

## MARGIN AGREEMENT

As a condition of you, the Client, opening a leveraged CFD transaction, your carrying broker, Questrade, Inc. (“Questrade”) may in its sole and absolute discretion require the deposit of margin or other collateral acceptable as security for payment of any losses incurred by you, the Client, in respect of any transaction. No leveraged CFD transaction is permitted to be opened if you do not have sufficient margin available in your account to satisfy the margin requirement for that transaction at the time the order is placed. You must also satisfy any and all ongoing margin requirements as a condition to maintaining each open leveraged CFD transaction.

You have a continuing obligation to deposit margin to your account to ensure that your account value, i.e. cash available adjusted for value of positions, and transactions not yet booked, is equal to or greater than the margin requirement for all your open leveraged CFD transactions, or open positions. For the avoidance of doubt, you are obligated at all times to meet all margin requirements which are subject to change at any time and without notice to you. If you believe that you cannot or will not be able to meet margin requirements, you should reduce your open positions or transfer adequate funds to your account without delay.

Where there is any shortfall in your margin available to meet your margin requirements for all open positions, your carrying broker may in its sole and absolute discretion choose to close or terminate one, several, or all of your open positions immediately, subject to available liquidity, with or without notice to you.

Where you are in breach of margin requirement, you will receive an electronic Margin Call Notification in a pop-up window on your trading platform. However, neither OTT nor your carrying broker is obligated to send a Margin Call Notification to you at all or within any specific time period, as you are fully responsible for constantly monitoring the margin utilization status of your account. Margin Call Notifications may be made at any time and in any way permitted under the terms of our Margin Call Policy. Neither OTT nor your carrying broker shall be liable for any failure to contact you with respect to a Margin Call. Should you receive a Margin Call Notification, the terms and conditions of the Margin Call will be detailed within such notification and OTT and your carrying broker reserve the right to change the terms and conditions of any Margin Call based on market conditions, with or without notice to you. Our right to close out your open positions shall not be limited or restricted by any Margin Call Notification if, when or how it was sent.

You may access details of your margin utilization status by logging into your account or by calling our Investment Representatives. You acknowledge that:

- (a) you are responsible for monitoring and providing the required margin at all times for all your open positions;
- (b) your obligation to provide the required margin will exist whether or not you have received the Margin Call Notification; and
- (c) you are obligated to pay interest on, and settle, all debit balances in your account on demand.

The pre-trade margin requirement(%) for each CFD instrument is displayed in the Trading Conditions window of your trading platform, while the Account Details window displays your account’s margin status including the post-trade margin requirement (\$). In some instances, we may notify you of the margin requirements through alternative means, and your carrying broker also reserves the right to determine specific margin requirements for individual leveraged transactions.

You are specifically made aware that margin requirements are subject to change without notice including without limitation the margin rates governing your open leveraged CFD transactions. For every leveraged transaction that you have opened, you must be able to satisfy its margin requirement that is subject to change without notice. OTT and your carrying broker are jointly responsible for enforcing Margin Calls and OTT is responsible for the collection of any debit balances incurred by you.

If you have opened more than one account, your carrying broker reserves the right, in its sole and absolute discretion, but accepts no obligation, to transfer money from one account to another to satisfy margin requirements. You are solely responsible for ensuring that each separate account is individually capitalized at a level that satisfies its own margin requirement.

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Client Name  
(Primary Account Holder)

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Client Signature

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Date (mm/dd/yy)

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Client Name  
(Joint Account Holder)

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Client Signature

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Date (mm/dd/yy)