

Member of Royal Bank Financial Group

**Authorization to Transfer Non Registered Account**

Only complete if you want to transfer your account from another institution.

**RECEIVING INSTITUTION INFORMATION**

RBC Dominion Securities Inc.  
277 Front Street West, 8th Floor  
Account Transfer Department  
Toronto, Ontario M5V 2X4

Client name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

SIN \_\_\_\_\_ Phone \_\_\_\_\_

Delivering Institution \_\_\_\_\_

CONTACT \_\_\_\_\_ Phone \_\_\_\_\_

DEALER/REP CODE \_\_\_\_\_

CUID DOMA DTC 5002 EUROCLEAR # 90065

CONTACT NAME Account Transfer Department

CONTACT PHONE NUMBER (416) 313-8973

CONTACT FAX NUMBER (416) 313-7493

**MUTUAL FUNDS: \*Please forward all Mutual Fund P/A's to RBCDS Account Transfer Dept.**

**NEW REGISTRATION (NOMINEE NAME)**

DEALER NAME RBC Dominion Securities

DEALER NUMBER 9190

NOMINEE NAME MUTUAL FUND DEPARTMENT, 13th Floor

REP NUMBER \_\_\_\_\_

BUSINESS TEL. (416) 313-7449 BUSINESS FAX (416) 313-8455

DEALER ACCOUNT NUMBER \_\_\_\_\_

This is my authorization to you to deliver to the receiving institution the account(s) you are carrying for me and for the receiving institution to receive this account(s). This includes all securities long and short and debit or credit balance. Delivery is to be made by the receiving institution of all securities short against payment. These instructions are given subject to the receiving institution's approval of my account(s).

ACCOUNT NUMBER AT DELIVERING INSTITUTION	ACCOUNT NUMBER AT RECEIVING INSTITUTION	ALL	CDN\$ ONLY	US\$ ONLY	OTHER
1. _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transfer: (check one box only)

- All in Kind (as is)   
  All in cash\*   
  Partial\* - as listed below or on attached list   
  All assets\*, mixed in Cash and in Kind (as is) except for, see list below or attached list   
  List Attached

\* Please refer to statement in bold in Client Authorization section.

<input type="checkbox"/> In Kind OR <input type="checkbox"/> In Cash	<input type="checkbox"/> Dollars	Investment Amount	Symbol and/or Certificate Number or Policy Number
	<input type="checkbox"/> Units/Shares	\$ .	
<input type="checkbox"/> In Kind OR <input type="checkbox"/> In Cash	<input type="checkbox"/> Dollars	Investment Description	
	<input type="checkbox"/> Units/Shares		
<input type="checkbox"/> In Kind OR <input type="checkbox"/> In Cash	<input type="checkbox"/> Dollars	Investment Amount	Symbol and/or Certificate Number or Policy Number
	<input type="checkbox"/> Units/Shares	\$ .	
<input type="checkbox"/> In Kind OR <input type="checkbox"/> In Cash	<input type="checkbox"/> Dollars	Investment Description	
	<input type="checkbox"/> Units/Shares		
<input type="checkbox"/> In Kind OR <input type="checkbox"/> In Cash	<input type="checkbox"/> Dollars	Investment Amount	Symbol and/or Certificate Number or Policy Number
	<input type="checkbox"/> Units/Shares	\$ .	
<input type="checkbox"/> In Kind OR <input type="checkbox"/> In Cash	<input type="checkbox"/> Dollars	Investment Description	
	<input type="checkbox"/> Units/Shares		

FOR USE BY  
RELINQUISHING INSTITUTION  
Delay Delivery Until  
D | D | M | M | Y | Y | Y | Y

Delay Delivery Until  
D | D | M | M | Y | Y | Y | Y

Delay Delivery Until  
D | D | M | M | Y | Y | Y | Y

**Client Authorization:** I hereby request the transfer of my account and its investments as described above.

**PLEASE CANCEL ALL OPEN ORDERS (G.T.C./SWF/PAC, ETC.) FOR MY ACCOUNT(S) ON YOUR BOOKS.**

\* WHERE I HAVE REQUESTED A TRANSFER IN CASH. I AUTHORIZE THE LIQUIDATION OF ALL OR PART OF MY INVESTMENTS. I AGREE TO PAY ANY APPLICABLE FEES, CHARGES OR ADJUSTMENTS (AS PER DISCLOSURE ON REVERSE.)

I HAVE READ THE DISCLOSURE ON REVERSE AND AUTHORIZE TRANSFER AS ABOVE  
Signature of Account Holder

Date

Signature Guarantee Stamp

## ACCOUNT TRANSFER CLIENT DISCLOSURE

In our business we are dedicated to continually improving Client Service. This Client Disclosure and informational document was developed to help you understand the account transfer process. **It is important to read this document carefully before signing the Section called CLIENT AUTHORIZATION on this Account Transfer form.** Should you have any questions after reading this document, please be sure to address your inquiries with your Receiving Institution's Investment Representative.

### What is the difference between IN CASH and IN KIND?

**In Cash** means that all your assets which are not currently in liquid form are to be liquidated, sold, redeemed, etc. in order that your account can be transferred to the Receiving Institution in the form of cash.

**IT IS IMPORTANT TO NOTE THAT IF YOU HAVE INDICATED AN IN CASH TRANSFER OF YOUR ACCOUNT, THE TRADES WILL BE EXECUTED AT MARKET. THE TRADES WILL BE PLACED ON A BEST EFFORTS BASIS SUBSEQUENT TO THE RECEIPT OF THE TRANSFER FORM AND ARE SUBJECT TO NORMAL COMMISSION CHARGES. IN ORDER TO AVOID DELAYS, YOU MAY PLACE THE TRADES YOURSELF WITH THE DELIVERING INSTITUTION AT THE TIME OF SIGNING THIS TRANSFER FORM.**

**In Kind** means that you want the account transferred, as is. If you hold investment products and a cash balance, then the investment products may be transferred as well as the cash balance in their current state.

### How long will my transfer take?

The time required to completely transfer your account will for the most part depend on the type of account you are transferring and the type of investment products you currently hold. Please note that all your assets may not all be transferred at exactly the same time.

#### Non-registered Accounts:

Under current IDA regulations, this type of transfer may **take between 10 and 25 business days from the time of receipt by the Delivering Institution.**

#### Types of Investment Products

##### **Mutual Funds:**

Currently, mutual fund products take longer to fully transfer, and may result in a possible delay into your new account, due to the requirement of re-registering the mutual fund at the Fund Companies. **On average mutual funds require 5 - 10 business days to transfer from the time the mutual fund power of attorney is received** by the Receiving Institution.

##### **Guaranteed Investment Certificates & Term Deposits:**

Generally, a Guaranteed Investment Certificate (GIC) **is not transferable IN KIND (as is) prior to the maturity date.** Most GIC's must be transferred IN CASH upon their maturity. There are some exceptions, please check the terms and conditions with the Institution which currently holds your investment.

##### **Other Investment Products:**

There are many other investment products which may be non-transferable, non-redeemable or subject to other delays. Some of these products include Mortgages, Foreign Securities, Non-transferable Bonds (minimum denomination requirements).

##### **Rejected Transfers:**

An account transfer request may be rejected by the Delivering Institution for a number of reasons, such as, insufficient funds to cover fees, account not in good standing, i.e. undermargin, short position(s), etc. If for any reason your transfer has been rejected by the Delivering Institution, they may return the transfer to the Receiving Institution unprocessed. **When the rejection has been rectified, the transfer process may begin again and the Delivering Institution may then have 10 - 25 business days, from the date of receipt of the transfer documents to process the transfer.**

### How much will it cost to transfer my account?

#### **Transfer Fees:**

Most Institutions charge a Transfer Out fee of which the cost may vary.