



## Investment Summary

<b>Issuer:</b>	BNP Paribas (Canada) <a href="http://www.bnpparibas.com">www.bnpparibas.com</a>
<b>Minimum Investment:</b>	\$5,000 or 500 Notes
<b>Maturity Date:</b>	August 31, 2012
<b>Principal Protection:</b>	100% at Maturity Guaranteed by BNP Paribas
<b>RRSP Eligible:</b>	Yes. 100% Canadian content
<b>Valuation:</b>	Monthly
<b>Redemption Notice:</b>	35 days
<b>Processing:</b>	Requests to sell a Note will be processed on the last Business Day 1 month following the relevant Valuation Day
<b>Management Fees:</b>	1.0% Management Fee + 10% Performance Fee
<b>High Water Mark:</b>	Performance fees are only payable on new returns
<b>Early Sales Charge:</b>	Notes purchased with a Front End commission charge will be subject to a 5% fee if sold within the first six months (before February 28, 2005). The Notes are subject to a declining early sales charge. 5% in year 1, declining annually to 0% in year 6.

Year	DSC Payable on Redemption
1	5.0%
2	4.0%
3	3.0%
4	2.0%
5	1.0%
6 to 8	0.0%

For further questions, please contact your Professional Financial Advisor