



## Interactive Brokers Canada Inc. Relationship Disclosure

Welcome to Interactive Brokers. We are committed to providing you with exceptional service, support and a comfortable investing experience to meet your unique needs. Whether you're just starting out or you've been investing for years, we offer comprehensive educational resources, innovative tools, convenient access and knowledgeable people to help you invest and trade with confidence.

Please review the information provided in this Relationship Disclosure document. It contains important details about the products and services we offer, the features of your account(s) and how it/they operate(s), and our responsibilities to you.

Should there be material changes impacting this Relationship Disclosure information, we will let you know. Should you have any questions or if we can be of assistance in any way, please contact us at **1-877-745-4222**. We're here to help, 24 hours a day, seven days a week.

### Products and Services Offered by Interactive Brokers

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#### Services

Interactive Brokers provides order-execution service accounts as described below.

#### Products

We offer access to the following investment products:

- Cash equivalents (e.g. T-Bills and money market instruments)
- Fixed income or debt securities (e.g. bonds)
- Equities including warrants
- Exchange traded funds
- Derivatives (e.g. options and futures)
- Currencies (leveraged and non-leveraged)

We also offer certain eligible clients the ability to lend out full-paid securities and receive a fee to do so. For more information on investment products, you can also read the investment explanations in the Investments at a Glance, a booklet prepared by the Canadian Securities Administrators (CSA) for financial consumers like you. It's available on the CSA website at [www.csa-acvm.ca](http://www.csa-acvm.ca)

### Account Types and How They Operate

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#### Order-Execution Service Account

With our Regular and Registered Plan (RSP and TFSA) accounts (âOrder-Execution Service Accountâ), you can enter orders using our online trading platform, the IB TWS or mobile application. We provide you comprehensive support, tools and resources to help you make informed investment decisions and be confident in your investment choices. We do not provide financial, legal, tax or investment advice or recommendations. You are responsible for your own investment decisions.

## Fees and How They Are Calculated

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The fees you pay are explained in the Pricing Overview document provided to you at the time of account opening. More detailed and up-to-date information on our commissions and fees can also be found on the **Pricing** section of our website at [www.interactivebrokers.ca](http://www.interactivebrokers.ca)

## Investment Suitability

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### Order-execution accounts

Interactive Brokers does not advise you on the suitability of your investments or transactions.

## Our Reporting To You

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### Trade Confirmations

When you buy or sell securities, a trade confirmation will be made available to you electronically within one business day of the trade date. It will contain the details of the transaction including but not limited to:

- Security name, marketplace and dates
- Amount paid by you for a purchase or paid to you on a sale
- Amount of any commission, spread, charge or fee applied

### Account Statements

Daily and monthly account statements are available electronically. Security position original cost is provided daily. Cumulative realized and unrealized capital gains is provided daily, monthly or annually.

### Account Performance

You will have access to Interactive Brokers' Portfolio Analyst (PA), our proprietary online performance evaluation tool. PA lets you analyze the performance of your account online as often as you wish. Account percentage return is based on either time or dollar weighted calculation method daily, monthly, quarterly or annually.

## Investment Benchmarks

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Investment benchmarks generally provide a broad measure of the return generated by specific asset classes over a given period. An Investment Benchmark can be used as a standard against which the performance of a security or investment portfolio can be measured. The most common form of investment benchmark is an index such as a stock or bond index. Some common broad based market benchmarks include the S&P/TSX Composite Index, FTSE TMX Canada Universe Bond, and the S&P 500 Index.

Measuring the return of your portfolio against appropriate benchmarks can be an effective way of assessing the relative performance of your investments. However, when selecting a benchmark you should carefully consider a benchmark that reflects your investments.

## Conflicts of Interest

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We have adopted policies and procedures to assist us to identify and control any conflict of interest that we may face. For full details on our conflict of interest policies, please see the **Statement of Policies** section of the Interactive Brokers Canada Inc. Account Agreements and Disclosure

Documents provided to you at the time of account opening. Since the **Statement of Policies** may be updated periodically, you can be provided with an updated copy upon request.

## Other Helpful Information

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We look forward to serving you. Our focus is on establishing open communication to build and maintain a strong relationship. Yet we know that misunderstandings and mistakes may occur. If you have a complaint, please let us know. Our **Client Problem Resolution Process** is included for your reference in the Interactive Brokers Canada Inc. Account Agreements and Disclosure Documents provided to you at the time of account opening.

## Checklist of Documents

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We have provided you with copies of the following documents for your account:

1. Interactive Brokers Canada Inc. Account Agreements and Disclosure Documents, including our **Pricing Overview**, the **Statement of Policies** and the **Client Problem Resolution Process**.
2. This Relationship Disclosure Document
3. Strip Bonds Information Statement
4. Canadian Investor Protection Fund (CIPF) Brochure
5. Making a Complaint- A Guide for Investors Brochure (Part 1 of 2)
6. How Can I Get My Money Back?-A Guide for Investors Brochure (Part 2 of 2)
7. How IIROC Protects Investors Brochure
8. Opening Your Retail Account Brochure

Thank you for choosing Interactive Brokers. Our Client Service Representatives are pleased to assist you any time, 24 hours a day, seven days a week by calling **1-877-745-4222**. We look forward to helping you achieve your financial goals, now and in the years to come.

Interactive Brokers Canada Inc. â Member of the Investment Industry Regulatory Organization of Canada and of the Canadian Investor Protection Fund.