

GENERAL INFORMATION

Protection and use of personal or confidential information

The confidentiality of all personal or confidential information supplied to Épargne Placements Québec* is protected under the Act respecting access to documents held by public bodies and the protection of personal information (R.S.Q. c A-2.1), hereunder referred to as the Access Act.

The information collected is needed to process your application. It is used by Épargne Placements Québec to administer the book based system and for the sale of savings products in order to allow you to open a member account allowing you to trade online, to propose these products to you and to send you information concerning them. Épargne Placements Québec may also use the information supplied by its clients for studies and surveys to improve its offering of services.

The staff of Épargne Placements Québec and, if applicable, that of the plan trustee, have access to the information to the extent that it is necessary for the management of the book based system by Épargne Placements Québec. Moreover, no personal or confidential information can be sent to another government department or organization without your consent, other than in cases specifically stipulated by the applicable statutes, in particular under the tax legislation. In this regard, Épargne Placements Québec is subject to legal obligations fully comparable with those applied to financial institutions.

In addition, under the Access Act, you have the right, subject to the exceptions stipulated in the Act, to be informed of the information concerning you and to consult any document containing such information. You can also ask that such information be corrected.

The book based system

Épargne Placements Québec products are fully guaranteed by the Québec government and the book based system administered by Épargne Placements Québec.

Registration in this system confirms ownership, in the participant's name, of the products booked in his securities portfolio. Épargne Placements Québec sends the participant, or the person authorized to act in his name, a quarterly statement of his securities portfolio and, when required, a statement confirming certain transactions carried out in the book based system. Épargne Placements Québec's transactional Web site allows participants to consult information on their product portfolio and access all their transaction statements, such as portfolio statements, transaction confirmations and tax slips.

Participation in the book based system is reserved for the persons or groups of persons domiciled in Québec or groups of property set out in the Regulation respecting savings products (CQLR chapter A-6.001, r. 9), hereinafter the Regulation . To participate, an application form must be completed and the required documents must be supplied, upon opening an initial account.

Transactions

Transaction requests can be made in the book based system using any appropriate transmission method, with the exception of transfer of ownership of a security, which must be made exclusively using the form supplied by Épargne Placements Québec and in the cases provided for in the Regulation. A participant who is no longer domiciled in Québec may no longer, in any manner whatsoever, make a purchase transaction.

Savings products can be acquired on Épargne Placements Québec's transactional website or by telephone.

Épargne Placements Québec must be advised of any error or irregularity detected in a statement within 30 business days of the date of such statement.

Otherwise, the Québec government assumes no liability for the harm that may result from such error or irregularity.

Security of transactions

Épargne Placements Québec has set rules and procedures that satisfy the highest standards regarding security of transactions. Accordingly, a participant wishing to carry out a transaction by phone must identify himself to Épargne Placements Québec by means of the personal information in his file. For a transaction carried out on Épargne Placements Québec's transactional website, the participant must identify themselves using their username and password.

Épargne Placements Québec records telephone conversations relating to transaction requests.

Banking information

The banking information of a transactions account at the financial institution of the participant enable Épargne Placements Québec to pay amounts due to the participant (interest and redemptions) directly into this account within a maximum of two business days. It also allows Épargne Placements Québec to debit the same account for any amount payable on the purchase of a savings product or for an overpayment. A payment is deemed to be made on the date stipulated in the electronic funds transfer instructions given to the financial institution.

By providing Épargne Placements Québec with your banking information, you are authorizing Épargne Placements Québec and the designated financial institution (or any other financial institution that you may designate subsequently) to debit your bank account, according to the instructions received by any appropriate means of transmission, of amounts from time to time for the purchase of a savings product or of recurring amounts for the Periodic Savings Plan (PSP) by instalments from the bank account (if applicable). This authorization remains in force for as long as you participate in the book based system at Épargne Placements Québec.

Periodic Savings Plan by instalments

Changes regarding the amount and frequency of instalments (pre-authorized debits) under the Periodic Savings Plan by instalments in the bank account are authorized according to the terms and conditions of the products held. Instalments can also be cancelled at any time.

Pre-authorized debits If a debit does not agree with the instructions given to Épargne Placements Québec, you have a right of recourse. For example, you are entitled to receive a reimbursement of a debit that is unauthorized or incompatible with your transaction instructions.

To change or cancel instalments drawn from your bank account or to obtain more information on your right of recourse, contact Épargne Placements Québec.

For more information on the rules governing pre-authorized debits, you can also visit www.cdnpay.ca.

* Épargne Placements Québec is an entity of the Ministère des Finances of Québec and the name "Épargne Placements Québec" is an official trademark owned by the Québec government.

SIGNATURE

I hereby apply to participate in the book based system managed by Épargne Placements Québec. I acknowledge that this participation is governed by the provisions of the Financial Administration Act (R.S.Q., c. A-6.001) and the Regulation respecting savings products, enacted by order in council number 1129-2008 of December 10, 2008 (2008, G.O. 2, p. 6425A), and that any transaction request that fails to satisfy the validity criteria stipulated in the provisions of the Act, the Regulation or any other rule or document enacted or established pursuant to such Act or Regulation, will be rejected or cancelled by Épargne Placements Québec. I acknowledge that any transaction is subject to the tax laws and regulations and that Épargne Placements Québec will carry out the deductions at source stipulated therein.