

Complete the application form and email clientmanagement@cmcmarkets.ca to setup Electronic Funds Transfer on your trading account. Please also include a copy of a void cheque or a copy of your most recent bank statement. This will authorize CMC Markets to transfer money between your trading account and your bank account upon request. Please make sure that you have read the terms and conditions before filling out this application form.

CMC Markets Account Information

* Required fields

* First Name _____ * Last Name _____
* Email Address _____ * CMC Markets Account Number _____

Bank information

* Bank Name _____ * Bank Account Currency Canadian Dollar US Dollar
* Bank Account Holder(s) Name _____
* Account Number _____ * Transit Number _____

I represent that the information contained in this Electronic Funds Transfer (EFT) Application is true and accurate and I will promptly notify you in writing if any of the representations contained herein shall materially change or cease to be true and correct.

I acknowledge and confirm that prior to completing this EFT Form that I have received copies of, and have read and fully understand the Electronic Funds Transfer (EFT) Terms and Conditions.

I have read and understand the Consent to Electronic Delivery of Documents section of this application and consent to the electronic delivery of statements and confirmations for my account at CMC Markets Canada Inc.

I acknowledge and confirm that should any of the information contained in this application or any supplemental information provided by me to CMC Markets Canada change I will notify CMC Markets Canada immediately.

I authorize CMC Markets to debit or credit the account specified above. Prior to any debit or credit to the specified account CMC Markets is required to obtain your authorization for each transfer.

* Full Name _____

* Signature

Electronic Funds Transfer Terms and Conditions

You warrant and guarantee that all persons whose signatures are required for the bank account specified in the Electronic Funds Transfer Application (the "Application") or the New Client Application form ("NCAF") have signed this authorization. You acknowledge that delivery of the authorization to CMC Markets constitutes delivery by you to your bank. Any delivery of the authorization to CMC Markets constitutes delivery by you. The authorization may be changed or revoked by you at any time on delivery of 10 business days written notice. To obtain a sample cancellation form, or for more information on your right to cancel a Pre-authorized Debit Agreement, you may contact your financial institution or visit www.cdnpay.ca. Revocation of the authorization does not terminate any contract for goods or services that exists between you and CMC Markets. Your authorization applies only to the method of transfer or payment and does not have any bearing on the contract of goods and services exchanged. You agree to promptly inform CMC Markets, in writing, of any changes to your bank account information.

You acknowledge that you are responsible for ensuring that (i) there are sufficient funds available in your brokerage account to cover any transfer to your bank account; (ii) there are sufficient funds available in your bank account to cover any authorized debit to be drawn on your bank account, in accordance with your instructions, and (iii) the banking details you provide is true and correct information. You also acknowledge that any funds transferred to CMC Markets Canada can be subject to a clearing period of up to 3 full business days. You agree to pay all transaction charges in respect of each transfer at CMC Markets customary rates, which may be changed from time to time without notice to you.

You acknowledge that pre-authorized debits (PADs) made from your bank account will be made in accordance with your instructions. All pre-authorized debits are made as personal PADs. After agreeing to and submitting the Application, each of which incorporates these terms and conditions by reference, you will be able to contact CMC Markets to authorize all electronic payment transfers between the bank specified in the Application and your CMC Markets account. Communications made to authorize electronic payment transfers may be made via e-mail, facsimile, telephone or other medium which can be directly recorded on paper or in electronic format, and must include the details of the transaction and your account number. You acknowledge that if a request is rejected by the bank due to either (i), (iii) or (iii), corrections will be made in your trading account after the fact, at the discretion of CMC Markets.

You acknowledge that your bank is not required to verify that a debit or credit is in accordance with the particulars of any instructions provided by you. You acknowledge that your bank is not required to verify that any purpose of payment for which a debit was issued has been fulfilled by CMC Markets as a condition to honoring a debit issued or caused to be issued by CMC Markets on your account. You also acknowledge that your bank is not required to verify the source of the monies for which a credit was issued to your bank account.

A debit or credit may be disputed by you under the following conditions:

- (i.) The debit or credit was not drawn in accordance with your authorization;
- (ii.) Your authorization was revoked in writing; or
- (iii.) No authorization was provided for the debit or credit.

In order to be reimbursed, you acknowledge that a declaration, that either (i), (ii) or (iii) took place must be completed and presented to your bank, duly signed by you with a copy to CMC Markets, within 90 calendar days after the date the item in dispute was posted to your account. You acknowledge, when disputing any item after 90 days, that a claim on the basis that your authorization was revoked, or any other reason, is a matter to be resolved fully between yourself and CMC Markets.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca/.

You acknowledge that the authorization is provided for the benefit of CMC Markets and your bank and is provided in consideration, inter alia, of your bank agreeing to process debits and credits against your bank account in accordance with the Rules of the Canadian Payments Association. You consent to the disclosure of personal information to your bank and the financial institution acting on your behalf of CMC Markets as far as any such disclosure of personal information is directly related to and necessary for the proper application of your instructions.

Once your EFT set up has been completed you will receive written confirmation from us. You acknowledge that there will be a 3 calendar day confirmation period. During this time we will not be able to complete a PAD.