Morgan Stanley

Guaranteed Investment Certificate Application 2024–2025



Morgan Stanley GUARANTEED INVESTMENT CERTIFICATE (G.I.C.) APPLICATION

Customer Number(s)

(For Office Use Only)

| Opening an Investment Account | | | | Individual Joint Other | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------|---------------------------|---------------------------------------------------------------------------------|--------|----------|-------------------|-------------|--|
| Other | New Customer Existing Customer | | | | | | | | |
| Applicant: (If more than 2 applicants, complete an additional Application Form) | | | | | | | | | |
| Name | | | Phone # (incl. area code) | | S.I.N. | | D.O.B. (DD/MM/YY) | | |
| Address | | | | City | | | Province | Postal Code | |
| Applicant Email | | Occupation* | | | | Employer | | | |
| Co-Applicant: | | | | | | | | | |
| Name | | | Phone # (incl. area code) | | S.I.N. | | D.O.B. (DD/MM/YY) | | |
| Address | | | City | | | Province | Postal Code | | |
| Applicant Email | | Occupation* | | E | | Emplo | Employer | | |
| U.S. Citizenship or Residency: Foreign Residency: | | | | | | | | | |
| Do you hold U.S. Citizenship or are you a resident of the U.S.? YES NO If yes, please provide tax identification number (TIN) If yes, please provide county TIN | | | | | | | | | |
| Registration Details for More Than One Owner: Signing Authority: | | | | | | | | | |
| □ Joint Tenants with Right of Survivorship □ A | | | | NY one to sign or provide instructions LL must sign and provide instructions | | | | | |
| G.I.C. Investment Details: Eligible for Canada Deposit Insurance Corporation (CDIC) Coverage | | | | | | | | | |
| Principal Sum Issue Date Maturity Date Term Interest Rate | | | | | | | | | |
| | | | Maturi | | | | | | |
| | DD | MM YY | | MM | YY N | Ionths | Days | | |
| Interest Payment Frequency: | | | | | | | | | |
| Annual (Interest Paid Annually) Annual Compound (Interest Paid at Maturity | | | | | | | | | |
| Maturity | | | | | | | | | |
| Third Party Declaration: | | | | | | | | | |
| Will this GIC Investment be used on behalf of anyone not disclosed on this application? (If yes, please provide details on a separate Third Party Information Form) YES | | | | | | | | | |
| Politically Exposed Person (PEP) | | | | | | | | | |
| Are you a PEP, a HIO, or a family member or close associate to a PEP or HIO? (If yes, please provide the specific details on a separate PEP Form) YES NO A PEP is an individual who holds or has held office or a senior position in or on behalf of a country, government, military, or judiciary, or, is or was a head of an interna- tional organization (HIO), a leader or president of an organization funded by multiple nations or states, regardless of their citizenship, residency status or birth place. | | | | | | | | | |
| Intended Use of Account: | | | | | | | | | |
| | tirement | Education | |]Other (Please sp | ecify) | | | | |
| Acknowledgement Section: | | | | | | | | | |
| By signing this application I/we acknowledge that: I/we have received, read and understand the Terms & Conditions. I/we consent to the collection, use and disclosure of my/our personal information as outlined in the Terms & Conditions. I/we consent to an identification check to confirm my/our identity. I/we hereby apply to be the Registered Holder(s) of the account as set out above. | | | | | | | | | |
| Applicant Signature | Co-Applicant Signal | | | Jre | | | Date | | |
| | | | | | | | | | |
| After completing this application form, send it together with your pre-printed personal cheque payable to yourself to: | | | | | | | | | |
| Morgan Stanley | | | | | | | | | |
| | 181 | Bay St Toronto. ON | I M5J 2 | T3 Canada | | | | | |
| If you are opening a joint account, we require a pre-printed personal cheque for each registered owner – either one cheque with both names endorsed by both parties, or a separate cheque endorsed by each owner. | | | | | | | | | |

* If self-employed, state the nature of employment. If retired, please state your occupation before retirement.

Client Agreement Guaranteed Investment Certificate (GIC)

What the Words Mean

In this Agreement, please remember that "you" and "your" mean the person in whose name a GIC deposit ("GIC") is held, whether with the **Morgan Stanley** within a Registered Plan of which you are the annuitant, subscriber, or holder as may be applicable.

General

This Agreement sets out the terms under which you can place a GIC with us held in your Registered Plan. Placing your GIC with us means you have received this Agreement and any Special Conditions applicable to certain types of GICs amending this Agreement, and agree to the terms set out in such document(s).

Con irmation Notice

We will provide you with a confirmation notice once we have received instructions from you to place a GIC within your Registered Plan. It shows the details of the GIC, such as its principal amount, its term, the rate of interest, and any instructions on what to do at maturity.

It also shows whether you may cash the GIC within your Registered Plan before the end of the term of the GIC and any penalties that may apply if you do so.

Payments and Renewal

The interest on a GIC within your Registered Plan will be kept with your GIC or placed into the savings deposit within the Registered Plan as the interest becomes payable from time to time. Upon maturity, the principal amount of your GIC, together with any interest earned on it during its term, will be deposited into a savings deposit or renewed or reinvested in accordance with your instructions; such transactions all to occur within your Registered Plan.

Interest

Interest on a GIC will be calculated counting the first but not the last day of the term.

Payments and Renewal Instructions

You may provide us with instructions for deposit, renewal, or reinvestment, such transactions all to occur within your Registered Plan, by writing to us, speaking to one of our representatives at a branch, or contacting us by phone or in Online Banking.

Automatic Renewal

We will automatically renew a GIC at the end of its term if you have not told us what to do with it. It will be for a one year term. The interest rate on the renewed GIC will be the same as the interest rate we offer on comparable deposits at the date of renewal. It may include any online special and/or bonus rate offered at the time of renewal, if applicable. The other details of the renewed GIC will be the same as the original GIC. If the GIC is no longer offered, we will renew it as a one year redeemable GIC. You have the right to cancel a renewed GIC within 10 business days from the issuance (renewal) date, and if you do, your principal will be returned, but no interest will apply from the issuance to the cancellation date.

Deposit Insurance

Morgan Stanley are members of the Canada Deposit Insurance Corporation (CDIC). A GIC with any of these institutions is eligible for CDIC deposit insurance coverage provided it is payable in Canada. For more information, including conditions of coverage, contact CDIC directly at <u>info@cdic.ca</u> or 1 (800) 461-2342.

Changing This Agreement

We may make changes to this Agreement at any time. If we do, we will let you know before the changes take effect.

Complaint or Compliment

If you have a problem or concern, please contact our Client Care Centre by telephone **or** by email at <u>clientcarecentre@morganstanley.com</u>

For more information, please consult our brochure "How to Make a Complaint", available at any branch or at **https://morganstanley.com**

Morgan Stanley

Get In Touch

Telephone +1 (416) 6134257

Address

181 Bay St Toronto. ON M5J 2T3 Canada