

TERMS AND CONDITIONS

"BMO InvestorLine" means BMO InvestorLine Inc. and its agent BMO Nesbitt Burns Inc.

I/We hereby authorize the management company and financial institution named on the reverse to accept instruction from BMO InvestorLine, as indicated on my/our behalf to make electronic transfers of funds from my/our financial institution account to my/our investment account in the case of an Automatic Purchase Plan (APP), or credit my/our BMO InvestorLine account in the case of an Automatic Withdrawal Plan (AWD).

Failure to deduct any amount shall give rise to no liability on the part of the management company or BMO InvestorLine, even if such failure results in loss or damage of any kind.

This authorization may be revoked upon 15 business days written notice by me/us to BMO InvestorLine. Any change in the account information provided in this authorization shall be provided 15 business days prior to the next due date of the pre-authorized debit. Treatment of each payment shall be the same as if I/we had personally issued a cheque authorizing you to pay as indicated and debit the amount specified to my/our financial institution account.

I/We understand and agree that a handling fee may be charged by the management company and/or BMO InvestorLine due to non-sufficient funds (NSF).

For accepting and complying with this authorization and direction, I/we hereby waive notification of the aforementioned transactions and hereby ratify any and all such transactions heretofore and hereafter made. BMO InvestorLine shall have no liability or responsibility for any loss or damage suffered or incurred by me in connection with the debits contemplated by this authorization and direction including, without limitation, any loss of interest, penalty under the Income Tax Act (Canada) or other losses or damages caused by, or resulting from complying with or any delay in complying with this authorization and direction. I agree to indemnify and hold BMO InvestorLine and the management company harmless against, and will pay BMO InvestorLine and the management company promptly on demand for any loss, liability and expense, including legal costs, suffered or incurred by BMO investorLine and the management company arising out of compliance with this authorization and direction.

This authorization and direction and the indemnity herein contained is a continuing one and shall remain in full force and effect unless revoked by me/us by prior written notice addressed and delivered to BMO InvestorLine and the management company, but such revocation shall not affect any liability resulting from, or the waiver of liability and indemnity relating to transactions initiated prior to such revocation. Revocation of this authorization and direction will not alter any other agreement existing between us.

This authorization and direction is not effective until accepted by BMO InvestorLine and the management company.

Return this form to:

BMO InvestorLine Inc.
Transit #3973
First Canadian Place
100 King Street West, Floor B1
Toronto, Ontario
M5X 1H3
Toll free: 1 888 776-6886