

INTERNET MUTUAL FUNDS SERVICES AGREEMENT

THIS VERSION IN EFFECT 30 NOVEMBER 2011

THIS AGREEMENT GOVERNS YOUR USE OF THE INTERNET MUTUAL FUNDS SERVICES TO ACCESS (1) YOUR HSBC MUTUAL FUND ACCOUNTS WITH HSBC INVESTMENT FUNDS (CANADA) INC., (2) YOUR HSBC WORLD SELECTION PORTFOLIO™ ACCOUNTS WITH HSBC GLOBAL ASSET MANAGEMENT (CANADA) LIMITED, OR (3) BOTH, AS APPLICABLE.

TERMS AND CONDITIONS

Please read this Agreement carefully before using the Internet Mutual Funds Services. It contains liability exclusions and limitations and other important provisions. By clicking "Accept" and using the Internet Mutual Funds Services, you acknowledge and signify that you have read and understood this Agreement, received adequate explanations of the nature and scope of your obligations hereunder and agreed to be bound by this Agreement. If you do not agree with all the provisions of this Agreement, you may not use the Internet Mutual Funds Services.

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1. Definitions in this Agreement

In this Agreement:

"Access Device" means any device you use to access Internet Mutual Funds Services, directly or indirectly, including, but not limited to, telephone, cellular or portable phone, personal computer, intelligent terminal, television, modem or similar device;

"Account" or "Accounts" means any HSBC World Selection Portfolio™ account you have with AMCA and any HSBC Mutual Funds accounts you have with HIFC, individually or jointly with other persons and to which you have access through Internet Mutual Fund Services;

"AMCA" means HSBC Global Asset Management (Canada) Limited;

"Automated Data" means any securities or market data provided by us to you through Internet Mutual Funds Services, including mutual fund valuations;

“Internet Mutual Funds Services” means any on line, internet, or other electronic communication service, and all its components, offered by us now or in the future which permits you to submit a Transaction or access your Accounts or Automated Information;

“HIFC” means HSBC Investment Funds (Canada) Inc.;

“Information Providers” means us or any other company or individual providing us, directly or indirectly, with securities or market data, including mutual fund valuations;

“Password” means the combination of numbers or letters selected by you for your confidential use to identify you and to gain access to the Internet Mutual Funds Services;

“Personal Access Number” means the last ten digits of the Bank Card that HSBC Bank Canada has issued to you for use in association with Telephone Banking and other services;

“Transaction” means any transaction performed or requested to be performed in relation to your Account through Internet Mutual Funds Services, including the purchase, sale or switch of an HSBC Mutual Fund for your Account, contribution to your Account, or a request for or disclosure of information relating to your Account, an HSBC Mutual Funds, HSBC Pooled Funds or the HSBC World Selection Portfolio service.

“we”, “us” and “our” means AMCA for your HSBC World Selection Portfolio account and means HIFC for your HSBC Mutual Funds account;

“Website” means the website of HSBC Bank Canada; and

“you”, “your”, or “yourself” means each person who requests access to Internet Mutual Funds Services or uses Internet Mutual Funds Services.

2. Your Acceptance of this Agreement

This is an Agreement between you and all persons you represent (and for purposes of this Agreement “persons” includes natural persons and any type of incorporated or unincorporated entity or organization) and us. This Agreement governs your use of the Internet Mutual Funds Services.

By clicking “Accept” and using Internet Mutual Funds Services, you signify that you agree to be bound by this Agreement as it may be amended from time to time. If you do not agree with all of the terms and conditions of this Agreement, you may not use Internet Mutual Funds Services.

3. Permitted Users

HSBC Mutual Funds and the HSBC World Selection Portfolio service are only offered in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick, Nova Scotia, and Newfoundland (the “Provinces”).

Internet Mutual Funds Services may be accessed and used only by individuals located in one of the Provinces, who have reached the age of majority in their jurisdiction of residence, can form legally binding contracts under applicable law, and have accepted this Agreement.

You warrant and represent that you are a resident in one of the Provinces, you have reached the age of majority in your jurisdiction of residence, and you are authorized and have the legal authority to enter into a binding contract on behalf of yourself and all the persons you represent. You acknowledge and agree that these warranties will be repeated each time you use Internet Mutual Funds Services.

4. Changes to this Agreement

We may change this Agreement periodically. We will notify you of a change to this Agreement by doing one of the following at least 30 days prior to the change: (a) displaying the notice at a HSBC Bank Canada branch; (b) mailing you a copy of the revised agreement; (c) posting the changes on this Website; or (d) sending you an electronic message. If you use Internet Mutual Funds Services, including making any Transaction, after the effective date of a change to this Agreement, it will mean that you agree to the change. If you do not agree with each provision of the revised Agreement, or you are not authorized to agree to and accept the revised Agreement, you may not use Internet Mutual Funds Services. The version date of this Agreement appears on the first page of this document. You should review this Agreement periodically for changes since the last version.

5. This Agreement and Other Agreements and Documents

This Agreement is in addition to and supplements any other agreements you have with us (now or in the future) concerning your Accounts and Internet Mutual Funds Services. This Agreement is also in addition to any other agreements you have with HSBC Bank Canada relating to your use of the Website or internet banking services. If there is a conflict between this Agreement and any of the other agreements you have with us, the other agreement will prevail. If there is a conflict between this Agreement and any of the other agreements you have with HSBC Bank Canada, the other agreement will prevail.

6. Your Personal Access Number and Password

To access Internet Mutual Funds Services, you must have a Personal Access Number and valid Password that allows us to authenticate your identity. You may not use your birth date, your telephone number, your address or other readily identifiable combination of letters or numbers in your Password. You agree to change your Password regularly and not to use any previously used Password.

Your Personal Access Number and your Password are for your use alone and you agree to keep them secret and not reveal them to any person, including any of our or our affiliates' staff. You agree to take all reasonable precautions to maintain the secrecy of your Personal Access Number and Password, including ensuring that any information stored on any Access Device is protected against unauthorized access by third parties.

You agree to memorize your Password and not record it anywhere. Some internet browser applications allow the user to electronically store passwords for easy future access to a particular web site; you agree not to use this "save password" feature in conjunction with Internet Mutual Funds Services. You agree that we are not responsible for the security or confidentiality of any of your Account information or instructions until actually received by us. Once you have initiated an Internet Mutual Funds Services session, you will under no circumstances leave the Access Device, including without limitation, the internet terminal from which you have accessed Internet Mutual Funds Services, until you have terminated that session and have logged-off Internet Mutual Funds Services. You will be responsible for ensuring that you have logged-off of Internet Mutual Funds Services at the termination of any Internet Mutual Funds Services session. You will also be solely responsible for implementing any and all browser security measures available through your web browser, including, closing your web browser or clearing your browser's cache after using Internet Mutual Fund Services.

You agree to notify us immediately through HSBC Telephone Mutual Funds Services at 1-800-830-8888 or through Internet Mutual Funds Services if your Personal Access Number is lost or stolen or if your Password has become or may have become known to another person or might otherwise be available for unauthorized use of Internet Mutual Funds Services. Until you give such notice to us and we actually receive it, you will be liable for all Transactions that may occur as a result of authorized or unauthorized use of your Personal Access Number or Password.

Your Personal Access Number and your Password remain our or, if applicable, HSBC Bank Canada's,

property and may be cancelled or suspended at any time by us or, if applicable, HSBC Bank Canada without prior notice to you.

7. Using Internet Mutual Funds Services

You acknowledge and agree that you have read the information contained in the Security link which is located at the bottom of each Internet Mutual Funds Services page. This contains important information regarding your use of Internet Mutual Funds Services, the Website and the security of your personal and financial information. You agree that you will periodically review the security information contained at this link as this information may be updated from time to time.

You request and authorize us to accept, rely upon and act upon your communications and instructions given in any manner permitted by Internet Mutual Funds Services as if you had given signed written instructions to us, even if they may conflict with any other mandate given at any time concerning your Accounts.

We are not required to confirm the identity or authority of any person using your Personal Access Number and Password to make Transactions. However, we may, in our sole discretion, require proof at any time of the authority of any person seeking to make Transactions on your Account through Internet Mutual Funds Services and may refuse to accept any instructions if we are not satisfied with such proof.

There are some types of Transactions that we will not accept through Internet Mutual Funds Services due to the type of Account. In addition, you understand that in accordance with the applicable HSBC Mutual Funds Prospectus and HSBC Pooled Funds Prospectus, we, in our sole discretion, reserve the right to refuse any Transaction and all instructions and Transactions are subject to verification and acceptance by us.

Without limiting the generality of the foregoing, the following are situations in which we may refuse to complete any Transaction: (a) the Transaction is one that cannot be processed by us or cannot be completed for any cause beyond our reasonable control; (b) there is an operational failure, malfunction or unavailability of Internet Mutual Funds Services; (c) we do not receive proof satisfactory to us of the authority of a person giving Instructions on your behalf; (d) you do not have sufficient funds to complete the Transaction; (e) the Transaction is inconsistent with your stated objectives and trading practices; (f) the Transaction violates any provision in any other agreement you have with us; or (g) completion of the Transaction could violate any policies or procedures or any law, regulation, rule, standard or guideline with any governmental authority to which we or our affiliates are subject.

You understand that Transactions are not effective until they are processed in accordance with the disclosure in the applicable HSBC Mutual Funds Prospectus and HSBC Pooled Funds Prospectus.

We are not liable for any loss or damage suffered by you or a third party by reason of any failure of or refusal by us to give effect to any of your instructions or requested Transactions or any delay by us in implementing any instructions or Transactions.

If you make an error using Internet Mutual Funds Services, you agree to contact us immediately through HSBC Telephone Mutual Funds Services at 1-800-830-8888. You acknowledge that we may not be able to stop or reverse a Transaction made through Internet Mutual Funds Services.

You agree that we may suspend or restrict your right to use Internet Mutual Funds Services at any time without prior notice to you.

8. Information Submissions

You are responsible for ensuring that all information you provide through Internet Mutual Funds Services, including your legal name, residential address, email address, and instructions and other information

relating to Transactions, must be true, accurate, current and complete. We will rely on the truth, accuracy and completeness of your instructions and other information you provide to us through Internet Mutual Funds Services. You will be solely responsible and liable for any and all loss, damage and additional costs that you, we or any other person may incur as a result of your submission of any false, incorrect or incomplete information.

9. Information Providers

Automated Data has been independently obtained from various Information Providers through sources believed to be reliable. You acknowledge that the Automated Data may include views, opinions and recommendations of individuals or organizations that may be of interest to investors generally, but that we and the Information Provider do not endorse such views or opinions or give investment, tax, accounting or legal advice or recommend the purchase or sale of any security. Neither us nor any Information Provider guarantees or shall have any liability contingent or otherwise, to you or any other person for the accuracy, completeness, timeliness or correct sequencing of any Automated Data, or for any decision made or action taken by you in reliance upon any Automated Data or Internet Mutual Funds Services, or for the interruption of any data, information or aspect of any Internet Mutual Funds Services, whether due to any negligent act or omission or to any "force majeure", including without limitation communications or power failure, equipment or software malfunction or any cause beyond the reasonable control of us or an Information Provider.

10. Use of Automated Data

All Automated Data provided through the Internet Mutual Funds Services are proprietary to the Information Providers. You may only use the Automated Data for your personal benefit (or the benefit of the persons you represent) and not to reproduce, sell, distribute, circulate or commercially exploit the Automated Data in any manner or furnish it to any other person without the express written consent of us and the Information Providers.

11. Disclaimer, Liability Exclusion, Liability Limitation, Release and Indemnity

Disclaimer

YOUR ACCESS TO AND USE OF INTERNET MUTUAL FUNDS SERVICES IS AT YOUR OWN RISK. ALL INTERNET MUTUAL FUNDS SERVICES ARE PROVIDED ON AN "AS IS" BASIS, AND WITHOUT ANY REPRESENTATIONS, WARRANTIES OR CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, AND INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, ALL OF WHICH ARE HEREBY DISCLAIMED TO THE FULLEST EXTENT PERMITTED BY LAW.

YOU ARE SOLELY RESPONSIBLE FOR (A) OBTAINING, CONFIGURING AND MAINTAINING ALL COMPUTER HARDWARE, SOFTWARE, AND OTHER EQUIPMENT AND SERVICES NECESSARY FOR YOU TO ACCESS AND USE INTERNET MUTUAL FUNDS SERVICES; (B) SCANNING FOR AND PREVENTING THE RECEIPT AND TRANSMISSION OF TROJAN HORSES, WORMS OR OTHER DESTRUCTIVE AND DISRUPTIVE COMPONENTS; AND (C) MAINTAINING A COMPLETE AND CURRENT BACKUP OF ALL THE INFORMATION CONTAINED ON YOUR COMPUTER SYSTEM PRIOR TO ACCESSING OR USING INTERNET MUTUAL FUNDS SERVICES.

THE INTERNET IS NOT A SECURE MEDIUM, MAY BE SUBJECT TO INTERRUPTION AND DISRUPTION, AND INADVERTENT OR DELIBERATE BREACHES OF SECURITY AND PRIVACY. THE OPERATION OF INTERNET MUTUAL FUNDS SERVICES MAY BE AFFECTED BY NUMEROUS FACTORS BEYOND OUR CONTROL. THE OPERATION OF INTERNET MUTUAL FUNDS SERVICES MAY NOT BE CONTINUOUS OR UNINTERRUPTED, SECURE OR PRIVATE.

WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, WE MAKE NO REPRESENTATION,

WARRANTY OR CONDITION THAT: (A) INTERNET MUTUAL FUNDS SERVICES WILL BE COMPATIBLE WITH YOUR COMPUTER AND RELATED EQUIPMENT AND SOFTWARE; (B) INTERNET MUTUAL FUNDS SERVICES WILL BE AVAILABLE OR WILL FUNCTION WITHOUT INTERRUPTION OR THAT THEY WILL BE FREE OF ERRORS OR THAT ANY ERRORS WILL BE CORRECTED; (C) INTERNET MUTUAL FUNDS SERVICES WILL MEET YOUR REQUIREMENTS; (D) THE INFORMATION CONTAINED IN OR DERIVED FROM INTERNET MUTUAL FUNDS SERVICES WILL BE ACCURATE, COMPLETE, SEQUENTIAL, OR TIMELY; (E) THE USE OF INTERNET MUTUAL FUNDS SERVICES, INCLUDING BROWSING AND DOWNLOADING OF ANY CONTENT, WILL BE FREE OF VIRUSES, TROJAN HORSES, WORMS OR OTHER DESTRUCTIVE OR DISRUPTIVE COMPONENTS; OR (F) THE ACCESS TO AND USE BY YOU OF INTERNET MUTUAL FUNDS SERVICES WILL NOT INFRINGE THE INTELLECTUAL PROPERTY OR OTHER RIGHTS OF ANY THIRD PARTY; AND WE DISCLAIM ANY AND ALL LIABILITY REGARDING SUCH MATTERS TO THE FULLEST EXTENT PERMITTED BY LAW.

Liability Exclusion

OTHER THAN AS PROVIDED IN YOUR ACCOUNT OPENING AGREEMENT FOR YOUR ACCOUNTS, IN NO EVENT WILL WE OR OUR AFFILIATES BE LIABLE TO YOU OR ANYONE ELSE FOR ANY DAMAGES (DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL) RELATING TO THE USE OF INTERNET MUTUAL FUNDS SERVICES BY YOU OR ANYONE ELSE (INCLUDING WITHOUT LIMITATION, LOSS OF USE, COSTS, EXPENSES, LOSS OF BUSINESS, LOSS OF DATA, LOSS OF PROFITS AND THIRD PARTY CLAIMS).

WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, WE WILL NOT BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY LOSS OR DAMAGES SUFFERED AS A RESULT OF ANY FAILURE OR REFUSAL BY US TO GIVE EFFECT TO, OR FOR ANY FAILURE OR DELAY BY US IN RECEIVING, ACCESSING, PROCESSING OR ACCEPTING ANY COMMUNICATION (INCLUDING ANY TRANSACTION) SENT TO US BY MEANS OF INTERNET MUTUAL FUNDS SERVICES OR OTHERWISE, OR FOR ANY LOSS OR DAMAGE SUFFERED AS A RESULT OF THE OPERATIONAL FAILURE, MALFUNCTION, INTERRUPTION, CHANGE, AMENDMENT OR WITHDRAWAL OF INTERNET MUTUAL FUNDS SERVICES.

Liability Limitation

OTHER THAN AS PROVIDED IN YOUR ACCOUNT OPENING AGREEMENTS FOR YOUR ACCOUNTS, IN NO EVENT WILL WE EVER BE LIABLE TO YOU FOR ANY CLAIMS, PROCEEDINGS, LIABILITIES, OBLIGATIONS, DAMAGES, LOSSES, AND COSTS, UNDER ANY THEORY OF LAW OR EQUITY, AND REGARDLESS OF ANY NEGLIGENCE OR OTHER FAULT OR WRONGDOING BY US OR ANYONE FOR WHOM WE ARE RESPONSIBLE, IN AN AMOUNT EXCEEDING \$100 (CDN) OR THE AMOUNT YOU PAID TO US FOR THE USE OF INTERNET MUTUAL FUNDS SERVICES, WHICHEVER IS LESS.

ADVICE AND INFORMATION PROVIDED BY US, WHETHER ORAL OR WRITTEN, WILL NOT CREATE ANY REPRESENTATION, WARRANTY OR CONDITION OR VARY OR AMEND THIS AGREEMENT, INCLUDING THE ABOVE DISCLAIMER, LIABILITY EXCLUSION, LIABILITY LIMITATION AND YOU MAY NOT RELY UPON ANY SUCH ADVICE OR INFORMATION.

Fair Allocation or Risk and Liability

YOU ACKNOWLEDGE AND AGREE THIS AGREEMENT REPRESENTS A FAIR ALLOCATION OF RISK AND LIABILITY.

The exclusion of certain warranties and the exclusion or limitation of certain liabilities is prohibited by legislation in some jurisdictions. Such legislative limitations may apply to you.

12. Records

You agree that our records of your Account, which may include statements, confirmations and portfolio summary of transactions, as communicated to you are, in the absence of clear and compelling evidence to the contrary, conclusive evidence of your dealings with us through Internet Mutual Funds Services.

You agree not to object to the admission of our records as evidence of any legal proceeding on the ground that such records are not originals, are not in writing, are hearsay, or are documents containing information extracted from a computer.

Unless we, in our absolute discretion advises you otherwise, if there is any discrepancy between any online information communicated through Internet Mutual Funds Services and information contained in any of the paper records you receive or are deemed to receive from time to time in connection with your Accounts or otherwise, the information contained in the paper records will be deemed to be correct and the online Internet Mutual Funds Services information will be deemed to be amended accordingly.

From time to time, there may be a discrepancy between the aggregate value of your foreign HSBC Mutual Funds or HSBC Pooled Funds disclosed in Internet Mutual Funds Services compared to the value disclosed in the Personal Internet Banking service offered by HSBC Bank Canada as at the same date and time. These discrepancies are due to differences in the way foreign exchange rates are calculated in each website. If there is such a discrepancy in the valuation of your holdings of foreign HSBC Mutual Funds or HSBC Pooled Funds, the valuations shown in the Personal Internet Banking service will be deemed to be correct and the value shown in Internet Mutual Funds Services will be deemed to be amended accordingly.

13. Service Charges and Fees

You agree to pay us, on demand, any charges, fees and commission for access to and use of Internet Mutual Funds Services. Such charges, fees and commissions are subject to change from time to time by us upon at least 30 days prior written notice, which may be communicated to you through Internet Mutual Funds Services.

14. Ownership and Permitted Use of Internet Mutual Funds Services

All Rights Reserved. The Internet Mutual Funds Services and all information (in text, graphical, video and audio forms), images, icons, software, designs, application, data and other elements available on or through Internet Mutual Funds Services are the property of us, our affiliates, Information Providers and others, and are protected by Canadian and international copyright, trademark, and other laws. Your access to and use of Internet Mutual Funds Services does not transfer to you any ownership or other rights in Internet Mutual Funds Services or its content.

Internet Mutual Funds Services may only be used in the manner described expressly in this Agreement. Without limiting the generality of the foregoing, you must not attempt to enter restricted areas of any computer or telecommunications system of us or our affiliates or perform any functions you are not expressly authorized to do under this Agreement. We may without notice, and at its absolute discretion, suspend your access and use to Internet Mutual Funds Services if we believe that you are using Internet Mutual Funds Services to obtain unauthorized access to systems or information or using Internet Mutual Funds Services in any other inappropriate manner. In such event, access and use may be restated by us, in our absolute discretion, following a review of the matter. We may terminate this Agreement at any time without notice if we believe, in our absolute discretion, that you are using your Personal Access Number, Password or Internet Mutual Funds Services in an unauthorized or inappropriate manner or if there is unusual activity in or relating to your Accounts.

15. Service Modifications and Interruption

We may modify any or all of Internet Mutual Funds Services at any time, with or without notice to you and any or all of the Internet Mutual Funds Services may periodically be unavailable to you, with or without

notice, in order to allow for maintenance, updates or other reasonable cause, including periods of increased market activity.

16. Software

We reserve the right to support only the most current release of any computer software or related documentation provided by us to you in connection with the use of Internet Mutual Funds Services. In the event that you do not agree to accept any software upgrades provided to us to you, we may cancel any or all Internet Mutual Funds Services at any time without notice to you.

17. Ownership of Information, Technology and Trade-Marks

The Automated Data and the software, technology, information and related documentation (collectively, the "Proprietary Information") provided to you in connection with the use of Internet Mutual Funds Services is the property of us, our affiliates and/or Information Providers. You agree to be bound by the terms of any software license agreement provided to you with the software and to use the Proprietary Information only for your benefit and to take all reasonable measures to ensure that no unauthorized person has access to it. You must not alter or reverse engineer the software, You must not disclose, lease, loan, duplicate or otherwise reproduce the Proprietary Information in whole or in part, directly or indirectly, except as may be expressly permitted. You must return the Proprietary Information promptly upon request, including upon termination of this Agreement or of the Internet Mutual Funds Services, for any reason.

The trade-marks, trade names and logos (the "Trade-Marks") that are used and displayed on the Internet Mutual Funds Services include our, our affiliates and third party registered and unregistered Trade-Marks and are used under license by us or our affiliates and other third parties. You are prohibited from using any Trade-Marks without the written permission of us or such other applicable third parties.

18. Termination

We may terminate this Agreement and your right to use any or all Internet Mutual Funds Services at any time without prior notice to you.

19. Location of Information

In connection with us providing you Internet Mutual Funds Services, you authorize us to transmit and store information about you and your Accounts through and in various countries or territories and to provide third parties with such information in accordance with applicable law.

20. Governing Law and Dispute Resolution

You agree that this Agreement and your use of Internet Mutual Funds Services and its content are governed exclusively by the laws of the Province of British Columbia, Canada and applicable federal laws of Canada.

Any dispute between us and you or any other person arising from, connected with, or relating to this Agreement or your use of Internet Mutual Funds Services ("Disputes") must be resolved before the Courts of the Province of British Columbia, Canada sitting in the City of Vancouver, and you hereby irrevocably submit and attorn to the original and exclusive jurisdiction of those Courts in respect of all Disputes. Any proceeding regarding a Dispute must be commenced in a court of competent jurisdiction in Vancouver, British Columbia, Canada within one (1) year after the Dispute arises, after which time any and all proceedings regarding the Dispute are barred.

21. Currency

Unless otherwise specified, the currency used in Internet Mutual Funds Services is Canadian (C\$) dollars.

22. General

If any provision of this Agreement is found to be unlawful, void, or for any reason unenforceable, then that provision shall be deemed to be severable from the rest of the Agreement and shall not affect the validity and enforceability of any remaining provisions.

No consent or waiver by any party to or of any breach by any other party in its performance of its obligations under this Agreement will be deemed or construed to be a consent to or waiver of a continuing breach or any other breach of those or any other obligations of that party.

The provisions of this Agreement will enure to the benefit of and be binding upon us, our successors and assigns and related persons, and you and your heirs, executors, administrators, successors, and personal representatives and all persons you represent and their respective successors, assigns and related persons. You and the persons you represent may not assign this Agreement or the rights and obligations under this Agreement without our express prior written consent, which may be withheld in our sole discretion. We may assign this Agreement and its rights and obligations under this Agreement to any other party without your consent or the consent of any persons you represent.

Notwithstanding any other provision in this Agreement to the contrary, the following provisions of this Agreement, and all other provisions necessary for their interpretation and enforcement, will survive indefinitely after the termination of this Agreement and remain in full force and effect and be binding upon the parties as applicable: Sections 6 (Your Personal Access Number and Password); 7 (Using Internet Mutual Funds Services), 8 (Information Submissions); 9 (Information Providers); 10 (Use of Automated Data); 11 (Disclaimer, Liability Exclusion, Liability Limitation, Release and Indemnity); 12 (Records); 14 (Ownership and Permitted Use of Internet Mutual Funds Services); 18 (Termination), 19 (Location of Information), 20 (Governing Law and Dispute Resolutions); and 22 (General).

All parties expressly requested that this Agreement and all related documents, including notices, be drawn up in the English language. Les parties ont expressément demandé que cette convention et tout document y afférent, y compris tout avis, soit rédigés en langue anglaise.

Any rights not expressly granted by this Agreement are reserved to and by us.

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