

Consent

I hereby apply to participate in the Caisse/Credit Union Tax-Free First Home Savings Account (the "Account") issued and administered by Desjardins Trust Inc. (the "Issuer").

I request that the Issuer deposit or invest this contribution and subsequent contributions at the above-mentioned Caisse or Credit Union. The undersigned parties agree to comply with the conditions that apply to these contributions or investments and that the Issuer will retain the deposits or investments in trust.

I hereby acknowledge that I have received and read a copy of the Declaration of Trust, and I agree to all its provisions.

I understand that the Canada Revenue Agency (CRA) will provide to the Issuer information about me necessary to administer and enforce the FHSA.

I hereby acknowledge that I alone may determine the amount of the contributions to be paid into the Account and that I may be liable for certain tax consequences if this qualifying arrangement ceases to comply with the *Income Tax Act* (Canada).

I hereby agree to notify the Issuer in the event that I am no longer a resident of Canada.

I acknowledge that use of the information in this application may be used only for the purposes of establishing and operating the Account and that this information will not be used for any other purposes by the Issuer.

I certify that the Issuer has been asked to file an election with the Minister of National Revenue to register this qualifying arrangement as an FHSA under section 146.6 of the *Income Tax Act* (Canada).

Language of choice "For Quebec residents only" / Choix de langue "Pour résidents du Québec seulement"

I acknowledge that I was provided with the French version of this application, and I expressly request to submit this application in the English language. I also expressly request that the documents relating to this application be drawn up exclusively in English.

Je reconnais que la version française de ce contrat m'a été remise et je demande expressément de conclure ce contrat dans la langue anglaise. Je demande également expressément à ce que les documents se rattachant à ce contrat soient rédigés exclusivement en anglais.

FHSA Eligibility

- I confirm that:
- I am a resident of Canada.
 - I am at least 18 years of age.
 - I did not, at any prior time in the calendar year or in the preceding four calendar years, inhabit as a principal place of residence a qualifying home¹ (or what would be a qualifying home if it were located in Canada) that was owned, whether jointly with another person or otherwise, by me or my spouse or common-law partner.

Extract from Application Form – Caisse/Credit Union Tax-Free First Home Savings Account ("FHSA")

FHSA 31680001

2023

¹ A "qualifying home" is defined as a housing unit located in Canada. It also includes a share of the capital stock of a cooperative housing corporation, where the holder of the share is entitled to possession of a housing unit located in Canada.