

At CI Direct Trading security is of paramount importance. We employ strong measures to protect your account and personal information. In appreciation of the trust that you have placed in us and our strong commitment to security, Virtual Brokers is proud to offer the following Guarantee:

You will receive 100% reimbursement for any losses that you have incurred, resulting from an unauthorized online activity in your CI Direct Trading account\*.

*\*The Guarantee is subject to Restrictions, Limitations and client meeting responsibilities. See Guarantee Restrictions, Guarantee Limitations and Client Responsibilities.*

## Guarantee Restrictions

The Guarantee does not apply, if, deliberately or inadvertently:

1. You fail to follow your customer responsibilities as noted below (Client Responsibilities);
2. You fail to promptly alert CI Direct Trading about the unauthorized activity by calling 1-877-310-1088 or 416-288-8028;
3. You have allowed or enabled access to your email account used for correspondence with CI Direct Trading;
4. You have allowed or enabled access to your sensitive personal information (e.g. SIN) that may be used to impersonate you to CI Direct Trading;
5. The disputed activity has been performed or initiated by an individual with whom you have shared your account access information or to whom you have granted trading authority or a power of attorney over your account(s);
6. You refuse to co-operate fully with CI Direct Trading during the course of any consequential investigation. The full cooperation may include, but is not limited to, answering questions from CI Direct Trading and law enforcement authorities, access to your personal computer or other access devices, filing a police report, and completing notarized affidavit regarding the unauthorized activity; and
7. You refuse to sign a release, as a condition of reimbursement.

*\*The Guarantee is subject to Restrictions, Limitations and client meeting responsibilities. See Guarantee Restrictions, Guarantee Limitations and Client Responsibilities.*

## Guarantee Limitations

The Guarantee does not apply, if, deliberately or inadvertently:

1. The guarantee does not cover any tax consequences, your legal fees and expenses, consequential lost opportunity or non-monetary damages.
2. The type and amount of reimbursements is determined solely by CI Direct Trading, and may include in-kind replacement of taken securities.
3. You may not assign your rights under the guarantee to any other individual or party.
4. CI Direct Trading may take legal action and seek full restitution for reimbursements made under this guarantee against any individual or entity that committed or is suspected of committing the unauthorized activity.

## CI Direct Trading Responsibilities

At CI Direct Trading the security and confidentiality of your information is of paramount importance. We employ several electronic, physical and procedural measures to protect the privacy of your personal information and confidential communications.

## Client Responsibilities

You are responsible for keeping your CI Direct Trading account details and access information confidential. You must take the following measures to help protect yourself from fraud, especially when using the internet.

1. Frequently review your CI Direct Trading account holdings and transaction history.
2. Promptly review and reply to any CI Direct Trading correspondence with you regarding unauthorized activity.
3. Keep your account access information protected and confidential at all times.
4. Protect your computer with up-to-date anti-virus and anti-spyware software.
5. Install a firewall.
6. Protect your internet connection, especially when using a wireless network.

7. Ensure your browser and operating systems are up-to-date, including installation of security patches as soon as they become available.
8. Avoid using public computers.
9. Protect yourself from online fraud.

In addition, you must not, deliberately or inadvertently, share or disclose (i) account access information and (ii) your sensitive personal information (e.g. SIN) that may be used to impersonate you to CI Direct Trading.