

**Scotiabank group  
Deposit Product List**

The following Scotiabank group members are each CDIC member institutions. Each institution has its own list of deposit products eligible for CDIC deposit insurance (up to the maximum protection limit).

**The Bank of Nova Scotia  
Scotia Mortgage Corporation  
Montreal Trust Company of Canada  
National Trust Company**

The following instruments and/or products are deposits eligible for deposit insurance (up to the maximum protection limit) through the Canada Deposit Insurance Corporation. Eligible deposits must be in Canadian funds, payable in Canada, and have a term of no greater than 5 years. For full details of coverage limitations, see the CDIC brochure "Protecting Your Deposits", which is available from your Scotiabank branch or from CDIC. You may contact CDIC at 1-800-461-CDIC (2342) or visit its website at [www.cdic.ca](http://www.cdic.ca).

# The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

## Deposits in Chequing/Savings Accounts

Account Plan *for business*

AgriInvest

Basic Banking Account

Basic Banking Plan

Basic Business Account

Business Investment Account

Corporate Deposit Account

Dual Rate Investment Account

*Getting There Savings Program*® for Youth

Interest Bearing Business Accounts

Institutional Deposit Account

*Money Master*® Savings Account

Right Size Savings for business

Right Size Account *for business*

Scotiabank Momentum Chequing Account

*Scotia One*™ Account

*Student Banking Advantage*® Plan

Scotiabank Momentum Savings Account

Scotiabank Momentum<sup>PLUS</sup> Savings Account

ScotiaOne Account Plan *for business*

ScotiaOne Account Plan *for agriculture*

SPP Plus Account Plan

Scotia Community Account Plan

*Scotia Power Savings Account*™ (no longer available for sale)

Term Bonus Account

Business Interest Account (no longer available for sale)

Daily Interest Savings Account (no longer available for sale)

Daily Interest Savings – Home Ownership Savings Plan (no longer available for sale)

Low Fee Account *for business* (no longer available for sale)

*Money Master for business*™ (no longer available for sale)

Notice Investment Account (no longer available for sale)

*Powerchequing*® Account (no longer available for sale)

Scotia Power Savings *for business* (no longer available for sale)

Scotia Private Banking Powerchequing Account

*Scotia Plus*® Program for Seniors (no longer available for sale)

*Scotia Value*® Account (no longer available for sale)

*Scotia Gain Plan*® Investment Savings Account (no longer available for sale)

Scotia All-in-One Account (no longer available for sale)

Scotia Blue Chip Savings Account (no longer available for sale)

Scotia Chequing Account (no longer available for sale)

ScotiaClub Account (no longer available for sale)

Scotia Executive Money Master Account (no longer available for sale)

Scotia One Service (no longer available for sale)

Treasury Account (no longer available for sale)

## Other – Canadian currency only

Bank Official Cheque

Certified Cheque

Draft

GIC Interest Cheque

Money Order

Wire/Telephone Transfer

**Deposits Not Directly Available to Customers**

Accrued Interest Payable on Deposits  
Items in Transit  
Proceeds of Collections Pending Remittance  
Personal Trust Float Funds Cash Balances  
Outstanding Payments to Customers  
Scotia® Self-Directed Cash Balances

**Deposits in Non-Registered Accounts**

Bank of Nova Scotia Investment Savings Account  
Bank of Nova Scotia Corporate Investment Savings Account  
Crowd Deposit Account  
Cashable GIC  
Cash Account  
Guaranteed Income Optimizer  
IP Cash (BNS Dealer only)  
Non-Redeemable GIC  
Notice Plan  
Pre-Paid Letters of Credit  
Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Savings Accelerator Account  
Scotiabank Index Powered GIC  
The Ultimate Laddered GIC  
Trust/Sub-Account Plan  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)

**Deposits in Tax-Free Savings Accounts (TFSA)**

Bank of Nova Scotia Investment Savings Account  
Cashable GIC  
Cash Account  
Guaranteed Income Optimizer  
IP Cash (BNS Dealer only)  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)

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Member of Canada Deposit Insurance Corporation

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G7 Stock-Indexed GIC (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

### **Deposits in Registered Education Savings Plans (RESP)**

Cashable GIC  
IP Cash (BNS Dealer only)  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)

### **Deposits in Registered Disability Savings Plans (RDSP)**

Cashable GIC  
IP Cash (BNS Dealer only)  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)

### **Deposits in:**

**Registered Retirement Savings Plans (RRSP)**  
**Locked-in Retirement Savings Plans (LRSP)**  
**Locked-in Retirement Accounts (LIRA)**  
**Restricted Locked-in Savings Plans (RLSP)**

Bank of Nova Scotia Investment Savings Account  
Cashable GIC  
Cash Account  
IP Cash (BNS Dealer only)  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC

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Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Daily Interest Savings – (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
*Money Master for RSPs* – (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotia Dividend Fund GIC – (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

### Deposits in:

**Registered Retirement Income Funds (RRIF)**  
**Locked-in Retirement Income Funds(LRIF)**  
**Prescribed Registered Retirement Income Funds (PRRIF)**  
**Restricted Life Income Funds (RLIF)**  
**Life Income Funds (LIF)**

Bank of Nova Scotia Investment Savings Account  
IP Cash (BNS Dealer only)  
Cash Account  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Daily Interest Savings – (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
*Money Master for RSPs* – (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotia Dividend Fund GIC – (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits  
Mortgage Property Tax Accounts  
Proceeds of Collections Pending Remittance

**Deposits in Non-Registered Accounts**

Cash Account  
Guaranteed Income Optimizer  
Non-Redeemable GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)

**Deposits in Tax-Free Savings Accounts (TFSA)**

Cash Account  
Guaranteed Income Optimizer  
Non-Redeemable GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)

**Deposits in Registered Education Savings Plans (RESP)**

Non-Redeemable GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)

**Deposits in Registered Disability Savings Plans (RDSP)**

Non-Redeemable GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)

**Deposits in:**

**Registered Retirement Savings Plans (RRSP)  
Locked-in Retirement Savings Plans (LRSP)  
Locked-in Retirement Accounts (LIRA)  
Restricted Locked-in Savings Plans (RLSP)**

Cash Account  
Non-Redeemable GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC

**Deposits in:**

**Registered Retirement Income Funds (RRIF)  
Locked-in Retirement Income Funds (LRIF)  
Prescribed Registered Retirement Income Funds (PRRIF)  
Restricted Life Income Funds (RLIF)  
Life Income Funds (LIF)**

Cash Account  
Non-Redeemable GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits  
Mortgage Property Tax Accounts  
Proceeds of Collections Pending Remittance

**Deposits in Non-Registered Accounts**

Cashable GIC  
Cash Account  
Guaranteed Income Optimizer  
Redeemable GIC  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

**Deposits in Tax-Free Savings Accounts (TFSA)**

Cashable GIC  
Cash Account  
Guaranteed Income Optimizer  
Non-Redeemable GIC  
The Ultimate Laddered GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Savings Accelerator Account  
Scotiabank Index Powered GIC  
G7 Stock-Indexed GIC (no longer available for sale)  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

**Deposits in Registered Education Savings Plans (RESP)**

Cashable GIC  
Non-Redeemable GIC  
Scotiabank Index Powered GIC  
The Ultimate Laddered GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Savings Accelerator Account  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)

**Deposits in Registered Disability Savings Plans (RDSP)**

Cashable GIC  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)

**Deposits in:**  
**Registered Retirement Savings Plans (RRSP)**  
**Locked-in Retirement Savings Plans (LRSP)**  
**Locked-in Retirement Accounts (LIRA)**  
**Restricted Locked-in Savings Plans (RLSP)**

Cashable GIC  
Cash Account  
Non-Redeemable GIC  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Accelerated-Rate GIC - (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotia Dividend Fund GIC – (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

**Deposits in:**  
**Registered Retirement Income Funds (RRIF)**  
**Locked-in Retirement Income Funds (LRIF)**  
**Prescribed Registered Retirement Income Funds (PRRIF)**  
**Restricted Life Income Funds (RLIF)**  
**Life Income Funds (LIF)**

Cash Account  
Scotiabank Savings Accelerator Account  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotia Dividend Fund GIC – (no longer available for sale)



## **National Trust Company**

Member of Canada Deposit Insurance Corporation

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U.S. Market Stock-Indexed GIC (no longer available for sale)

## **National Trust Company**

Member of Canada Deposit Insurance Corporation

### **Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits

#### **Deposits in Non-Registered Accounts**

Redeemable GIC  
Cashable GIC  
Cash Account  
Guaranteed Income Optimizer  
Non-Redeemable GIC  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

#### **Deposits in Tax-Free Savings Accounts (TFSA)**

Cashable GIC  
Cash Account  
Guaranteed Income Optimizer  
Non-Redeemable GIC  
Scotiabank Index Powered GIC  
The Ultimate Laddered GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Savings Accelerator Account  
Accelerated-Rate GIC - (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

#### **Deposits in Registered Education Savings Plans (RESP)**

Cashable GIC  
Non-Redeemable GIC  
Scotiabank Index Powered GIC  
The Ultimate Laddered GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth

# National Trust Company

Member of Canada Deposit Insurance Corporation

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Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Savings Accelerator Account  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)

## Deposits in Registered Disability Savings Plans (RDSP)

Cashable GIC  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
Scotia GIC with Flex - (no longer available for sale)

### Deposits in:

**Registered Retirement Savings Plans (RRSP)**  
**Locked-in Retirement Savings Plans (LRSP)**  
**Locked-in Retirement Accounts (LIRA)**  
**Restricted Locked-in Savings Plans (RLSP)**

Scotiabank Savings Accelerator Account  
Cashable GIC  
Cash Account  
Non-Redeemable GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth  
Scotiabank Equity Powered GIC – Global Growth  
Scotiabank Index Powered GIC  
The Ultimate Laddered GIC  
Accelerated-Rate GIC - (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotia Dividend Fund GIC – (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)

### Deposits in:

**Registered Retirement Income Funds (RRIF)**  
**Locked-in Retirement Income Funds (LRIF)**  
**Prescribed Registered Retirement Income Funds (PRRIF)**  
**Restricted Life Income Funds (RLIF)**  
**Life Income Funds (LIF)**

Cash Account  
Non-Redeemable GIC  
Scotiabank Index Powered GIC  
Scotiabank Savings Accelerator Account  
The Ultimate Laddered GIC  
Scotiabank Equity Powered GIC – Canadian Income  
Scotiabank Equity Powered GIC – Canadian Guaranteed Return  
Scotiabank Equity Powered GIC – Canadian Growth  
Scotiabank Equity Powered GIC – American Growth

## **National Trust Company**

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Scotiabank Equity Powered GIC – Global Growth  
Accelerated-Rate GIC - (no longer available for sale)  
G7 Stock-Indexed GIC (no longer available for sale)  
Scotia Market Powered GIC (no longer available for sale)  
Scotia Dividend Fund GIC – (no longer available for sale)  
U.S. Market Stock-Indexed GIC (no longer available for sale)