

**COMPETITION TRIBUNAL**

**IN THE MATTER OF** the *Competition Act*, R.S.C. 1985, c. C-34, as amended;

**IN THE MATTER OF** an application by B-Filer Inc, B. Filer Inc. doing business as GPAY GuaranteedPayment and NPay Inc. for an order pursuant to section 103.1 granting leave to make application under sections 75 and 77 of the *Competition Act*;

**AND IN THE MATTER OF** an application by B-Filer Inc., B-Filer Inc. doing business as GPAY GuaranteedPayment and NPay Inc. for an interim order pursuant to section 104 of the **Competition Act**.

BETWEEN:

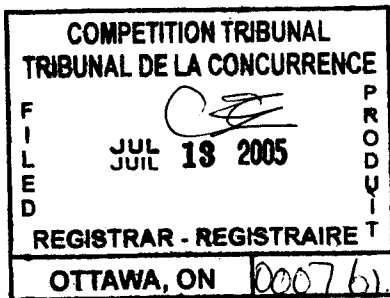
**B-FILER INC., B-FILER INC. doing business as  
GPAY GUARANTEEDPAYMENT and NPAY INC.**

Applicants

- and -

**THE BANK OF NOVA SCOTIA**

Respondent



**AFFIDAVIT OF DAVID METCALFE  
(SWORN JULY 12<sup>th</sup>, 2005)**

I, **DAVID METCALFE**, of the City of Toronto, **MAKE OATH AND SAY:**

1. I am the Director of Telephone Services, at The Bank of Nova Scotia ("Scotiabank").
2. I have reviewed the Notices of Application pursuant to sections 75 and 77, pursuant to section 103.1, and pursuant to section 104 of the *Competition Act* in this matter. I have also reviewed the Affidavit of Raymond F. Grace affirmed June 14, 2005.

3. I am advised that Robert Rosatelli is going to respond to the Affidavit of Raymond Grace. The purpose of my Affidavit is to describe my use of the UseMyBank service in order to demonstrate that this service does require disclosure of the Bank customer's password, that the transfer of funds is effected by UseMyBank and not by the customer, and that, at least briefly, my password information is stored on UseMyBank's computers, contrary to the assertion made by Mr. Grace in his Affidavit.

4. On June 28, 2005, I undertook to test the usemybank.com transfer process by visiting the Princess Margaret Hospital ("PMH") website. I clicked on the "Find Out How You Can Help" link on the PMH website. This took me to a screen on the PMH website "Ways You Can Help". Attached hereto and marked as Exhibit "A" is a screen-print of the screen "Ways You Can Help".

5. While still on the PMH website, I clicked on the "Donate Now" button. This took me to another PMH website page "Ways Of Giving". From this page, I selected "One-Time Donation". Attached hereto and marked as Exhibit "B" is a screen-print of the "Ways of Giving" page. In completing the donation form, I was asked to input various pieces of information, including the donation amount. I selected \$5.00. I was then prompted to select a method of payment. I selected "Debit Card - CAD \$" from the Card Type/Currency drop-down menu. Attached hereto and marked as Exhibit "C" is a screen-print of the "One-Time Donation Form" page from the PMH website.

6. After selecting "Debit Card - CAD \$", I was then redirected within a window of PMH website to the usemybank.com website. After automatically being directed to this website, I was prompted to "Select My Preferred On-Line Banking Provider". From this list, I selected

"Scotiabank (Canada)". Attached hereto and marked as Exhibit "D" is a screen-print of the UseMyBank website page prompting me to select my on-line banking provider.

7. After selecting Scotiabank (Canada) as my on-line banking provider from the UseMyBank website, I was redirected to another page of usemybank.com:

<https://www.usemybank.com/SignOn.asp>. Upon arriving at this page, the following message appeared:

*You have selected Scotia Bank please provide your Online Banking Login Information to proceed with selecting the account to make this payment from, and select Continue.*

I input my Scotia card number and confidential Scotiabank Internet Banking password ("Password"), as instructed. Attached hereto and marked as Exhibit "E" is a screen-print of the Sign-On page from the UseMyBank website.

8. After inputting my Scotia card number and confidential Internet password, I was then moved to a screen on the UseMyBank website at:

<https://www.usemybank.com/GetAcctConfirm.asp>. There I received the following message:

*We have signed onto Scotia Bank on your behalf, and retrieved your account information.*

Below the message was a drop-down menu containing a list of my Scotiabank accounts and balances. I selected my "Powerchequing" account and I clicked on the "Confirm" button. Attached hereto and marked as Exhibit "F" is a copy of the screen-print of the "Get Account Confirm" screen from the UseMyBank website.

9. I was then automatically taken to another webpage on the UseMyBank website:

<https://www.usemybank.com/MakePayment.asp>. I was advised:

*We have signed onto Scotia Bank on your behalf, and facilitated a bill payment. Your bill payment will be processed by GPay.*

Attached hereto and marked as Exhibit "G" is a copy of the screen-print of the "Make Payment" screen indicating the above-noted information.

10. On the UseMyBank webpage at <https://www.usemybank.com/SignOn.asp>, heretofore marked as Exhibit "E", I was advised that:

*On Line Banking Log In information IS NOT stored, logged, maintained, or otherwise kept.*

11. Based on my review of the electronic tracing session data collected during the above-described test with respect to my donation to Princess Margaret Hospital using UseMyBank services, I verily believe that this statement is false. The "Session Data" captured during this transaction confirms that my on-line banking information was, in fact, collected, transmitted and used by usemybank.com to enter Scotia Online and to sign in to my bank accounts using my confidential on-line banking password, **as if it were me doing this, rather than UseMyBank.**


12. In order to use my on-line sign-on information in this manner, my confidential password information was stored on the web server used by usemybank.com, at least temporarily. There is no way to verify whether the information was stored on a more permanent basis. However, even temporary storage of this information is problematic from a security perspective. Even if storage is only temporary, there is a possibility that someone employed by UseMyBank, GPay, or NPay could gain access to my secret Internet banking password and effect transfers of money to GPay or NPay which were never authorized by me. Moreover, if there was ever a security breach of

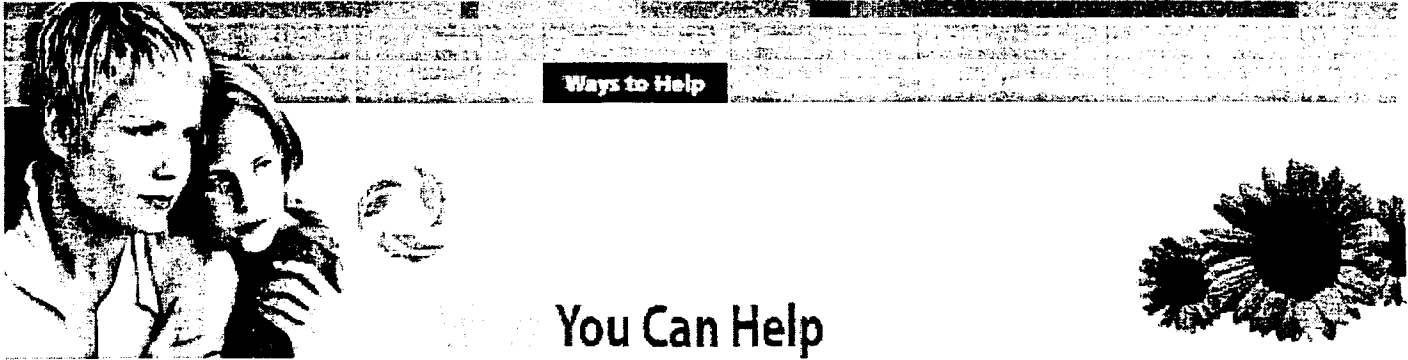
UseMyBank's computer database, my Scotia card information and password information could be captured, even if they were stored only temporarily during the processing of the transaction.

13. Attached hereto and marked as Exhibit "H" are the server logs which show that although I only provided my card number and password once to usemybank.com something or someone signed on to the Scotia Online banking web-site twice. The IP address that connected to Scotia online during the test session was not my personal computer's IP address as evidenced by Exhibit "H".

SWORN before me  
at the City of Toronto  
this 12<sup>th</sup> day of July, 2005.

  
\_\_\_\_\_  
DAVID METCALFE

  
Commissioner for taking Affidavits  
LYNNE M. MORAN  
BARRISTER & SOLICITOR



## You Can Help

### Become a Partner in the Fight Against Cancer!

Big or small, all gifts contribute to the quality of research, patient care and treatment at Princess Margaret Hospital.

#### Why Give?

A donation to The Princess Margaret Hospital Foundation helps support the groundbreaking cancer research, treatment and educational efforts conducted at Princess Margaret Hospital. We depend on the support of the community to continue to deliver the most advanced cancer care and research.

All gifts of \$15 and above are acknowledged with a prompt tax receipt.

- Ways of Giving
- Order Holiday Cards
- Gift Planning
- Named Funds
- Future Gifts
- Life Income Gifts



[Donate Now](#)

[Site Map](#) | [Privacy Statement](#)

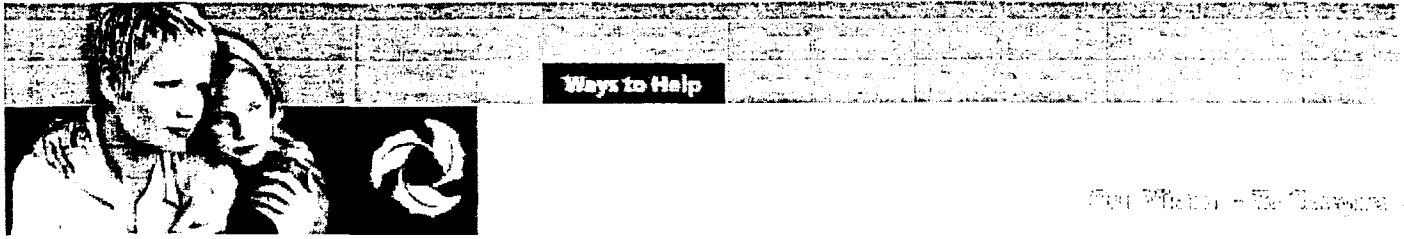
Toll Free General Inquiries Line: 866.224.6560

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 SWORN BEFORE ME THIS 12<sup>th</sup> DAY  
 OF JULY A.D. 2005 .

\_\_\_\_\_  
 A NOTARY PUBLIC, COMMISSIONER FOR OATHS  
 IN AND FOR THE PROVINCE OF ONTARIO

**LYNNE M. MORAN**  
 Barrister & Solicitor



**Overview**

- One Time Donation
- Tribute and Memorial Giving
- Giving Monthly
- Partners for Hope
- Order Holiday Cards
- Gift Planning
- Named Funds
- Future Gifts
- Life Income Gifts

**Ways of Giving**

**How to Help**

We have developed a number of creative and easy ways to fight cancer. Below are a variety of options to choose from

One Time Donation [Click to learn more](#)

➡ Proceed to [One-Time Donation](#) form

Tribute and Memorial Giving [Click to learn more](#)

➡ Proceed to [In Honour](#) and [In Memory](#) donations forms

*Partners for Hope* [Click to learn more](#)



[Site Map](#) | [Privacy Statement](#)

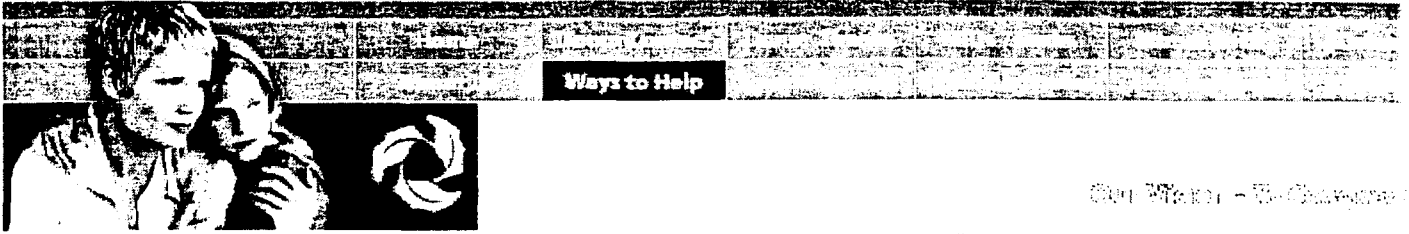
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One Time Donation Form

\* Required fields.

Title

\* First Name

\* Last Name

\* Address

\* City

\* Province/State

\* Postal Code/Zip


\* Phone

\* Email

\* Fund Allocation

If other, specify:

Comments:

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\* Donation Amount \$

\* Card Type / Currency

Please note: The request can take up to 2 minutes to process, please wait for a response after submitting.

[Pay by Card >>](#)

**LYNNE M. MORAN**  
Barrister & Solicitor

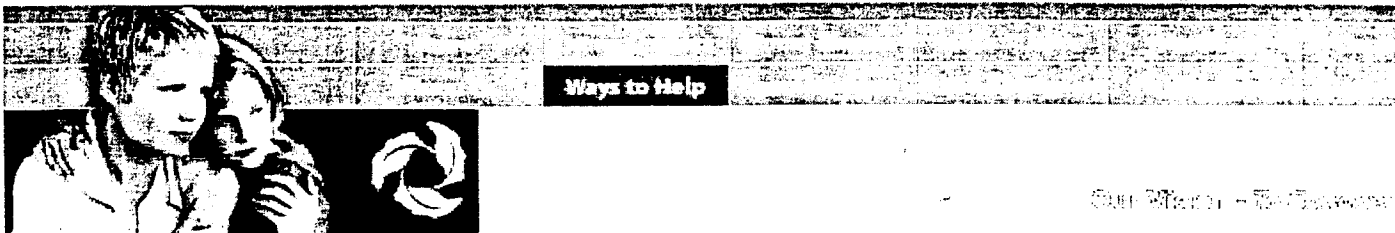
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16 5



Payment Page for: **Princess Margaret Hospital Foundation**

**Payment Information**

The Princess Margaret Hospital Foundation, through UseMyBank, is authorized to facilitate and accept bill payments for PMH Foundation using:

Bank of Montreal

Payment to : PMH Foundation  
 Payment for : Where it is needed most  
 Payment amount : \$5.00 -  
 Exchange rate (+4%) provided by Bank of Canada.  
 Item ID/Number : 13013353  
 Buyer Name: David Metcalfe  
 Buyer Email Address : daveyyz@rogers.com  
 Buyer Contact Phone : 416-422-4974

Please select your preferred Online Banking Provider and select **Continue**.

Scotiabank (Canada)

Yes, I have reviewed and agreed to the [Terms and Conditions of Use](#) and [Privacy Policy](#).

Continue

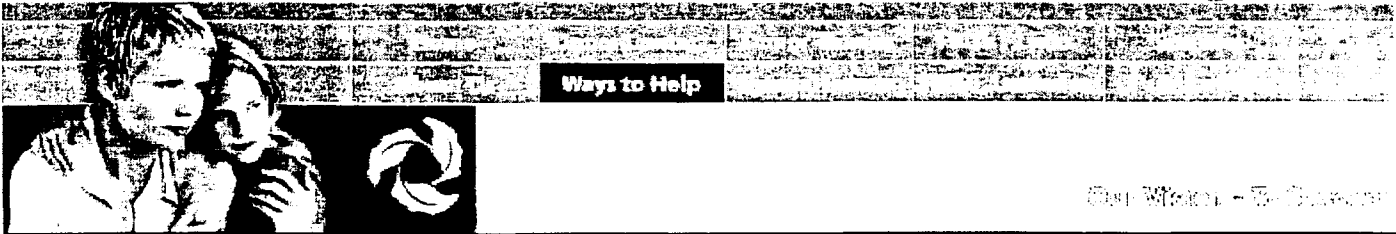
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*Lynne M. Moran*  
 A NOTARY PUBLIC, COMMISSIONER FOR OATHS  
 IN AND FOR THE PROVINCE OF ONTARIO

**LYNNE M. MORAN**  
 Barrister & Solicitor



Payment Page for: **Princess Margaret Hospital Foundation**

Payment to : PMH Foundation  
Payment For : Where it is needed most  
Payment Amount : \$5.00 - CAD  
Item ID/Number : 13013351  
Your **Scotiabank Canada** client ID is : NPAYACX4164224974

You have selected **Scotia Bank** please provide your **Online Banking** Login Information to proceed with selecting the account to make this payment from, and select **Continue**. Not registered? Not sure? Click here to find out more.  
For security reasons, your **Online Banking** Login information **IS NOT** stored, logged, maintained, or otherwise kept.

Yes, I am an existing online banking customer

ScotiaCard Number

453605678181100

Password

**Continue**

No, tell me how to sign up

Click here and we'll take you to our Online Banking Registration Instructions Page. You will find instructions on 'how to' activate your account.

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*[Signature]*  
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**LYNNE M. MORAN**  
Barrister & Solicitor



Ways to Help

Payment Page for: **Princess Margaret Hospital Foundation**

Payment to : PMH Foundation  
Payment For : Where it is needed most  
Payment Amount : \$5.00 - CAD  
Item ID/Number : 13013351  
Your **Scotiabank Canada** client ID is : NPAYACX4164224974

We have signed onto **Scotia Bank** on your behalf, and retrieved your account information.

IP address to be recorded : **205.210.223.130**

Please select your Account for payment and select **Confirm** to make the payment.

Powerchequing - \*\*\*\*\*00\*6188 \$148.98

**Confirm**

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**LYNNE M. MORAN**  
Barrister & Solicitor

9 5



Ways to Help

Our Privacy - 50 - Overview

Payment Page for: **Princess Margaret Hospital Foundation**

Payment to : PMH Foundation  
Payment For : Where it is needed most  
Payment Amount : \$5.00 - CAD  
Item ID/Number : 13013351  
Your **Scotiabank Canada** client ID is : NPAYACX4164224974

We have signed onto **Scotia Bank** on your behalf, and facilitated a bill payment.

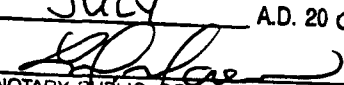
- Your bill payment will be processed by **GPAY**.
- Your payment to **pmhfoundation2@uhn.on.ca** has been accepted.
- The amount of **\$5.00** was paid.
- Your GPAY Client ID for this transaction at **Scotia Bank** was **NPAYACX4164224974**.
- Your Invoice number for this transaction is **227-179-05-972**.
- An Email receipt of this transaction been send to **daveyyz@rogers.com**.
- If you would like to keep a copy of this information, please use 'Save As' or Print this page from your browser.

Select '**Return to Princess Margaret Hospital Foundation**' to be returned.

[Return to Princess Margaret Hospital Foundation](#)

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**LYNNE M. MORAN**  
Barrister & Solicitor



"Peter Mendell"  
 <peter\_mendell@scotiacapital.com>  
 06/28/2005 11:58 AM

To "Dave Metcalfe" <david.metcalfe@scotiabank.com>  
 cc  
 bcc  
 Subject WebLogic Logs

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 [Signature]  
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 LYNNE M. MORAN  
 Barrister & Solicitor

Here are the current weblogic logs for each of the three machines that dealt with your card this morning.

Your card never touched WebLogic6.

----- Message from "Peter Mendell" <pmende@sbdevws115.tor.scm.com> on Tue, 28 Jun 2005 11:50:56 -0400 -----

To: <peter\_mendell@scotiacapital.com>

Subject: weblogic5

```
-- DATE : 06/28/2005 11:06:49:568 DIFF : 2 ExecuteThread: '337' for queue:
'default'>>SSC: Time to decrypt. Encrypted value =
005Y7YyM4Tvi8oZrA7NRjfmzhcn+HxkqZs, decrypted value = 4536056781811002
-- DATE : 06/28/2005 11:06:49:568 ExecuteThread: '337' for queue:
'default'>>loginOnline: card: 4536056781811002 sessionId:
CBnDPI8fWCA4LSea4AQJkKMDemReRpnn06mH8mfRUMB4K62PgEP1!226645132!-1062668780!7
002!-1!1119971203264ip adres:205.210.223.130
-- DATE : 06/28/2005 11:06:50:872 ExecuteThread: '337' for queue:
'default'>><awProfileBean.channelBrokerageOnline> CardNumber:
4536056781811002 ChannelType : ISSL
com.sun.corba.se.internal.corba.AnyImpl@29a933 getAccountList
-- DATE : 06/28/2005 11:06:50:897 ExecuteThread: '337' for queue:
'default'>>Bound in Session awClientBean CardNumber: 4536056781811002
-- DATE : 06/28/2005 11:06:50:898 ExecuteThread: '337' for queue:
'default'>>4536056781811002 SOPCookie oNB3AgU3v4p+8IrhmErcZA
www.scotiaonline.scotiabank.com / false
-- DATE : 06/28/2005 11:06:50:898 ExecuteThread: '337' for queue:
'default'>><awProfileBean.loginOnline> 4536056781811002
<ClientBrowserVersion> Mozilla/4.0 (compatible; MSIE 6.0; Windows NT 5.0;
.NET CLR 1.1.4322)
-- DATE : 06/28/2005 11:06:50:898 ExecuteThread: '337' for queue:
'default'>>4536056781811002 sessionId:
CBnDPI8fWCA4LSea4AQJkKMDemReRpnn06mH8mfRUMB4K62PgEP1!226645132!-1062668780!7
002!-1!1119971203264
-- DATE : 06/28/2005 11:06:50:898 ExecuteThread: '337' for queue:
'default'>><awProfileBean.loginOnline> 4536056781811002 APP/XTN ACCESS
ALLOWED
-- DATE : 06/28/2005 11:06:51:30 ExecuteThread: '337' for queue:
'default'>>user SQLUser[name=4536056781811002,user_id=30892] : tabCode is99
isNewUser:false
_cardNumber : 4536056781811002
-- DATE : 06/28/2005 11:06:51:31 ExecuteThread: '337' for queue:
'default'>>user SQLUser[name=4536056781811002,user_id=30892] : tabCode is99
isNewUser:false
-- DATE : 06/28/2005 11:06:51:68 DIFF : 1502 ExecuteThread: '337' for
queue: 'default'>> [User] 4536056781811002 [Method] POST [Path]
/online/start.jsp
-- DATE : 06/28/2005 11:06:51:346 ExecuteThread: '376' for queue:
'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters]
```

```
-- DATE : 06/28/2005 11:06:51:379 Thread-3057633>><CheckServiceAccess>
RshTier1 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL CLIENT NOT ENTITLED
-- DATE : 06/28/2005 11:06:51:379 Thread-3057633>><CheckServiceAccess>
RshTier2 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL CLIENT NOT ENTITLED
-- DATE : 06/28/2005 11:06:51:380 Thread-3057633>><CheckServiceAccess>
RshTier3 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:06:51:383 Thread-3057638>>CACHELOADER: Start of
SopAccountSetLoader::fetch() for usr:4536056781811002
-- DATE : 06/28/2005 11:06:51:384 Thread-3057638>>CACHELOADER:
scotiaCard:4536056781811002 hasBanking:true hasBrokerage:truehasIP:N
-- DATE : 06/28/2005 11:06:51:476 ExecuteThread: '376' for queue:
'default'>>AwRuleUtils::initialize() [ Note: Initialized for client with
card number "4536056781811002". Service maps sizes (Account, Client): 2,
31 ]
-- DATE : 06/28/2005 11:06:51:476 ExecuteThread: '376' for queue:
'default'>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"
object has been put in the session, for client with card number
"4536056781811002" ]
-- DATE : 06/28/2005 11:06:52:189
Thread-3057633>>AwRuleUtils::initialize() [ Note: Initialized for client
with card number "4536056781811002". Service maps sizes (Account, Client):
2, 31 ]
-- DATE : 06/28/2005 11:06:52:189
Thread-3057633>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"
object has been put in the session, for client with card number
"4536056781811002" ]
-- DATE : 06/28/2005 11:06:54:112 DIFF : 2728 Thread-3057638>>CACHELOADER:
scotiaCard:4536056781811002 got 11 account(s) from acctMgnSvr
-- DATE : 06/28/2005 11:06:54:549 Thread-3057638>>CACHELOADER: start of
<SopAccountSetLoader.setCustomizeInfo>
SQLUser[name=4536056781811002,user_id=30892]
-- DATE : 06/28/2005 11:06:54:610 Thread-3057638>>CACHELOADER:
<SopAccountSetLoader.getPrefAcctList> CardNumber: 4536056781811002 11
returned from portal db.
-- DATE : 06/28/2005 11:06:54:611 Thread-3057638>>CACHELOADER: start of
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002
-- DATE : 06/28/2005 11:06:54:611 Thread-3057638>>CACHELOADER: end of
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002
-- DATE : 06/28/2005 11:06:54:611 Thread-3057638>>CACHELOADER: end of
<SopAccountSetLoader.setCustomizeInfo>
SQLUser[name=4536056781811002,user_id=30892]
-- DATE : 06/28/2005 11:06:54:611 Thread-3057638>>CACHELOADER: End of
SopAccountSetLoader::fetch() ---> 4536056781811002
-- DATE : 06/28/2005 11:06:54:695 ExecuteThread: '376' for queue:
'default'>><CheckServiceAccess> ALERTS Card:4536056781811002 Region:ON
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:06:54:695 ExecuteThread: '376' for queue:
'default'>><CheckServiceAccess> TechAlerts Card:4536056781811002 Region:ON
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:06:54:695 DIFF : 1 ExecuteThread: '376' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
-- DATE : 06/28/2005 11:06:54:718 DIFF : 1 ExecuteThread: '376' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
-- DATE : 06/28/2005 11:06:55:664 DIFF : 1 ExecuteThread: '376' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
```

-- DATE : 06/28/2005 11:06:55:780 DIFF : 4434 ExecuteThread: '376' for queue: 'default'>> END oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters]

-- DATE : 06/28/2005 11:07:5:680 ExecuteThread: '359' for queue: 'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] accountNum=TEQ;;;TEQ;;;;3084798460246036249@-8506566881258763112 pageID=borrowing reqOption=AccountDetails

-- DATE : 06/28/2005 11:07:5:873 DIFF : 235 ExecuteThread: '359' for queue: 'default'>> END oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] accountNum=TEQ;;;TEQ;;;;3084798460246036249@-8506566881258763112 pageID=borrowing reqOption=AccountDetails

-- DATE : 06/28/2005 11:07:7:465 ExecuteThread: '307' for queue: 'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] subPageId=Borrowing\_Accounts pageID=borrowing token=D6E6386130CE898D96643BA8D91DDEBCFCB1F8AB3C97E46424CB94FA1725F7E9C17 CSELNUM=TEQ;;;TEQ;;;;3084798460246036249@-8506566881258763112 reqOption=STEPDetails language=English

-- DATE : 06/28/2005 11:07:8:127 DIFF : 662 ExecuteThread: '307' for queue: 'default'>> END oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] subPageId=Borrowing\_Accounts pageID=borrowing token=D6E6386130CE898D96643BA8D91DDEBCFCB1F8AB3C97E46424CB94FA1725F7E9C17 CSELNUM=TEQ;;;TEQ;;;;3084798460246036249@-8506566881258763112 reqOption=STEPDetails language=English

-- DATE : 06/28/2005 11:07:13:544 ExecuteThread: '308' for queue: 'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin

-- DATE : 06/28/2005 11:07:13:547 Thread-3058323>><CheckServiceAccess> RshTier1 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI Channel:ISSL CLIENT NOT ENTITLED

-- DATE : 06/28/2005 11:07:13:547 Thread-3058323>><CheckServiceAccess> RshTier2 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI Channel:ISSL CLIENT NOT ENTITLED

-- DATE : 06/28/2005 11:07:13:548 Thread-3058323>><CheckServiceAccess> RshTier3 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE AVAILABLE

-- DATE : 06/28/2005 11:07:14:206 ExecuteThread: '308' for queue: 'default'>><CheckServiceAccess> ALERTS Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE AVAILABLE

-- DATE : 06/28/2005 11:07:14:207 ExecuteThread: '308' for queue: 'default'>><CheckServiceAccess> TechAlerts Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE AVAILABLE

-- DATE : 06/28/2005 11:07:14:207 DIFF : 2 ExecuteThread: '308' for queue: 'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin

-- DATE : 06/28/2005 11:07:14:212 DIFF : 1 ExecuteThread: '308' for queue: 'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin

-- DATE : 06/28/2005 11:07:14:222 DIFF : 1 ExecuteThread: '308' for queue: 'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin

-- DATE : 06/28/2005 11:07:14:250 DIFF : 706 ExecuteThread: '308' for queue: 'default'>> END oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin

-- DATE : 06/28/2005 11:07:17:931 ExecuteThread: '367' for queue: 'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters] accountNum=VCL;ST;VIS;CL;CAD;5130.479999999999956344254314899444580078125;-20

49096468443108889@-8805907046067082396 pageID=borrowing  
reqOption=AccountDetails  
~~ DATE : 06/28/2005 11:07:18:7 DIFF : 76 ExecuteThread: '367' for queue:  
'default'>> END oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method] GET  
[Path] /portal/index.jsp [Parameters]  
accountNum=VCL;ST;VIS;CL;CAD;5130.47999999999956344254314899444580078125;-20  
49096468443108889@-8805907046067082396 pageID=borrowing  
reqOption=AccountDetails  
~~ DATE : 06/28/2005 11:07:18:84 ExecuteThread: '367' for queue:  
'default'>> START oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters] subPageId=Borrowing\_Accounts  
pageID=borrowing  
token=1D90B237A47A7C7AF0D555F2CBC54ED5AB23A9260636837C887E58B088122F5030E  
CSELNUM=VCL;ST;VIS;CL;CAD;5130.47999999999956344254314899444580078125;-20490  
96468443108889@-8805907046067082396 reqOption=AccountHistory  
language=English  
~~ DATE : 06/28/2005 11:07:19:929 DIFF : 1846 ExecuteThread: '367' for  
queue: 'default'>> END oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters]  
subPageId=Borrowing\_Accounts pageID=borrowing  
token=1D90B237A47A7C7AF0D555F2CBC54ED5AB23A9260636837C887E58B088122F5030E  
CSELNUM=VCL;ST;VIS;CL;CAD;5130.47999999999956344254314899444580078125;-20490  
96468443108889@-8805907046067082396 reqOption=AccountHistory  
language=English  
~~ DATE : 06/28/2005 11:07:35:952 ExecuteThread: '340' for queue:  
'default'>> START oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters]  
pageID=financial\_services\_brokerage  
~~ DATE : 06/28/2005 11:07:36:14 DIFF : 1 ExecuteThread: '340' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters] pageID=financial\_services\_brokerage  
~~ DATE : 06/28/2005 11:07:36:16 DIFF : 0 ExecuteThread: '340' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters] pageID=financial\_services\_brokerage  
~~ DATE : 06/28/2005 11:07:36:27 DIFF : 75 ExecuteThread: '340' for queue:  
'default'>> END oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method] GET  
[Path] /portal/index.jsp [Parameters] pageID=financial\_services\_brokerage  
~~ DATE : 06/28/2005 11:07:40:917 ExecuteThread: '306' for queue:  
'default'>> START oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters] pageID=financial\_services\_banking  
~~ DATE : 06/28/2005 11:07:40:988 DIFF : 71 ExecuteThread: '306' for  
queue: 'default'>> END oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters]  
pageID=financial\_services\_banking  
~~ DATE : 06/28/2005 11:07:46:129 ExecuteThread: '308' for queue:  
'default'>> START oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters]  
accountNum=SAV;PC;SAV;PC;CAD;794.69000000000005456968210637569427490234375;6  
742752048923390154@-7291252950564461154 pageID=financial\_services\_banking  
reqOption=AccountDetails  
~~ DATE : 06/28/2005 11:07:46:277 DIFF : 148 ExecuteThread: '308' for  
queue: 'default'>> END oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters]  
accountNum=SAV;PC;SAV;PC;CAD;794.69000000000005456968210637569427490234375;6  
742752048923390154@-7291252950564461154 pageID=financial\_services\_banking  
reqOption=AccountDetails  
~~ DATE : 06/28/2005 11:07:46:870 ExecuteThread: '326' for queue:  
'default'>> START oNB3AgU3v4p+8IrhMERCZA [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters] subPageId=Banking\_Accounts  
pageID=financial\_services\_banking  
token=5D5D323A63A78A350D8A1A05641CCAB48F7EEF8C1669BD1A8B99563B454ECBF8D18



CSELNUM=SAV;PC;SAV;PC;CAD;794.69000000000005456968210637569427490234375;6742  
752048923390154@-7291252950564461154 reqOption=AccountHistory  
language=English  
-- DATE : 06/28/2005 11:07:47:253 DIFF : 383 ExecuteThread: '326' for  
queue: 'default'>> END oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters]  
subPageId=Banking\_Accounts pageID=financial\_services\_banking  
token=5D5D323A63A78A350D8A1A05641CCAB48F7EEF8C1669BD1A8B99563B454ECBF8D18  
CSELNUM=SAV;PC;SAV;PC;CAD;794.69000000000005456968210637569427490234375;6742  
752048923390154@-7291252950564461154 reqOption=AccountHistory  
language=English  
-- DATE : 06/28/2005 11:08:6:125 ExecuteThread: '353' for queue:  
'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin  
-- DATE : 06/28/2005 11:08:6:255 Thread-3059897>><CheckServiceAccess>  
RshTier1 Card:4536056781811002 Region:null ServicePkg:null BusinessUnit:SDBI  
Channel:ISSL CLIENT\_NOT\_ENTITLED  
-- DATE : 06/28/2005 11:08:6:255 Thread-3059897>><CheckServiceAccess>  
RshTier2 Card:4536056781811002 Region:null ServicePkg:null BusinessUnit:SDBI  
Channel:ISSL CLIENT\_NOT\_ENTITLED  
-- DATE : 06/28/2005 11:08:6:256 Thread-3059897>><CheckServiceAccess>  
RshTier3 Card:4536056781811002 Region:null ServicePkg:null BusinessUnit:SDBI  
Channel:ISSL SERVICE\_AVAILABLE  
-- DATE : 06/28/2005 11:08:6:836 ExecuteThread: '353' for queue:  
'default'>><CheckServiceAccess> ALERTS Card:4536056781811002 Region:null  
ServicePkg:null BusinessUnit:SDBI Channel:ISSL SERVICE\_AVAILABLE  
-- DATE : 06/28/2005 11:08:6:836 ExecuteThread: '353' for queue:  
'default'>><CheckServiceAccess> TechAlerts Card:4536056781811002 Region:null  
ServicePkg:null BusinessUnit:SDBI Channel:ISSL SERVICE\_AVAILABLE  
-- DATE : 06/28/2005 11:08:6:836 DIFF : 1 ExecuteThread: '353' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters] pageID=sme\_home\_prelogin  
-- DATE : 06/28/2005 11:08:6:842 DIFF : 0 ExecuteThread: '353' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters] pageID=sme\_home\_prelogin  
-- DATE : 06/28/2005 11:08:6:853 DIFF : 1 ExecuteThread: '353' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters] pageID=sme\_home\_prelogin  
-- DATE : 06/28/2005 11:08:6:883 DIFF : 758 ExecuteThread: '353' for  
queue: 'default'>> END oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters] pageID=sme\_home\_prelogin  
-- DATE : 06/28/2005 11:08:16:335 ExecuteThread: '379' for queue:  
'default'>> START oNB3AgU3v4p+8IrhmErcZA [User] 4536056781811002 [Method]  
GET [Path] /portal/signout.jsp [Parameters] rand=1119971286262  
-- DATE : 06/28/2005 11:08:16:432 ExecuteThread: '379' for queue:  
'default'>>Unbound in Session for awClientBean CardNumber: 4536056781811002  
-- DATE : 06/28/2005 11:20:12:354  
Thread-3082199>><awProfileBean.checkSSLPassword> 4536056781811002 Verified  
SSL password [XTN\_RETURN\_CODE]: 0  
-- DATE : 06/28/2005 11:28:39:648 DIFF : 2 ExecuteThread: '352' for queue:  
'default'>>SSC: Time to decrypt. Encrypted value =  
005Y7YyM4Tvi8oZrA7NRjfmzhcn+HxkqZs, decrypted value = 4536056781811002  
-- DATE : 06/28/2005 11:28:39:648 ExecuteThread: '352' for queue:  
'default'>>loginOnline: card: 4536056781811002 sessionid:  
CBqxFdfna4o0taFIO2T3oMJXxcDTjelTEUMGF1KdceoI12OQVnQK!226645132!-1062668780!7  
002!-1!1119971953863ip adres:205.210.223.130  
-- DATE : 06/28/2005 11:28:40:332 ExecuteThread: '352' for queue:  
'default'>><awProfileBean.channelBrokerageOnline> CardNumber:  
4536056781811002 ChannelType : ISSL  
com.sun.corba.se.internal.corba.AnyImpl@cf1f getAccountList  
-- DATE : 06/28/2005 11:28:40:345 ExecuteThread: '352' for queue:

```
'default'>>Bound in Session awClientBean CardNumber: 4536056781811002
-- DATE : 06/28/2005 11:28:40:346 ExecuteThread: '352' for queue:
'default'>>4536056781811002 SOPCookie 8k7gGqHAj3ajBbP9oMjydQ
www.scotiaonline.scotiabank.com / false
-- DATE : 06/28/2005 11:28:40:346 ExecuteThread: '352' for queue:
'default'>><awProfileBean.loginOnline> 4536056781811002
<ClientBrowserVersion> Mozilla/4.0 (compatible; MSIE 6.0; Windows NT 5.0;
.NET CLR 1.1.4322)
-- DATE : 06/28/2005 11:28:40:346 ExecuteThread: '352' for queue:
'default'>>4536056781811002 sessionId:
CBqxFdfna4o0taFIO2T3oMJXxcDTjelTEUMGF1KdceoI12OQVnQK!226645132!-1062668780!7
002!-1!1119971953863
-- DATE : 06/28/2005 11:28:40:346 ExecuteThread: '352' for queue:
'default'>><awProfileBean.loginOnline> 4536056781811002 APP/XTN ACCESS
ALLOWED
-- DATE : 06/28/2005 11:28:40:457 ExecuteThread: '352' for queue:
'default'>>user SQLUser[name=4536056781811002,user_id=30892] : tabCode is99
isNewUser:false
_cardNumber : 4536056781811002
-- DATE : 06/28/2005 11:28:40:457 ExecuteThread: '352' for queue:
'default'>>user SQLUser[name=4536056781811002,user_id=30892] : tabCode is99
isNewUser:false
-- DATE : 06/28/2005 11:28:40:496 DIFF : 850 ExecuteThread: '352' for
queue: 'default'>> [User] 4536056781811002 [Method] POST [Path]
/online/start.jsp
-- DATE : 06/28/2005 11:28:40:710 ExecuteThread: '392' for queue:
'default'>> START 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters]
-- DATE : 06/28/2005 11:28:40:733 Thread-3097480>><CheckServiceAccess>
RshTier1 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL CLIENT_NOT_ENTITLED
-- DATE : 06/28/2005 11:28:40:734 Thread-3097480>><CheckServiceAccess>
RshTier2 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL CLIENT_NOT_ENTITLED
-- DATE : 06/28/2005 11:28:40:734 Thread-3097480>><CheckServiceAccess>
RshTier3 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:28:40:736 Thread-3097485>>CACHELOADER: Start of
SopAccountSetLoader::fetch()for usr:4536056781811002
-- DATE : 06/28/2005 11:28:40:736 Thread-3097485>>CACHELOADER:
scotiaCard:4536056781811002 hasBanking:true hasBrokerage:truehasIP:N
-- DATE : 06/28/2005 11:28:40:756 ExecuteThread: '392' for queue:
'default'>>AwRuleUtils::initialize() [ Note: Initialized for client with
card number "4536056781811002". Service maps sizes (Account, Client): 2,
31 ]
-- DATE : 06/28/2005 11:28:40:756 ExecuteThread: '392' for queue:
'default'>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"
object has been put in the session, for client with card number
"4536056781811002" ]
-- DATE : 06/28/2005 11:28:40:848
Thread-3097480>>AwRuleUtils::initialize() [ Note: Initialized for client
with card number "4536056781811002". Service maps sizes (Account, Client):
2, 31 ]
-- DATE : 06/28/2005 11:28:40:848
Thread-3097480>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"
object has been put in the session, for client with card number
"4536056781811002" ]
-- DATE : 06/28/2005 11:28:42:373 DIFF : 1636 Thread-3097485>>CACHELOADER:
scotiaCard:4536056781811002 got 11 account(s) from acctMgnSvr
-- DATE : 06/28/2005 11:28:42:407 Thread-3097485>>CACHELOADER: start of
<SopAccountSetLoader.setCustomizeInfo>
```

```
SQLUser[name=4536056781811002,user_id=30892]
~~ DATE : 06/28/2005 11:28:42:432 Thread-3097485>>CACHELOADER:
<SopAccountSetLoader.getPrefAcctList> CardNumber: 4536056781811002 11
returned from portal db.
~~ DATE : 06/28/2005 11:28:42:432 Thread-3097485>>CACHELOADER: start of
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002
~~ DATE : 06/28/2005 11:28:42:432 Thread-3097485>>CACHELOADER: end of
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002
~~ DATE : 06/28/2005 11:28:42:432 Thread-3097485>>CACHELOADER: end of
<SopAccountSetLoader.setCustomizeInfo>
SQLUser[name=4536056781811002,user_id=30892]
~~ DATE : 06/28/2005 11:28:42:432 Thread-3097485>>CACHELOADER: End of
SopAccountSetLoader::fetch() ---> 4536056781811002
~~ DATE : 06/28/2005 11:28:42:509 ExecuteThread: '392' for queue:
'default'>><CheckServiceAccess> ALERTS Card:4536056781811002 Region:ON
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE_AVAILABLE
~~ DATE : 06/28/2005 11:28:42:509 ExecuteThread: '392' for queue:
'default'>><CheckServiceAccess> TechAlerts Card:4536056781811002 Region:ON
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE_AVAILABLE
~~ DATE : 06/28/2005 11:28:42:509 DIFF : 1 ExecuteThread: '392' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
~~ DATE : 06/28/2005 11:28:42:528 DIFF : 1 ExecuteThread: '392' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
~~ DATE : 06/28/2005 11:28:44:631 DIFF : 2 ExecuteThread: '392' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
~~ DATE : 06/28/2005 11:28:44:686 DIFF : 3976 ExecuteThread: '392' for
queue: 'default'>> END 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
~~ DATE : 06/28/2005 11:28:51:575 ExecuteThread: '332' for queue:
'default'>> START 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters]
accountNum=SAV;PC;SAV;PC;CAD;143.9799999999999897681846050545573234558105468
75;2622448600253060004@8509225622527860414 pageID=financial_services_banking
reqOption=AccountDetails
~~ DATE : 06/28/2005 11:28:51:606 DIFF : 31 ExecuteThread: '332' for
queue: 'default'>> END 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
accountNum=SAV;PC;SAV;PC;CAD;143.9799999999999897681846050545573234558105468
75;2622448600253060004@8509225622527860414 pageID=financial_services_banking
reqOption=AccountDetails
~~ DATE : 06/28/2005 11:28:52:127 ExecuteThread: '332' for queue:
'default'>> START 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters] subPageId=Banking_Accounts
pageID=financial_services_banking
token=D2B06C88AEEA0A468125B8AFC383FCDDA4859C24E0EBC227C147617016FA149210C
CELNUM=SAV;PC;SAV;PC;CAD;143.979999999999989768184605054557323455810546875;
2622448600253060004@8509225622527860414 reqOption=AccountHistory
language=English
~~ DATE : 06/28/2005 11:28:53:555 DIFF : 1428 ExecuteThread: '332' for
queue: 'default'>> END 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
subPageId=Banking_Accounts pageID=financial_services_banking
token=D2B06C88AEEA0A468125B8AFC383FCDDA4859C24E0EBC227C147617016FA149210C
CELNUM=SAV;PC;SAV;PC;CAD;143.979999999999989768184605054557323455810546875;
2622448600253060004@8509225622527860414 reqOption=AccountHistory
language=English
~~ DATE : 06/28/2005 11:29:12:976 ExecuteThread: '335' for queue:
'default'>> START 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002 [Method]
```

```
GET [Path] /portal/index.jsp [Parameters] subPageId=Banking_Accounts
pageID=financial_services_banking reqOption=TodaysActivity
~~ DATE : 06/28/2005 11:29:13:141 DIFF : 165 ExecuteThread: '335' for
queue: 'default'>> END 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
subPageId=Banking_Accounts pageID=financial_services_banking
reqOption=TodaysActivity
~~ DATE : 06/28/2005 11:29:24:486 ExecuteThread: '373' for queue:
'default'>> START 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters] subPageId=Banking_Bill_Payments
pageID=financial_services_banking option=display reqOption=MultipleBillPay
~~ DATE : 06/28/2005 11:29:25:822 DIFF : 1336 ExecuteThread: '373' for
queue: 'default'>> END 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
subPageId=Banking_Bill_Payments pageID=financial_services_banking
option=display reqOption=MultipleBillPay
~~ DATE : 06/28/2005 11:29:31:557 ExecuteThread: '392' for queue:
'default'>> START 8k7gGqHAj3ajBbP9oMjydQ [User] 4536056781811002 [Method]
GET [Path] /portal/signout.jsp [Parameters] rand=1119972564490
~~ DATE : 06/28/2005 11:29:31:582 ExecuteThread: '392' for queue:
'default'>>Unbound in Session for awClientBean CardNumber: 4536056781811002
~~ DATE : 06/28/2005 11:31:58:860
Thread-3103406>><awProfileBean.checkSSLPassword> 4536056781811002 Verified
SSL password [XTN_RETUN_CODE]: 0
```

---- Message from "Peter Mendell" <pmende@sbdevws115.tor.scm.com> on Tue, 28 Jun 2005 11:50:55  
-0400 ----

To: <peter\_mendell@scotiacapital.com>

Subject: weblogic1

```
~~ DATE : 06/28/2005 11:26:58:633 ExecuteThread: '265' for queue:
'default'>>loginOnline: card: 4536056781811002 sessionId:
CBsBBBSstNyTh1QNYgFmxCZIHPPyFmzmdGech10NvtbFWetKHmyB!-1659516947!-1062672620
!7002!-1!1119972417723ip adres:207.139.99.243
~~ DATE : 06/28/2005 11:26:59:373 ExecuteThread: '265' for queue:
'default'>><awProfileBean.channelBrokerageOnline> CardNumber:
4536056781811002 ChannelType : ISSL
com.sun.corba.se.internal.corba.AnyImpl@363cbc getAccountList
~~ DATE : 06/28/2005 11:26:59:385 ExecuteThread: '265' for queue:
'default'>>Bound in Session awClientBean CardNumber: 4536056781811002
~~ DATE : 06/28/2005 11:26:59:385 ExecuteThread: '265' for queue:
'default'>>4536056781811002 SOPCookie UW+llXNPilLthbKIND8U7w
www.scotiaonline.scotiabank.com / false
~~ DATE : 06/28/2005 11:26:59:385 ExecuteThread: '265' for queue:
'default'>><awProfileBean.loginOnline> 4536056781811002
<ClientBrowserVersion> Mozilla/4.0 (compatible; MSIE 6.0; Windows NT 5.0)
~~ DATE : 06/28/2005 11:26:59:386 ExecuteThread: '265' for queue:
'default'>>4536056781811002 sessionId:
CBsBBBSstNyTh1QNYgFmxCZIHPPyFmzmdGech10NvtbFWetKHmyB!-1659516947!-1062672620
!7002!-1!1119972417723
~~ DATE : 06/28/2005 11:26:59:386 ExecuteThread: '265' for queue:
'default'>><awProfileBean.loginOnline> 4536056781811002 APP/XTN ACCESS
ALLOWED
~~ DATE : 06/28/2005 11:26:59:445 ExecuteThread: '265' for queue:
'default'>>user SQLUser[name=4536056781811002,user_id=30892] : tabCode is99
isNewUser:false
_cardNumber : 4536056781811002
~~ DATE : 06/28/2005 11:26:59:445 ExecuteThread: '265' for queue:
'default'>>user SQLUser[name=4536056781811002,user_id=30892] : tabCode is99
isNewUser:false
```

```
-- DATE : 06/28/2005 11:26:59:469 DIFF : 837   ExecuteThread: '265' for
queue: 'default'>> [User] 4536056781811002 [Method] POST [Path]
/online/start.jsp
-- DATE : 06/28/2005 11:26:59:760   ExecuteThread: '273' for queue:
'default'>> START UW+llXNPiLthbKIND8U7w [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters]
-- DATE : 06/28/2005 11:26:59:773   Thread-3230719>><CheckServiceAccess>
RshTier1 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL CLIENT_NOT_ENTITLED
-- DATE : 06/28/2005 11:26:59:773   Thread-3230719>><CheckServiceAccess>
RshTier2 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL CLIENT_NOT_ENTITLED
-- DATE : 06/28/2005 11:26:59:773   Thread-3230719>><CheckServiceAccess>
RshTier3 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI
Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:26:59:776   Thread-3230724>>CACHELOADER: Start of
SopAccountSetLoader::fetch()for usr:4536056781811002
-- DATE : 06/28/2005 11:26:59:777   Thread-3230724>>CACHELOADER:
scotiaCard:4536056781811002 hasBanking:true hasBrokerage:truehasIP:N
-- DATE : 06/28/2005 11:26:59:877   ExecuteThread: '273' for queue:
'default'>>AwRuleUtils::initialize() [ Note: Initialized for client with
card number "4536056781811002". Service maps sizes (Account, Client): 2,
31 ]
-- DATE : 06/28/2005 11:26:59:877   ExecuteThread: '273' for queue:
'default'>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"
object has been put in the session, for client with card number
"4536056781811002" ]
-- DATE : 06/28/2005 11:26:59:880
Thread-3230719>>AwRuleUtils::initialize() [ Note: Initialized for client
with card number "4536056781811002". Service maps sizes (Account, Client):
2, 31 ]
-- DATE : 06/28/2005 11:26:59:880
Thread-3230719>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"
object has been put in the session, for client with card number
"4536056781811002" ]
-- DATE : 06/28/2005 11:27:2:648 DIFF : 2871   Thread-3230724>>CACHELOADER:
scotiaCard:4536056781811002 got 11 account(s) from acctMgnSvr
-- DATE : 06/28/2005 11:27:2:710   Thread-3230724>>CACHELOADER: start of
<SopAccountSetLoader.setCustomizeInfo>
SQLUser[name=4536056781811002,user_id=30892]
-- DATE : 06/28/2005 11:27:2:771   Thread-3230724>>CACHELOADER:
<SopAccountSetLoader.getPrefAcctList> CardNumber: 4536056781811002 11
returned from portal db.
-- DATE : 06/28/2005 11:27:2:771   Thread-3230724>>CACHELOADER: start of
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002
-- DATE : 06/28/2005 11:27:2:771   Thread-3230724>>CACHELOADER: end of
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002
-- DATE : 06/28/2005 11:27:2:772   Thread-3230724>>CACHELOADER: end of
<SopAccountSetLoader.setCustomizeInfo>
SQLUser[name=4536056781811002,user_id=30892]
-- DATE : 06/28/2005 11:27:2:772   Thread-3230724>>CACHELOADER: End of
SopAccountSetLoader::fetch() ---> 4536056781811002
-- DATE : 06/28/2005 11:27:2:824   ExecuteThread: '273' for queue:
'default'>><CheckServiceAccess> ALERTS Card:4536056781811002 Region:ON
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:27:2:824   ExecuteThread: '273' for queue:
'default'>><CheckServiceAccess> TechAlerts Card:4536056781811002 Region:ON
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE_AVAILABLE
-- DATE : 06/28/2005 11:27:2:824 DIFF : 1   ExecuteThread: '273' for queue:
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp
[Parameters]
```

-- DATE : 06/28/2005 11:27:2:831 DIFF : 1 ExecuteThread: '273' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters]  
-- DATE : 06/28/2005 11:27:3:798 DIFF : 1 ExecuteThread: '273' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters]  
-- DATE : 06/28/2005 11:27:3:827 DIFF : 4067 ExecuteThread: '273' for  
queue: 'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters]  
-- DATE : 06/28/2005 11:27:4:411 ExecuteThread: '294' for queue:  
'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters] pageID=financial\_services\_banking  
?reqOption=BillPay action=display  
-- DATE : 06/28/2005 11:27:6:12 DIFF : 1601 ExecuteThread: '294' for  
queue: 'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002  
[Method] GET [Path] /portal/index.jsp [Parameters]  
pageID=financial\_services\_banking ?reqOption=BillPay action=display  
-- DATE : 06/28/2005 11:27:6:597 ExecuteThread: '294' for queue:  
'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method]  
GET [Path] /portal/index.jsp [Parameters] pageID=financial\_services\_banking  
?reqOption=AddPayeeSelectProv\_Cat  
-- DATE : 06/28/2005 11:27:6:642 DIFF : 45 ExecuteThread: '294' for queue:  
'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method] GET  
[Path] /portal/index.jsp [Parameters] pageID=financial\_services\_banking  
?reqOption=AddPayeeSelectProv\_Cat  
-- DATE : 06/28/2005 11:27:10:250 ExecuteThread: '344' for queue:  
'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method]  
POST [Path] /portal/index.jsp [Parameters] reqOption=AddPayeeSelectProv\_Cat  
category=0 province=ON  
token=6AE0D6B443ADB20CA1E9DA89720CD5D86E45CA45AD4CF4100855A56295D50AC9611  
language=English pageID=financial\_services\_banking Submit.y=0 Submit.x=0  
anOptionalName=GPAY  
-- DATE : 06/28/2005 11:27:10:312 DIFF : 62 ExecuteThread: '344' for  
queue: 'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002  
[Method] POST [Path] /portal/index.jsp [Parameters]  
reqOption=AddPayeeSelectProv\_Cat category=0 province=ON  
token=6AE0D6B443ADB20CA1E9DA89720CD5D86E45CA45AD4CF4100855A56295D50AC9611  
language=English pageID=financial\_services\_banking Submit.y=0 Submit.x=0  
anOptionalName=GPAY  
-- DATE : 06/28/2005 11:27:10:907 ExecuteThread: '268' for queue:  
'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method]  
POST [Path] /portal/index.jsp [Parameters]  
reqOption=AddPayeeSelectPayee\_Account category=0 province=ON  
token=6AE0D6B443ADB20CA1E9DA89720CD5D86E45CA45AD4CF4100855A56295D50AC9C17  
language=English pageID=financial\_services\_banking acct=NPAYACX4164224974  
payee=5092,GPAY,GPAY,N Submit.y=0 Submit.x=0 anOptionalName=GPAY  
-- DATE : 06/28/2005 11:27:11:443 DIFF : 536 ExecuteThread: '268' for  
queue: 'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002  
[Method] POST [Path] /portal/index.jsp [Parameters]  
reqOption=AddPayeeSelectPayee\_Account category=0 province=ON  
token=6AE0D6B443ADB20CA1E9DA89720CD5D86E45CA45AD4CF4100855A56295D50AC9C17  
language=English pageID=financial\_services\_banking acct=NPAYACX4164224974  
payee=5092,GPAY,GPAY,N Submit.y=0 Submit.x=0 anOptionalName=GPAY  
-- DATE : 06/28/2005 11:27:12:895 ExecuteThread: '268' for queue:  
'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method]  
GET [Path] /portal/SopPreferenceNav.jsp [Parameters] pageID=preference  
landing=Y func=ctx ctxId=000000  
-- DATE : 06/28/2005 11:27:13:18 DIFF : 0 ExecuteThread: '268' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path]  
/portal/SopPreferenceNav.jsp [Parameters] pageID=preference landing=Y  
func=ctx ctxId=000000

-- DATE : 06/28/2005 11:27:13:19 DIFF : 124 ExecuteThread: '268' for queue: 'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method] GET [Path] /portal/SopPreferenceNav.jsp [Parameters] pageID=preference landing=Y func=ctx ctxId=000000  
-- DATE : 06/28/2005 11:27:13:877 ExecuteThread: '319' for queue: 'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method] GET [Path] /portal/SopPreferenceNav.jsp [Parameters] pageID=preference func=ctx reqOption=CustomerInformationSummary ctxId=100000  
-- DATE : 06/28/2005 11:27:16:784 DIFF : 2907 ExecuteThread: '319' for queue: 'default'>> END UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method] GET [Path] /portal/SopPreferenceNav.jsp [Parameters] pageID=preference func=ctx reqOption=CustomerInformationSummary ctxId=100000  
-- DATE : 06/28/2005 11:27:17:391 ExecuteThread: '290' for queue: 'default'>> START UW+llXNPillLthbKIND8U7w [User] 4536056781811002 [Method] GET [Path] /portal/signout.jsp [Parameters]  
-- DATE : 06/28/2005 11:27:17:407 ExecuteThread: '290' for queue: 'default'>>Unbound in Session for awClientBean CardNumber: 4536056781811002

----- Message from "Peter Mendell" <pmende@sbdevws115.tor.scm.com> on Tue, 28 Jun 2005 11:50:55 -0400 -----

To: <peter\_mendell@scotiacapital.com>

Subject: weblogic2

-- DATE : 06/28/2005 11:27:24:863 ExecuteThread: '358' for queue: 'default'>>loginOnline: card: 4536056781811002 sessionid: CBsc2WuFmBoJhVIEeNKhxw2Kkc8UOM2oPq8LxM2SzjE5rsRqg8Az!-1375246204!-1062672619!7002!-1!1119972444007ip adres:207.139.99.243  
-- DATE : 06/28/2005 11:27:26:739 ExecuteThread: '358' for queue: 'default'>><awProfileBean.channelBrokerageOnline> CardNumber: 4536056781811002 ChannelType : ISSL com.sun.corba.se.internal.corba.AnyImpl@6ba58d getAccountList  
-- DATE : 06/28/2005 11:27:26:798 ExecuteThread: '358' for queue: 'default'>>Bound in Session awClientBean CardNumber: 4536056781811002  
-- DATE : 06/28/2005 11:27:26:799 ExecuteThread: '358' for queue: 'default'>>4536056781811002 SOPCookie Wls7giTNLY6qcIkUk8R4uw www.scotiaonline.scotiabank.com / false  
-- DATE : 06/28/2005 11:27:26:799 ExecuteThread: '358' for queue: 'default'>><awProfileBean.loginOnline> 4536056781811002 <ClientBrowserVersion> Mozilla/4.0 (compatible; MSIE 6.0; Windows NT 5.0)  
-- DATE : 06/28/2005 11:27:26:799 ExecuteThread: '358' for queue: 'default'>>4536056781811002 sessionid: CBsc2WuFmBoJhVIEeNKhxw2Kkc8UOM2oPq8LxM2SzjE5rsRqg8Az!-1375246204!-1062672619!7002!-1!1119972444007  
-- DATE : 06/28/2005 11:27:26:799 ExecuteThread: '358' for queue: 'default'>><awProfileBean.loginOnline> 4536056781811002 APP/XTN ACCESS ALLOWED  
-- DATE : 06/28/2005 11:27:26:869 ExecuteThread: '358' for queue: 'default'>>user SQLUser[name=4536056781811002,user\_id=30892] : tabCode is99 isNewUser:false  
\_cardNumber : 4536056781811002  
-- DATE : 06/28/2005 11:27:26:869 ExecuteThread: '358' for queue: 'default'>>user SQLUser[name=4536056781811002,user\_id=30892] : tabCode is99 isNewUser:false  
-- DATE : 06/28/2005 11:27:26:899 DIFF : 2038 ExecuteThread: '358' for queue: 'default'>> [User] 4536056781811002 [Method] POST [Path] /online/start.jsp  
-- DATE : 06/28/2005 11:27:27:198 ExecuteThread: '298' for queue: 'default'>> START Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp [Parameters]  
-- DATE : 06/28/2005 11:27:27:221 Thread-3237213>><CheckServiceAccess>

RshTier1 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI  
Channel:ISSL CLIENT\_NOT\_ENTITLED  
-- DATE : 06/28/2005 11:27:27:221 Thread-3237213>><CheckServiceAccess>  
RshTier2 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI  
Channel:ISSL CLIENT\_NOT\_ENTITLED  
-- DATE : 06/28/2005 11:27:27:221 Thread-3237213>><CheckServiceAccess>  
RshTier3 Card:4536056781811002 Region:ON ServicePkg:SL BusinessUnit:SDBI  
Channel:ISSL SERVICE\_AVAILABLE  
-- DATE : 06/28/2005 11:27:27:224 Thread-3237218>>CACHELOADER: Start of  
SopAccountSetLoader::fetch() for usr:4536056781811002  
-- DATE : 06/28/2005 11:27:27:225 Thread-3237218>>CACHELOADER:  
scotiaCard:4536056781811002 hasBanking:true hasBrokerage:truehasIP:N  
-- DATE : 06/28/2005 11:27:27:256 ExecuteThread: '298' for queue:  
'default'>>AwRuleUtils::initialize() [ Note: Initialized for client with  
card number "4536056781811002". Service maps sizes (Account, Client): 2,  
31 ]  
-- DATE : 06/28/2005 11:27:27:256 ExecuteThread: '298' for queue:  
'default'>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"  
object has been put in the session, for client with card number  
"4536056781811002" ]  
-- DATE : 06/28/2005 11:27:27:259  
Thread-3237213>>AwRuleUtils::initialize() [ Note: Initialized for client  
with card number "4536056781811002". Service maps sizes (Account, Client):  
2, 31 ]  
-- DATE : 06/28/2005 11:27:27:259  
Thread-3237213>>AwRuleUtils::getFromHttpSession() [ Note: A new "rule utils"  
object has been put in the session, for client with card number  
"4536056781811002" ]  
-- DATE : 06/28/2005 11:27:29:221 DIFF : 1996 Thread-3237218>>CACHELOADER:  
scotiaCard:4536056781811002 got 11 account(s) from acctMgnSvr  
-- DATE : 06/28/2005 11:27:29:266 Thread-3237218>>CACHELOADER: start of  
<SopAccountSetLoader.setCustomizeInfo>  
SQLUser[name=4536056781811002,user\_id=30892]  
-- DATE : 06/28/2005 11:27:29:278 Thread-3237218>>CACHELOADER:  
<SopAccountSetLoader.getPrefAcctList> CardNumber: 4536056781811002 11  
returned from portal db.  
-- DATE : 06/28/2005 11:27:29:278 Thread-3237218>>CACHELOADER: start of  
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002  
-- DATE : 06/28/2005 11:27:29:278 Thread-3237218>>CACHELOADER: end of  
<SopAccountSetLoader.processCustomizeInfo> user:4536056781811002  
-- DATE : 06/28/2005 11:27:29:279 Thread-3237218>>CACHELOADER: end of  
<SopAccountSetLoader.setCustomizeInfo>  
SQLUser[name=4536056781811002,user\_id=30892]  
-- DATE : 06/28/2005 11:27:29:279 Thread-3237218>>CACHELOADER: End of  
SopAccountSetLoader::fetch() ---> 4536056781811002  
-- DATE : 06/28/2005 11:27:29:329 ExecuteThread: '298' for queue:  
'default'>><CheckServiceAccess> ALERTS Card:4536056781811002 Region:ON  
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE\_AVAILABLE  
-- DATE : 06/28/2005 11:27:29:337 ExecuteThread: '298' for queue:  
'default'>><CheckServiceAccess> TechAlerts Card:4536056781811002 Region:ON  
ServicePkg:SL BusinessUnit:SDBI Channel:ISSL SERVICE\_AVAILABLE  
-- DATE : 06/28/2005 11:27:29:337 DIFF : 8 ExecuteThread: '298' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters]  
-- DATE : 06/28/2005 11:27:29:353 DIFF : 1 ExecuteThread: '298' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters]  
-- DATE : 06/28/2005 11:27:30:469 DIFF : 1 ExecuteThread: '298' for queue:  
'default'>> [User] 4536056781811002 [Method] GET [Path] /portal/index.jsp  
[Parameters]  
-- DATE : 06/28/2005 11:27:30:494 DIFF : 3296 ExecuteThread: '298' for



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queue: 'default'>> END Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
-- DATE : 06/28/2005 11:27:30:979 ExecuteThread: '334' for queue:
'default'>> START Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002 [Method]
GET [Path] /portal/index.jsp [Parameters] pageID=financial_services_banking
?reqOption=BillPay action=display
-- DATE : 06/28/2005 11:27:32:356 DIFF : 1377 ExecuteThread: '334' for
queue: 'default'>> END Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002
[Method] GET [Path] /portal/index.jsp [Parameters]
pageID=financial_services_banking ?reqOption=BillPay action=display
-- DATE : 06/28/2005 11:27:32:790 ExecuteThread: '326' for queue:
'default'>> START Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002 [Method]
POST [Path] /portal/index.jsp [Parameters] reqOption=BillPay tmonth=06
token=6CBE08C8BC38422A34CA909C41F4DBFFDE637A12C5C94DDDEC5B3479E9D3A5AC20D
language=English tday=28 amount=5.00 preStartYear=2005 tyear=2005
preStartDay=28 toacct=5092,NPAYACX4164224974,GPAY,1,29
pageID=financial_services_banking preStartMonth=06
fromacct=SAV;PC;SAV;PC;CAD;148.979999999999989768184605054557323455810546875
;2622448600253060004@8509225622527860414 Submit.x=
-- DATE : 06/28/2005 11:27:32:854 DIFF : 64 ExecuteThread: '326' for
queue: 'default'>> END Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002
[Method] POST [Path] /portal/index.jsp [Parameters] reqOption=BillPay
tmonth=06
token=6CBE08C8BC38422A34CA909C41F4DBFFDE637A12C5C94DDDEC5B3479E9D3A5AC20D
language=English tday=28 amount=5.00 preStartYear=2005 tyear=2005
preStartDay=28 toacct=5092,NPAYACX4164224974,GPAY,1,29
pageID=financial_services_banking preStartMonth=06
fromacct=SAV;PC;SAV;PC;CAD;148.979999999999989768184605054557323455810546875
;2622448600253060004@8509225622527860414 Submit.x=
-- DATE : 06/28/2005 11:27:33:422 ExecuteThread: '298' for queue:
'default'>> START Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002 [Method]
POST [Path] /portal/index.jsp [Parameters] Confirm.y=0 Confirm.x=0
pageID=financial_services_banking
token=330562C48D50834E0E6DAFCC2186C0BC5744BF047F82ED477EBA526863E8A7C0D18
txn_key=1 reqOption=BillPayConfirm language=English
-- DATE : 06/28/2005 11:27:34:335 DIFF : 913 ExecuteThread: '298' for
queue: 'default'>> END Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002
[Method] POST [Path] /portal/index.jsp [Parameters] Confirm.y=0 Confirm.x=0
pageID=financial_services_banking
token=330562C48D50834E0E6DAFCC2186C0BC5744BF047F82ED477EBA526863E8A7C0D18
txn_key=1 reqOption=BillPayConfirm language=English
-- DATE : 06/28/2005 11:27:35:114 ExecuteThread: '328' for queue:
'default'>> START Wls7giTNLY6qcIkUk8R4uw [User] 4536056781811002 [Method]
GET [Path] /portal/signout.jsp [Parameters]
-- DATE : 06/28/2005 11:27:35:143 ExecuteThread: '328' for queue:
'default'>>Unbound in Session for awClientBean CardNumber: 4536056781811002
```

BETWEEN:

B-FILER INC.  
Applicants

- and -

THE BANK OF NOVA SCOTIA  
Respondent

Court File No. CT 2005-006

**COMPETITION TRIBUNAL**

**AFFIDAVIT OF DAVID METCALFE  
(SWORN JULY 12<sup>th</sup>, 2005)**

**McCarthy Tétrault LLP**  
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Solicitors for the Respondent

4019072v2