

Individual Account Application

Part A - Personal Information

First Name	<input type="text"/>	
Last Name	<input type="text"/>	Date of birth <input type="text"/> Y Y Y Y <input type="text"/> M M <input type="text"/> D D
Street Address	<input type="text"/>	Unit / Suite # <input type="text"/>
City	<input type="text"/>	Province <input type="text"/>
Country	<input type="text"/>	Postal Code <input type="text"/>
E-mail Address	<input type="text"/>	
Home Telephone	Occupation	<input type="text"/>
Cell Telephone	Employer	<input type="text"/>

Part B - Services Required

Please indicate on the lines below which payment methods you will likely need (select all that apply):

You will **provide to** Guardian: Cash Wire Transfers Bank Draft Debit

You will **receive from** Guardian: Cash Wire Transfers Cheque ACH Deposit

Will your transactions require payments **to** or **from** third parties? Yes No

Typical currencies you want to exchange: CAD USD EUR GBP JPY Other (please specify)

Currencies you want to **sell** (select all that apply)

Currencies you want to **buy** (select all that apply)

Typical \$ volume you will exchange:

Frequency of transactions: One Time Daily Weekly Monthly Other

Describe the typical purpose of your transactions

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Part C - PEPF Declaration

If you are sending or receiving wire transfers equal to or exceeding 100,000.00 CAD equivalent you will be required to make a Politically Exposed Foreign Person (PEFP) status declaration. Please complete and submit the supplemental **PEFP status declaration** form. Your PEFP status *will not affect* your eligibility to conduct business with Guardian International Currency.

Part D - Designated Representative

You can designate one or more individuals to represent you to conduct transactions on your behalf. Please see the **Individual Account - Designated Representative Authorization** form for more information.

Part E - Requirements and Privacy

i. Service Provider

All sections of this application must be completed. Incomplete, illegible, or inaccurate information will result in delays in establishing your account with Guardian International Currency (henceforth referred to as *Guardian*). We encourage you to contact our compliance department if you have any questions or concerns about completing this form.

ii. Disclaimer

This application is the property of Guardian. Completion and submission of this application does not constitute any obligation on the part of Guardian to provide service to the applicant. Guardian reserves the right to refuse, reject, cancel, or terminate a personal account at any time.

iii. Identification

The applicant is required to provide government issued identification documents to Guardian in conjunction with this application form. The identification must be valid, current and legible. Acceptable forms of identification include: Drivers License, Passport, Citizenship card, and Permanent Resident card. Copies of the identification will be kept on file by Guardian. You may also be requested to show your identification during the course of transactions.

iv. Submission of Account Application

This form, along with supporting documents, must be submitted by the applicant in person. If you are unable to attend our office in person, you can contact our compliance department (compliance@guardianfx.com) to arrange for a **non-face-to-face account opening** procedure. Please be aware that the time and effort on the part of the applicant is significantly greater for this alternate process.

v. Anti-Money Laundering Compliance

In order to meet our regulatory requirements as a Money Services Business under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA) we require that this application be completed in full.

vi. Ongoing Record Keeping

As part of our client-provider relationship, we need to maintain accurate and up to date records. It is your obligation to inform us if any of your personal information changes or if your typical currency exchange needs change. Please use the **Individual Account Update** form to notify us of changes. Guardian has an obligation to keep client identification up to date. You may be asked in the future to re-present your current identification.

vii. Client Relationship

Guardian has an obligation under the PCMLTFA to define the nature of the relationship between itself and you its' client. The information you provide on this application forms the foundation for defining this relationship. Guardian may ask you for additional information based on the details of your transactions. As your currency exchange needs can change over time Guardian may need to update its understanding of the relationship between you and Guardian.

viii. Privacy

Guardian obtains personal information only to carry out our services and meet our regulatory requirements. We do not provide this information to unaffiliated third parties, except where required by law. By conducting transactions with Guardian, you are consenting to our privacy policy. Please see our full privacy statement for more information, available at www.guardianfx.com.

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Part F - Service Agreement

a) Foreign Currency Transactions

Guardian may purchase or sell foreign funds and provide cash or payment instruments for the Client based on verbal instructions, facsimile instructions, email instructions, or any other mutually agreeable means by which trades are communicated between the Client and Guardian. All transactions agreed to by Guardian either orally or in writing shall constitute a legally binding contract between the parties. Guardian agrees to pay to the beneficiary designated by the Client upon receipt of all payment instructions and subject to payment terms specified in paragraph (b).

(b) Payment Terms

The Client is responsible for all transactions. Payment is due from the Client immediately on Guardian's purchase or sale of foreign funds for the Client, unless otherwise agreed. Guardian will only pay upon its receipt of verified payment. Guardian charges interest on any unpaid amounts compounded daily at the rate of interest that is equal to the prime rate of interest of the Royal Bank of Canada, announced from time to time, plus 2% per annum. The Client agrees to reimburse Guardian for any charges, costs, or fees, including legal fees, incurred in collecting payment from the Client, including costs of collection, insufficient funds, returned cheque charges, or any other cost incurred in collecting payment. Guardian may satisfy any Client liability from any collateral which it holds for the Client, or other obligation it has to the Client, without prior notice to the Client. The Client will remain liable to Guardian if such collateral or obligation is insufficient.

(c) Limitation of Guardian's Liability

Guardian is not liable to the Client if it is legally prevented from carrying out any of its obligations under this Agreement or if it is unable to purchase or sell funds to satisfy an order due to circumstances beyond its control.

(d) Changes to Agreement

Guardian may change, amend, or otherwise modify the terms and conditions of this agreement from time to time, upon written notice to the Client, effective from the date of the notice.

(e) Governing Law

This agreement is governed by the laws of the Province of Ontario.

Part G - Authorizations and Certifications

I, the Applicant, have read and agree to the terms of the service agreement presented in Part F.

I, the Applicant, certify that I am acting for and on my own personal behalf and not on behalf of any third party.

I, the Applicant, certify that the information set out in this application is correct and complete and agree to the terms and conditions in this application.

Last Name

First Name

Sign Here

Date

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