

eServices Agreement Consent to Electronic Delivery of Documents

TO: TD Waterhouse Canada Inc. ("TD Waterhouse")

I have read and understand this "Consent to Electronic Delivery of Documents" and consent to the electronic delivery of Documents as defined below.

Explanation of Electronic Delivery

I consent to electronic delivery of account statements, trade confirmations¹, prospectuses, tax documents, important account holder information, newsletters, and other documents (collectively, "Documents") as they become available for electronic delivery, and as I have selected, as applicable, below.

I acknowledge that I will have on-line access to Documents for up to 7 years, as follows:

- (a) Statements starting from the date I opened my account² or for the past 7 years whichever is most recent;
- (b) Trade confirmations, prospectuses and other Documents starting from the date I sign up for eServices; and
- (c) Tax documents starting with the 2006 tax year.

I acknowledge that the following restrictions exist if I elect to subscribe or unsubscribe to eServices tax documents between January 1st to April 30th of each calendar year (the "Tax Freeze Period"):

- (a) If I elect to subscribe to eServices tax documents during the Tax Freeze Period, I will continue to receive printed copies via postal mail, and will also be able to view the Tax Documents in eServices, but will not receive any e-mail notification of their availability until after May 1st of that year.
- (b) If I elect to unsubscribe to eServices tax documents, or if I fully unsubscribe from eServices during the Tax Freeze Period, I will still be able to view the tax documents in eServices and will still receive e-mail notification of their availability; but will not receive printed copies via postal mail until after May 1st of that year.

When the Documents are ready for viewing, TD Waterhouse will notify me by email to the email address I have provided within the eServices system. I will then be able to retrieve the Documents through the eServices link in TD Waterhouse WebBroker ("WebBroker").

I acknowledge that I am not required to consent to electronic delivery of Documents and that by electing to receive the Documents electronically, I will no longer receive them by postal mail. However, I may receive, at no cost, a paper copy of Documents delivered electronically, if electronic delivery fails; or by contacting TD Waterhouse or my Investment Counsellor/Advisor, as applicable, by telephone, mail, or electronic mail.

Customer Responsibilities

I acknowledge that I am solely responsible for the following:

- (a) Selecting which of the Documents I wish to receive electronically;
- (b) Checking for the availability of Documents through WebBroker and retrieving and viewing such Documents as they become available;



- (c) Informing TD Waterhouse of any changes to my e-mail address, by updating my profile using the "Change Profile" link in eServices; and
- (d) Protecting the security of my password, which I confirm I will not share with anyone.

Technical Requirements

To ensure secure transmission of customer information, WebBroker uses 128-bit encryption technology. Firewalls and other security measures have also been put in place.

I can view Documents in the electronic format provided to me (PDF or HTML, as applicable). I will download Adobe Acrobat software on my Personal Computer ("PC") to view Documents provided in PDF format. No other special software is required on the PC to access, view or print these Documents. However, I will use versions of software and browsers that will accommodate the functionality of eServices, and update them as required from time to time.

Revoking this Understanding

I have the option of revoking this consent through the **"Change Profile"** link in eServices and selecting the "Unsubscribe" option.

¹TD Waterhouse Institutional Services clients' access to trade confirmations will depend on your arrangement with your Investment Counsellor/Advisor. Contact your Investment Counsellor/Advisor for more information.

²TD Waterhouse Institutional Services clients will have access to Documents starting from November 2006.