's signature (as shown on bank record)

Date Joint account holder's signature (if required)

PRIVACY NOTICE

1. Your personal information is precious

We, iA Financial Group and its affiliates¹, are doing everything we can to protect the personal information you entrust to us. That is why we are committed to continually reassessing our practices, keeping them up to date and in line with the high standards regarding your privacy and management of your personal information.

2. What we are doing to protect your personal information

First and foremost, what constitutes personal information? It is information that concerns you and can be used to identify you, directly or indirectly.

2.1 We operate on the basis of 4 important principles

The following principles govern how we ensure your privacy:

- **Ensure secure management.** We implement good management and safeguard practices to secure your personal information and oversee its use.
- **Respect your rights.** You have rights related to the personal information we hold about you. You may exercise them at any time.
- **Be transparent.** We provide you with all relevant information about our privacy practices.
- **Act responsibly.** Our employees, suppliers and representatives (including our financial services advisors) must comply with our privacy practices. Our Chief Privacy Officer ensures that they do and that our practices are always up to date.

2.2 We only collect personal information that is necessary

From whom do we collect your personal information

We collect your personal information primarily from you. We may also collect it from others, depending on the circumstances and the products or services you have with us. For example:

- Your employer
- Public bodies
- Our representatives
- Personal references
- Credit bureaus and reporting agencies
- Other insurers, reinsurers or financial institutions
- Public and private insurance, fraud and claims databases
- Partners who distribute our products and services, such as independent brokers, specialized insurance coverage providers, travel agencies or car dealerships

A person who has or wishes to obtain a product or service from us may also disclose your personal information to us so that you can benefit from that product or service. For example, this person could add you as an insured person.

How do we collect your personal information

We may collect your personal information in a number of ways, including:

- By phone
- In person
- Via our paper and online forms
- Via cookies, when you visit our websites

What personal information do we collect

We only collect the personal information necessary to fulfill the purposes outlined in this notice.

Here are some examples of personal information we may collect:

Categories	Examples
Identification information	Name, date of birth, mailing address, email, phone number, marital status, government identifiers (passport number, driver's licence number, etc.), social insurance number, citizenship, country of birth
Financial information	Income, salary, financial report, investments, information on financial products you have with us or elsewhere, investor profile, rent, mortgage, bank account, credit history and score
Health information	Medical records, medical information related to your claims, paramedical test results, medical history
Insurance information	Information on insurance policies you have with us or elsewhere, claims history, gender at birth, lifestyle habits, criminal record
Employment information	Employment status, current employer, former employers
Information about your assets	Vehicle, residence, recreational vehicle
Information about your family	Name, age, financial situation and health status of your spouse, children or parents

We may also create or infer information from the personal information we collect. For example, we may create a client profile or identifier for you. This information is considered personal information. We manage and protect it in accordance with the same practices as the rest of your personal information.

2.3 We collect your personal information for specific purposes

We collect, use, disclose and retain your personal information solely for the purposes outlined in this notice. We will inform you of the intended purposes at or prior to the time we collect your personal information.

The following purposes may be essential to our relationship with you, depending on the products and services you request:

Categories	Specific purposes
Know who you are	<ul style="list-style-type: none">– Verify your identity– Keep your contact information up to date– Recognize you through iA Financial Group– Verify that your personal information is accurate

¹ iA Financial Group is primarily composed of the following entities: iA Financial Corporation Inc., Industrial Alliance, Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation, Industrial Alliance Auto and Home Insurance Inc., Industrial Alliance Trust Inc., PPI Management Inc., Michel Rhéaume et Associés Itée (MRA), iA Advantages Damage Insurance Inc., SurexDirect.com Ltd., Prysm General Insurance Inc., iA Auto Finance Inc., iA Clarington Investments Inc., Industrial Alliance Investment Management Inc., iA Global Asset Management Inc., iA Private Wealth Inc., Investia Financial Services Inc., IA American Life Insurance Company, American-Amicable Life Insurance Company of Texas, iA American Warranty Corp., Dealers Assurance Company, iA American Warranty, L.P., WGI Service Plan Division Inc., WGI Manufacturing Inc., Lubrico Warranty Inc., National Warranties MRWV Limited, SAL Marketing Inc. The updated list is available on our website at the following address: ia.ca/about-us/group-of-companies.

Categories	Specific purposes
Build a relationship with you	<ul style="list-style-type: none"> – Contact you if you request it and answer your questions – Understand your needs and your profile to advise you – Analyze your requests for products or services – Determine whether you are eligible for a product or service, and if it is right for you – Determine the cost of a product or service you request
Maintain our relationship with you	<ul style="list-style-type: none"> – Day-to-day administration of your contracts, for example, amending them or informing you of changes in your investments – Process your payments – Process your insurance claim, transaction or any other contract-related requests – Handle any complaints or dissatisfaction – Transfer your contracts to or from another financial institution – Transfer your file to another representative, if necessary
Comply with laws and manage risk	<ul style="list-style-type: none"> – Detect, prevent and contain fraud and unauthorized or illegal activities, such as money laundering and cyber threats – Monitor business practices to ensure that they are sound – Verify transactions – Adequately train our employees and representatives – Comply with our legal obligations and the requirements of courts, regulatory authorities or self-regulatory organizations – Have certain risks insured by another insurer (reinsurance)

Some purposes are optional for doing business with us. You can consent to them to benefit from a distinctive client experience and to obtain offers tailored to your needs.

We must obtain your consent to collect, use, disclose and retain your personal information for the following purposes:

Categories	Specific purposes
Improve our products and services and provide a distinctive client experience	<ul style="list-style-type: none"> – Acknowledge your differences and similarities with respect to our other clients – Understand how our digital tools and websites are used in order to improve them – Consult with you to gain more insight into your experience, reactions and interactions with us – Keep up with the various stages of your life to make our products and services even more useful and effective over the course of our relationship with you – Allow all our clients to benefit from the lessons gleaned from you as we work to improve our client experience – Make it easier for you to enter your information when requesting a product or service (e.g., automatically fill in certain fields)
Keep you informed of our promotions, products, services, contests and events that may be of interest to you	<ul style="list-style-type: none"> – Understand the product and services portfolio you have with iA Financial Group in order to offer you relevant products and services that are adapted to your reality – Contact you at the right time, in the right way – Offer you benefits or advantageous pricing based on the products or services you have with iA Financial Group – Keep you informed of contests or other promotional events that may be of interest to you

2.4 We may share your personal information with other individuals or organizations

To whom may we disclose your personal information

In order to fulfill the purposes outlined in this notice, we may sometimes need to share your personal information with other individuals or organizations.

For example, we may share it with the following third parties:

- Your financial services advisor
- A person who has a product or service with us from which you are benefitting
- Other iA Financial Group entities and their representatives
- Credit bureaus and reporting agencies, such as Equifax or TransUnion
- Public and private insurance, fraud and claims databases
- Public bodies, such as the Société de l'assurance automobile du Québec or health care institutions
- Other insurers, reinsurers and financial institutions
- Your employer, union or association
- Partners who distribute our products and services, such as independent brokers, general agents, specialized insurance coverage providers, travel agencies or car dealerships
- Suppliers, for example of document printing, delivery or data storage services
- Courts, regulatory authorities or self-regulatory organizations
- Fraud prevention and management organizations, for example, law enforcement agencies

We may disclose your personal information outside of Canada

We store your personal information primarily in Canada, but we may sometimes disclose it to parties outside of Canada. For example, if we are doing business with a supplier based in another country. In this case, we contractually ensure that our supplier meets our expectations in terms of managing and protecting your personal information. Before we transfer your personal information outside of Canada, we ensure that it is adequately protected.

We may also disclose your personal information to another Canadian province or territory.

2.5 We obtain your consent, except in certain cases prescribed by law

When do we obtain your consent

We obtain your consent before we collect, use or disclose your personal information. We may obtain consent directly from you. It may also be obtained from another person, such as your financial services advisor, employer, car dealer, etc.

We will request your consent again if we wish to use or disclose your personal information for a purpose to which you have not consented.

When do we not request your consent

In some cases, the law permits us to collect, use or disclose your personal information without your consent.

Here are a few examples:

- Disclosing your personal information to suppliers for a purpose outlined in this notice, to provide you with the requested product or service
- Conduct statistical studies using de-identified personal information, where permitted by law
- Take appropriate action if we detect potential fraud
- In Quebec only: Using your personal information if it is clearly for your benefit or for purposes related to those to which you have already agreed
- Outside of Quebec: Using or disclosing your personal information if it is clearly for your benefit and we are unable to obtain your consent

We may also be required by law to disclose personal information. For example, if ordered by a court or requested by a regulatory authority or a self-regulatory organization.

2.6 We retain your personal information for a limited time

We retain your personal information only as long as necessary to:

- Fulfill the purposes for which we collected it, and
- Meet our legal obligations

We have implemented a retention schedule. It guides us as to how long we should keep each type of personal information, depending on the context. We destroy personal information once the retention period has elapsed. The duration of this period depends, among other things, on our legal and regulatory obligations and on the time needed to protect our rights in the event of legal recourse.

We may anonymize certain personal information before destroying it and retain a copy. Once the information is anonymized, it can no longer be used to identify you and is therefore no longer deemed personal. We use it, among other things, to improve our product pricing, identify trends and establish performance indicators.

2.7 We respect your privacy rights

Manage your consent preferences

You may review and change your consent preferences for the collection, use and disclosure of your personal information at any time. Please be aware, however, that we will no longer be able to offer you our products and services if you withdraw your consent for a purpose that is essential to our relationship with you (See the section *We collect your personal information for specific purposes* for further details).

For optional purposes, you may withdraw your consent at any time without adversely affecting our relationship with you.

You can contact us to withdraw your consent for the following purposes:

- Improve our products and services and provide a distinctive client experience
- Keep you informed of our promotions, products, services, contests and events that may be of interest to you

Withdrawing your consent may take up to 30 days to be processed and applied.

Accessing, rectifying or deleting your personal information

You have several rights regarding the personal information we hold about you. You may exercise them at any time.

Know whether we hold personal information about you	You can ask us: <ul style="list-style-type: none">– If we hold personal information about you– How your personal information was collected, used and disclosed– If another person or organization holds your personal information for us
Access your personal information	You may ask to access the personal information we hold about you. You can also obtain a copy, but you may have to pay a reasonable fee for it. In some cases, we are unable to provide you with the requested information. For example: <ul style="list-style-type: none">– We share certain medical information with your health care professional. This person can then explain it to you correctly.– We cannot give you information that would reveal information about another person.
Rectify your personal information	You can request that we rectify your personal information if it is incomplete or inaccurate. You can also update it if it has changed.

You can request that we delete your personal information. Our response will depend on the situation.

If we have fulfilled the purposes for which the personal information was collected, we will delete it. However, we may retain it in order to meet our legal and regulatory obligations and protect our rights in the event of legal recourse.

If we have not yet fulfilled the purposes for which the personal information was collected, we will delete the information that is out of date, inaccurate, incomplete or no longer required. If you request that we delete the rest of your personal information, we will no longer be able to offer you our products and services.

Delete your personal information

You may submit a written request to exercise any of your rights in relation to your personal information. You will receive our written response within 30 days. If we deny your request in whole or in part, we will provide you with several pieces of information:

- Reasons for the denial
- The references of the laws and regulations that justify this denial
- Your right to challenge this denial before the privacy regulatory authority of your province or territory
- Timeframe for appealing the denial

Filing a complaint

You may file a complaint if you feel that we have mishandled your personal information.

We invite you to contact us first if you wish to file a complaint. We will take the time to analyze your complaint and work with you to resolve the situation.

You can also file a complaint with the privacy regulatory authority of your province or territory.

3. How to contact us regarding your privacy

You can contact us in writing at the addresses below to:

- Submit a request to access, rectify or delete your personal information
- File a complaint about the handling of your personal information
- Request assistance, send us a comment or ask any question related to your privacy

Make sure you provide us with all the information we need to follow up on your request.

By email: privacyofficer@ia.ca

By mail: Office of iA Financial Group Chief Privacy Officer
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

4. If we update this notice

We regularly update our practices to bolster them and ensure that they reflect changing privacy laws, regulations and standards. We will notify you on our website of any material changes to this notice.



F17-2A

High Interest TFSA Account Application

iA Trust Inc. is a subsidiary of iA Financial Group offering the Group's companies and distribution networks trust products and services that complement their operations.

F17A-2(24-09) ACC

Send this duly completed application and required documents to:

Industrial Alliance Trust Inc.
IRS2525
1080 Grande Allee West
PO Box 1907, Station Terminus
Quebec City, QC G1K 7M3
Telephone: 418-780-5928
Fax: 418-684-5161
Email: savings@iatrust.ca

INVESTED IN YOU.

iA Trust is a trademark and business name under which **Industrial Alliance Trust** Inc. operates.

iatrust.ca

Protecting your deposits

Canada Deposit Insurance Corporation (CDIC) is a federal Crown corporation that insures more than \$1 trillion in deposits held in member institutions. CDIC is fully funded by our members and coverage is free and automatic – you don't have to sign up.

CDIC protects eligible deposits in Canadian and foreign currency for up to \$100,000 (Canadian dollars) in each of CDIC's insurance categories.

What's covered?

- Deposits in Canadian or foreign currency (including via payroll, Interac e-transfer, or cheque)
- Guaranteed Investment Certificates (GICs)
- Other term deposits

What's not covered?

- Mutual funds
- Stocks and bonds
- Exchange Traded Funds (ETFs)
- Cryptocurrencies

Example: Jane Doe has placed the following funds at a CDIC member institution. Here's what does ✓ and does not ✗ qualify for CDIC coverage:

\$ 40,000 in a GIC ✓
 \$ 25,000 in a savings account ✓
 \$ 25,000 in a chequing account ✓
 \$ 130,000 in mutual funds ✗

\$220,000 = Total Portfolio
 \$ 90,000 = Total Eligible Deposits
 \$ 90,000 = Total Deposits Protected by CDIC

Jane's GIC, savings and chequing accounts are in her name only and all qualify for CDIC coverage within the same coverage category (deposits held in one name). As a result, total amounts in these accounts are combined and are insured for up to a total of \$100,000 in the event of a member institution's failure.

A word about financial service providers, products and deposit protection

CDIC deposit insurance may be available for eligible financial products offered by a CDIC member, another financial institution, a broker, a third-party financial service provider (for example, a financial technology company), or other providers. To find out if your deposits are protected by CDIC, speak to your financial service provider.

What happens if a CDIC member fails?

In the unlikely event of failure of a CDIC member institution, CDIC provides access to insured funds (including interest) within days. It's automatic – we will contact you.

What you can do

- Know what is covered and what is not
- Keep your address, phone number and email up-to-date at your financial institution
- Ask your broker or financial advisor about CDIC's rules for deposits held in trust including keeping up-to-date beneficiary information

Want to know more?

Visit our website

cdic.ca

Call us

1-800-461-2342

Follow us


