Legal Notice

To All Persons or Entities in Canada Who Between January 1, 2004 and December 31, 2016 Transacted in a Gold Market Instrument, or Who, Between January 1, 2004 and December 31, 2016 Transacted in a Silver Market Instrument, Either Directly or Indirectly through an Intermediary, and/or Purchased or Otherwise Participated in an Investment or Equity Fund, Mutual Fund, Hedge Fund, Pension Fund or Any Other Investment Vehicle that Transacted in a Gold Market Instrument or a Silver Market Instrument And to All Persons or Entities in Quebec Who, Between January 1, 2004, and December 31, 2016, Engaged in a Transaction in a Precious Metals* Market Instrument, Either Directly or Indirectly Through an Intermediary, and/or Purchased or Otherwise Participated in an Investment or Equity Fund, Mutual Fund, Hedge Fund, Pension Fund or any other Investment Vehicle that has transacted in a Precious Metals Market Instrument.

***Precious Metals Include Gold, Silver, Platinum and Palladium**

A Settlement May Affect Your Rights.

A court authorized this notice.

- You could be affected by class action lawsuits involving alleged manipulation in the gold investor market (the "**Gold Market**"), silver investor market (the "**Silver Market**"), or precious metal investor market (the "**Precious Metals Market**").

- "**Gold Market Instrument**" includes but is not limited to gold bullion or gold bullion coins, gold futures contracts traded on an exchange operated in Canada, shares in gold ETFs, gold call options traded on an exchange operated in Canada, gold put options traded on an exchange operated in Canada, over-the-counter gold spot or forward transactions or gold call options, over-the-counter gold put options, leases for gold, and gold certificates.

- "**Silver Market Instrument**" includes but is not limited to silver bullion or silver bullion coins, silver futures contracts traded on an exchange operated in Canada, shares in silver ETFs, silver call options traded on an exchange operated in Canada, silver put options traded on an exchange operated in Canada, over-the-counter silver spot or forward transactions or silver call options, over-the-counter silver put options, leases for silver, and silver certificates.

- "**Precious Metals Market Instrument**" includes, *inter alia*: bullion of precious metals or coins of precious metals, futures contracts on precious metals traded on an exchange operated in Canada, shares in precious metals ETFs, call options on precious metals traded on an exchange operated in Canada, put options on precious metals traded on an exchange operated in Canada, purchase of precious metals for cash or over-the-counter precious metals spot or forward transactions or precious metal call options, over-the-counter or off-the-board precious metals put options, leases on precious metals and all other instruments traded on an exchange operated in Canada or on a Canadian stock exchange.

- The plaintiffs allege that beginning at least as early as 2004 and continuing through 2016, the defendants in the gold class action manipulated prices in the Gold Market and the defendants in the silver class action manipulated prices in the Silver Market. The plaintiffs allege that, among others, the defendants: (i) communicated directly with each other to coordinate their fixing of spot prices; (ii) manipulated bid-ask spreads; (iii) controlled or manipulated benchmark rates; (iv) exchanged confidential customer information; and (v) made misrepresentations within the subject markets. The plaintiffs allege that the defendants' conduct impacted the price of Gold Market Instruments and Silver Market Instruments, and that the defendants profited directly, at the expense of the classes, by having control and advanced knowledge of the movement in price of Gold Market Instruments and Silver Market Instruments.

- The plaintiffs in Quebec also allege that beginning at least as early as 2004 and continuing through 2016, some of the defendants manipulated prices in the Precious Metals Market through similar means. It is alleged that these defendants' conduct impacted the price of Precious Metals Market Instruments, and that these defendants profited directly, at the expense of the classes, by having control and advanced knowledge of the movement in price of Precious Metals Market Instruments.

- In Ontario, the court has certified for the purposes of settlement, class actions that include all persons or entities who, between January 1, 2004 and December 31, 2016 transacted in a Gold Market Instrument, or who, between January 1, 2004 and December 31, 2016, transacted in a Silver Market Instrument, either directly or indirectly through an intermediary, and/or purchased or otherwise participated in an investment or equity fund, mutual fund, hedge fund, pension fund or any other investment vehicle that transacted in a Gold Market Instrument or Silver Market Instrument. Excluded from the classes are the defendants, their parent companies, subsidiaries, and affiliates, as well as Quebec residents referenced below in certain of the class proceedings.

- In Quebec, the court has authorized for the purposes of settlement, class actions that include all persons or entities in Quebec who, between January 1, 2004, and December 31, 2016, engaged in a transaction in a Precious Metals Market Instrument, either directly or indirectly through an intermediary, and/or purchased or otherwise participated in an investment or equity fund, mutual fund, hedge fund, pension fund or any other investment vehicle that has transacted in a precious metals market instrument. Excluded from the classes are the defendants, their parent companies, subsidiaries and affiliate companies.

- A previous national settlement between the plaintiffs and Deutsche Bank AG, Deutsche Bank Securities Limited, Deutsche Bank Securities, Inc. (collectively, "**Deutsche Bank**"), totalling $5.47 million, consisting of $3.35 million in the Gold Market Instrument actions and $2.12 million in the Silver Market Instrument actions, was approved by the Ontario and Quebec courts in 2019. Those settlements covered claims against Deutsche Bank relating to Gold Market Instrument transactions between January 1, 2004 and March 19, 2014 and Silver Market Instrument transactions between January 1, 2004 and August 17, 2014.

- Settlements have now been reached with the remaining defendants totalling approximately CAD **$21,250,000**. The settlements are compromises of disputed claims and these defendants do not admit any wrongdoing or liability.

- Settlements have been reached with The Bank of Nova Scotia and Scotia Capital (USA) Inc. (collectively, "**Scotiabank**"). Scotiabank has agreed to pay a total of CAD $5,500,000 to settle the class actions.

- Settlements have been reached with JPMorgan Chase & Co, J.P. Morgan Bank Canada, J.P. Morgan Canada, and JPMorgan Chase Bank National Association, (collectively, "**JPMorgan**"). JPMorgan has agreed to pay a total of CAD $7,365,540 to settle the class actions.

- A settlement has been reached with Société Générale S.A. with respect to the gold class action only ("**Société**"). Société has agreed to pay a total of CAD $950,000 to settle the gold class action. Société was not alleged to have any role in the silver class action and was not a defendant to that action.

- A settlement has been reached with Morgan Stanley Capital Group Inc. ("**Morgan Stanley**"). Morgan Stanley has agreed to pay a total of CAD $850,000 to settle the class actions.

- Settlements have been reached with HSBC Bank Canada, HSBC Bank PLC, HSBC Holdings PLC, HSBC Securities (Canada) Inc., HSBC USA Inc., and HSBC Securities (USA) Inc. (collectively, "**HSBC**"). HSBC has agreed to pay CAD $3,000,000 to settle the class actions.

- Settlements have been reached with Barclays PLC, Barclays Bank PLC, Barclays Capital Canada Inc., Barclays Capital Inc., and Barclays Capital PLC ("**Barclays**"). Barclays has agreed to pay CAD $1,450,000 to settle the class actions. Barclays was named as a defendant in the gold and silver actions in Ontario, but it was not named as a defendant in the silver action in Quebec. However, for the purposes of implementing these settlements, Barclays has been added as a defendant to the silver action in Quebec.

- Settlements have been reached with Bank of America Corporation and Merrill Lynch Commodities Inc. (collectively, "**BOML**"). BOML has agreed to pay USD $1,075,000 to settle the class actions.

- Settlements have been reached with UBS AG, UBS Securities LLC and UBS Bank (Canada) (collectively, "**UBS**"). UBS has agreed to pay CAD $650,000 to settle the class actions.

- The settlement amounts will be allocated as follows: 75% to those who transacted in Gold Instruments and 25% to those who transacted in Silver Instruments. Class Counsel will be requesting that the fees and disbursements be deducted directly from the settlement amounts, in the approximate amount of CAD $5,689,479.68.

- Hearings will be held during which the plaintiffs will seek court approval of (i) the settlement agreements; (ii) the fees and expense reimbursement of Class Counsel; and (iii) the Class Proceedings Fund levy of 10%. The hearing before the Ontario Superior Court of Justice will be held on October 1, 2026 at 10:00AM (ET) via Zoom. The hearing before the Quebec Superior Court will be held on October 21, 2026 at 9:30AM (ET) at the Montreal Courthouse, 1 Notre Dame Street East, Montreal, Quebec.

- The Settlement Agreements, if they are approved and their conditions are fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against the defendants. The Settlement Agreements are a compromise of disputed claims, and the defendants do not admit any wrongdoing or liability.

<table>
<tr><th colspan="2">YOUR OPTIONS AT THIS STAGE</th></tr>
<tr><td rowspan="2">STAY IN THESE LAWSUITS</td><td>Await the outcome. Share in possible money and other benefits. Give up certain rights.
By doing nothing, you keep the possibility of getting money or other benefits if the Court approves the settlement agreements. But you give up any right to sue the defendants on your own about the same legal claims in these lawsuits.</td></tr>
<tr><td>Object to or comment on the settlement agreements or class counsel’s fees and expenses.
If you stay in these lawsuits, you can still choose to object to the proposed settlement agreements, or to the payment of class counsel’s fees and expenses. You can do this by setting out your objection in writing addressed to the class counsel at the address below.</td></tr>
</table>

EXCLUDE YOURSELF (OPT OUT)	**Opt Out of these class actions:** If you want to give up the possibility of getting money or other benefits under the settlements but keep your right to sue the defendants on your own over the claims in these cases, you may opt out of these class actions. Your choice is to opt out of all or none of the actions. The Opt Out Forms are attached to this notice, and are also available here. If you are outside of Quebec and you want to opt out, by September 15, 2026, you must complete and send an Opt Out Form to goldandsilveroptout@kpmg.ca. If you are in Quebec and you want to opt out, by September 15, 2026, you must complete and send the Opt Out Form to the Clerk of the Superior Court of Québec at the following address: *Greffier de la Cour supérieure du Québec – Palais de justice de Montréal 1, rue de Notre-Dame Est Montréal (Québec) H2Y 1B6 - Nos. de dossier 500-06-001120-217, 500-06-000789-160, and 500-06-000861-175.*

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION

1. Why is there a notice?

These lawsuits have been "certified" as class actions for settlement purposes. This means that the lawsuits meet the requirements for class actions against the Settling Defendants. This notice explains these things.

The cases in relation to Gold Market Instruments are known as follows:

- Ontario: *Di Filippo, et al v The Bank of Nova Scotia, et al*, Court File No. CV-15-543005-00CP.
- Quebec: *Benoit v The Bank of Nova Scotia, et al*, No de Cour 500-06-000861-175; and *Benoit v JPMorgan Chase & Co, et al*, No de Cour 500-06-001120-217.

The cases in relation to Silver Market Instruments are known as follows:

- Ontario: *Di Filippo, et al v The Bank of Nova Scotia, et al*, Court File No. CV-16-551067-00CP.
- Quebec: *Ayas v La Banque de Nouvelle-Écosse, et al*, No de Cour 500-06-000789-160; and *Benoit v JPMorgan Chase & Co, et al*, No de Cour 500-06-001120-217.

In Ontario, *Di Filippo, et al v JPMorgan Chase & Co., et al,* Court File No. CV-21-00671587-00CP also addresses claims about Gold Market Instruments and Silver Market Instruments and is proposed to be dismissed with prejudice and without costs as part of certain settlements. In Quebec, the *Benoit v JPMorgan Chase & Co, et al*, No de Cour 500-06-001120-217 also addresses claims about other Precious Metals Instruments, including platinum and palladium.

The persons who started these lawsuits are called the plaintiffs.

The defendants are as follows:

- Banque HSBC Canada
- Banque UBS (Canada)
- Barclays Bank PLC
- Barclays Capital Canada Inc.
- Barclays Capital Inc.
- Barclays Capital PLC

- Barclays PLC
- The Bank of Nova Scotia
- HSBC Bank Canada
- HSBC Bank PLC
- HSBC Holdings PLC
- HSBC Securities (Canada) Inc.
- HSBC Securities (USA) Inc.
- HSBC USA Inc.
- London Gold Market Fixing Ltd.
- Scotia Capital (USA) Inc.
- Société Générale SA (gold class action only)
- The London Silver Market Fixing Limited
- UBS AG
- UBS Bank (Canada)
- UBS Securities LLC
- JPMorgan Chase & Co
- J.P. Morgan Bank Canada
- J.P. Morgan Canada
- JPMorgan Chase Bank National Association
- Morgan Stanley Capital Group Inc.
- Bank of America Corporation
- Merrill Lynch Commodities Inc.

Some of these defendants are defendants in some but not all of the class actions. As noted above, for the purpose of implementing these settlements only, Barclays has been added as a defendant to the silver action in Quebec.

2. What are the settlement benefits?

Settlements have been reached with all the remaining defendants. These settlement agreements, if approved and their conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against all defendants.

Settlements have been reached with Bank of Nova Scotia and Scotia Capital (USA) Inc. (collectively, "**Scotiabank**"). If the Scotiabank settlement agreement is approved, Scotiabank has agreed to pay a total of CAD $5,500,000 to settle the class actions. If approved and its conditions fulfilled, the Scotiabank settlement agreement will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against Scotiabank, the London Gold Market Fixing Ltd, and the London Silver Market Fixing Limited.

Settlements have been reached with JPMorgan Chase & Co, J.P. Morgan Bank Canada, J.P. Morgan Canada, JPMorgan Chase Bank National Association, (collectively, "**JPMorgan**"). The JPMorgan settlement agreement, if approved and its conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against JPMorgan.

If the JPMorgan settlement agreement is approved, JPMorgan has agreed to pay a total of CAD $7,365,540 to settle the class actions.

A settlement has been reached with Société Générale S.A. with respect to the gold class action, only ("**Société**"). The Société settlement agreement, if approved and its conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the gold class action against Société.

If the Société settlement agreement is approved, Société has agreed to pay CAD $950,000 to settle the gold class action. Société was not alleged to have any role in the silver class action and was not a defendant in that action.

A settlement has been reached with Morgan Stanley Capital Group Inc. ("**Morgan Stanley**"). The Morgan Stanley settlement agreement, if approved and its conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against Morgan Stanley.

If the Morgan Stanley settlement agreement is approved, Morgan Stanley has agreed to pay a total of CAD $850,000 to settle the class actions.

Settlements have been reached with HSBC Bank Canada, HSBC Bank PLC, HSBC Holdings PLC, HSBC Securities (Canada) Inc., HSBC USA Inc., and HSBC Securities (USA) Inc. ("**HSBC**"). The HSBC settlement agreements, if approved and their conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against HSBC.

If the HSBC settlement agreement is approved, HSBC will pay a total of CAD $3,000,000 to settle the class actions.

Settlements have been reached with Barclays PLC, Barclays Bank PLC, Barclays Capital Canada Inc., Barclays Capital Inc., Barclays Capital PLC ("**Barclays**"). The Barclays settlement agreements, if approved and their conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against Barclays.

If the Barclays settlement agreement is approved, Barclays has agreed to pay a total of CAD $1,450,000 to settle the class actions. If the Barclays settlement agreement is not approved, the plaintiffs have agreed that they will discontinue proceedings against Barclays in the silver action in Quebec.

Settlements have been reached with Bank of America Corporation and Merrill Lynch Commodities Inc. ("**BOML**"). The BOML settlement agreement, if approved and its conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against BOML.

If the BOML settlement agreement is approved, BOML will pay a total of USD $1,075,000 to settle the class actions.

Settlements have been reached with UBS AG, UBS Securities LLC and UBS Bank (Canada) (collectively, "**UBS**"). The UBS settlement agreement, if approved and its conditions fulfilled, will settle, extinguish and bar all claims relating in any way to or arising out of the proceedings against UBS.

If the UBS settlement agreement is approved, UBS will pay a total of CAD $650,000 to settle the class actions.

These settlements are a compromise of disputed claims, and the defendants do not admit any wrongdoing or liability.

3. What are these lawsuits about?

It is alleged that beginning at least as early as 2004 and continuing through December 2016, the defendants in the gold class action manipulated and conspired with each other to fix prices for Gold Market Instruments, and that beginning at least as early as 2004 and continuing through December 2016, the defendants in the silver class action manipulated and conspired with each other to fix prices for Silver Market Instruments. One of the Quebec lawsuits also alleges that at least as early as 2004 and continuing through December 2016, some of the defendants manipulated and conspired with each other to fix prices for Precious Metals Instruments.

The claims in these lawsuits are disputed and the defendants do not admit any wrongdoing or liability.

4. What is a class action?

In a class action one or more people called "representative plaintiff(s)" sue on behalf of people who have similar claims. All of these people with similar claims are called the "class" or "class members". The court resolves the issues for all class members, except those who remove themselves from the class.

The representative plaintiffs in the Gold Market Instrument cases are Julius Di Filippo and David Caron, in Ontario, and Patrick Benoit in Quebec. The representative plaintiffs in the Silver Market Instrument cases are Julius Di Filippo and David Caron, in Ontario, and Raymond Ayas and Patrick Benoit in Quebec. The representative plaintiff in the Precious Metals Instrument case in Quebec is Patrick Benoit.

5. Who is a member of the class?

You are included in these lawsuits if:

- you are a person or entity who, between January 1, 2004 and December 31, 2016, transacted in a Gold Market Instrument, or who, between January 1, 2004 and December 31, 2016, transacted in a Silver Market Instrument, either directly or indirectly through an intermediary, and/or purchased or otherwise participated in an investment or equity fund, mutual fund, hedge fund, pension fund or any other investment vehicle that transacted in a Gold Market Instrument or Silver Market Instrument; and/or

• You are a person or entity in Quebec who, between January 1, 2004 and December 31, 2016, engaged in a transaction in a Precious Metals Market Instrument, either directly or indirectly through an intermediary, and/or purchased or otherwise participated in an investment or equity fund, mutual fund, hedge fund, pension fund or any other investment vehicle that has transacted in a precious metals market instrument.
6. What are the plaintiffs asking for?
The plaintiffs are asking for money or other benefits for the classes. They are also seeking lawyers' fees and costs, plus interest, in the approximate amount of CAD $5,689,479.68.
7. Is there any money available now?
The Settlement Amounts, after deduction of court-approved fees and disbursements, will be paid into an interest-bearing account for the benefit of the classes for distribution in accordance with the proposed distribution protocol.

YOUR OPTIONS

You must decide whether to stay in the classes or whether to remove yourself, and you must decide this by September 15, 2026.

8. What happens if I do nothing at all?
If you do nothing, you will automatically remain in the classes. If the settlement agreements are approved and settlement funds become available for distribution to the classes, you will be notified about how to ask for a share. If any benefit is obtained for the classes, you may need to take action in order to receive any benefits.
9. What if I don't agree with the settlement agreements or class counsel fees or disbursements?
Hearings will be held (the "Approval Hearing") during which class counsel will seek the court's approval of (i) the settlement agreements; (ii) the fees and expense reimbursement of class counsel; (iii) the distribution protocol, which will outline how the Settlement Amounts are distributed; (iv) the 10% levy of the Class Proceedings Fund. The hearing before the Ontario Superior Court of Justice will be held on October 1, 2026 at 10:00AM (ET) remotely, via Zoom. The hearing before the Quebec Superior Court will be held on October 21, 2026 at 9:30AM (ET) at the Montreal Courthouse, courtroom 17.09, 1 Notre Dame Street East, Montreal, Quebec. If you want to object to the proposed settlement agreements or the payment of class counsel's fees and expenses, you should do so by setting out your objection in writing addressed to class counsel by email to recours@siskinds.com.
10. What if I don't want to be in the classes?
You may opt out of all of the actions.

If you choose to opt out of the actions, you will not receive any share of the Settlement Amounts. You will not be bound by any court orders and you keep your right to sue the defendants regarding the issues in these cases. You cannot change your mind later and opt back into the class actions.

Please note that after September 15, 2026, no further right to opt out of these actions will be provided.

The Opt Out Forms are available at this link.

If you are outside of Quebec and you want to opt out, you must complete and send an Opt Out Form to goldandsilveroptout@kpmg.ca by September 15, 2026.

If you are in Quebec and you want to opt out, by September 15, 2026, you must complete and send the Opt Out Form to the Clerk of the Superior Court of Québec at the following address: *Greffier de la Cour supérieure du Québec – Palais de justice de Montréal 1, rue de Notre-Dame Est Montréal (Québec) H2Y 1B6 - No. de dossier 500-06-001120-217, 500-06-000789-160, and 500-06-000861-175.*

THE LAWYERS REPRESENTING YOU

11. Do I have a lawyer in the case?

Yes. The court has appointed the law firms of Sotos LLP, Koskie Minsky LLP, Siskinds LLP, and CFM Lawyers LLP to represent you and other class members in the Ontario actions. In Quebec, Siskinds Desmeules, s.e.n.c.r.l. represents the class members in the Quebec actions.

12. How will the lawyers be paid?

You will not have to pay any of the fees and expenses of class counsel. If the court grants their request for fees and expenses in the approximate amount of CAD $5,689,479.68, the fees and expenses will be deducted from any money obtained for the classes, or paid separately by the defendants.

GETTING MORE INFORMATION

13. How do I get more information?

You can get more information about these cases and opting out by contacting the administrator or class counsel:

Administrator:

Phone: 1-833-724-9399
Email: goldandsilversettlement@kpmg.ca

Class Counsel
Name: Class Counsel for the Gold and Silver Class Actions
Phone: 1-888-977-9806
Email: classactions@sotos.ca

SOTOS LLP
55 University Ave., Suite 600
Toronto, ON M5J 2H7

KOSKIE MINSKY LLP
20 Queen St. W, Suite 900, P.O. Box 52
Toronto, ON M5H 3R3

SISKINDS LLP
275 Dundas Street, Unit 1, P.O. Box 2520,
London ON, N6B 3L1

CFM LAWYERS LLP
856 Homer St., Suite 400
Vancouver, BC V6B 2W5

SISKINDS DESMEULES
43 Rue de Buade Suite 320,
Québec City QC, G1R 4A2

OPT OUT FORM FOR CLASS MEMBERS OUTSIDE QUEBEC – GOLD & SILVER MARKET INSTRUMENTS

This is **NOT** a claim form. Completing this OPT OUT FORM will exclude you from receiving any compensation arising out of any settlement or judgment in the class proceedings:

To: KPMG Inc.
600 de Maisonneuve Blvd. West
Suite 1500,
Montréal, Quebec
H3A 0A3
Attention: Canadian Gold and Silver Class Actions Administrator
By email: goldandsilveroptout@kpmg.ca

I understand that by opting out, I am confirming that I engaged in a Gold Market Instrument or a Silver Market Instrument transaction between January 1, 2004 and December 31, 2016 and I do not wish to participate in the *Di Filippo, et al v The Bank of Nova Scotia, et al* (Court File No. CV-15-543005-00CP) and *Di Filippo, et al v The Bank of Nova Scotia, et al* (Court File No. CV-16-551067-00CP) class proceedings.

I understand that any individual action must be commenced within a specified limitation period or it will be legally barred.

I understand that the certification of this class proceeding suspended the running of the limitation period from the time the class proceeding was filed. The limitation period will resume running against me if I opt out of this class proceeding.

I understand that by opting out, I take full responsibility for the resumption of the running of any relevant limitation period and for taking all necessary legal steps to protect any claim I may have.

Reason(s) for Opting Out: Please list your reason(s) for opting out.

____

____

Trading Information: To the extent known, please list in the space below the names of each of the entities with whom you participated in Gold Market Instrument and/or Silver Market Instrument trading between January 1, 2004 and December 31, 2016 and the volume of trading with those entities between those dates.

____

____

____

Date ________________

Signature of Witness	Signature of Class Member Opting Out
Print Name	Print Name

Telephone: ____________________

Email: ____________________

Address: ____________________

____

____

If a Corporation:

Signature of Witness	Signature of Authorized Signatory of Corporation Opting out
Print Name	Print Name and Position

Telephone: ____________________

Email: ____________________

Address: ____________________

____

Note: To opt out, this form must be properly completed and either emailed to goldandsilveroptout@kpmg.ca no later than September 15, 2026, or mailed or couriered to the address above and postmarked on or before September 15, 2026.

OPT OUT FORM FOR CLASS MEMBERS IN QUEBEC – PRECIOUS METALS MARKET INSTRUMENTS

This is **NOT** a claim form. Completing this OPT OUT FORM will <u>exclude you from receiving any compensation arising out of any settlement or judgment in the class proceeding</u>:

To: Greffier de la Cour supérieure du Québec – Palais de justice de Montréal
1, rue de Notre-Dame Est
Montréal (Québec)
H2Y 1B6
No. de dossier 500-06-001120-217, 500-06-000789-160, and 500-06-000861-175.

I understand that by opting out, I am confirming that I am a person or entity in Quebec who engaged in a Precious Metals Market Instrument transaction, meaning gold, silver, platinum or palladium, between January 1, 2004 and December 31, 2016 and I do not wish to participate in the *Ayas v La Banque de Nouvelle-Écosse, et al* (No de Cour 500-06-000789-160), *Benoit v The Bank of Nova Scotia, et al* (No de Cour 500-06-000861-175), *Benoit v JPMorgan Chase & Co, et al* (No de Cour 500-06-001120-217), *Di Filippo, et al v The Bank of Nova Scotia, et al* (Court File No. CV-16-551067-00CP), and *Di Filippo, et al v The Bank of Nova Scotia, et al* (Court File No. CV-15-543005-00CP) class proceedings.

I understand that any individual action must be commenced within a specified limitation period or it will be legally barred.

I understand that the certification of this class proceeding suspended the running of the limitation period from the time the class proceeding was filed. The limitation period will resume running against me if I opt out of this class proceeding.

I understand that by opting out, I take full responsibility for the resumption of the running of any relevant limitation period and for taking all necessary legal steps to protect any claim I may have.

Reason(s) for Opting Out: Please list your reason(s) for opting out.

____

____

Trading Information: To the extent known, please list in the space below the names of each of the entities with whom you participated in Precious Metals Market Instrument trading between January 1, 2004 and December 31, 2016 and the volume of trading with those entities between those dates.

____

____

____

____

Date ________________

Signature of Witness	Signature of Class Member Opting Out
Print Name	Print Name
	Telephone: ____________________
	Email: ____________________
	Address: ____________________
	____________________
	____________________

If a Corporation:

Signature of Witness	Signature of Authorized Signatory of Corporation Opting out
Print Name	Print Name and Position
	Telephone: ____________________
	Email: ____________________

Address: ______________________

____

____

Note: To opt out, this form must be properly completed and sent to the Greffier de la Cour supérieure du Québec at the address above so that it is received no later than September 15, 2026.