

Scotiabank® GIC with Flex Fact Sheet

The *Scotiabank* GIC with Flex is offered as a 2-year and 3-year term investment (Personal and Small Business Non-Registered Savings and Tax Free Savings Accounts (TFSA) only). This GIC offers you the flexibility to cash-in your investment at any time before the end of the term if you need access to your money (subject to the interest rate early redemption schedule - outlined below).

Minimum investment is \$1,000, except in the case of the monthly interest payment option (minimum \$5,000).

Information about your *Scotiabank* GIC with Flex

Issued By: The Bank of Nova Scotia The Montreal Trust Company of Canada National Trust Company

Term: 2-years 3-years

PURCHASE AMOUNT \$

ISSUE DATE

PLAN NUMBER (IF APPLICABLE)

MATURITY DATE

PLAN TYPE

Interest rates and payment frequency selected below are in effect on above noted Issue Date.

Paid Annually Paid Semi-Annually Paid Monthly (Minimum \$5,000)

Compounded Annually Compounded Semi-Annually

Early Redemption Schedule:

2-YEAR TERM	1 - 89 DAYS %	FROM 90 DAYS UP TO 1-YR %	FROM 1-YR UP TO 2-YRS %	AT MATURITY %	
3-YEAR TERM	1 - 89 DAYS %	FROM 90 DAYS UP TO 1-YR %	FROM 1-YR UP TO 2-YRS %	FROM 2-YRS UP TO 3-YRS %	AT MATURITY %

Note: Early redemption rates apply from set-up date through to redemption date. Therefore, for early redemptions there will be an adjustment to interest already paid.

Any *Scotiabank* GIC with Flex redeemed within 1 year of the issue date pays no interest. Interest on early redemptions will be calculated at an early redemption interest rate which is provided above for your reference. *Scotiabank* GIC with Flex can be **partially** redeemed prior to maturity at a reduced interest rate. The minimum withdrawal amount is \$1,000 and the remaining balance must be at least \$1,000. For the monthly interest option, the minimum withdrawal amount is \$1,000 and the remaining balance must be at least \$5,000.

Upon maturity, the proceeds of the *Scotiabank* GIC with Flex will be automatically deposited into the cash portion of your *Scotiabank* Investment Account.

By signing below, you acknowledge that before entering the agreement to purchase your *Scotiabank* GIC with Flex, you have received a completed copy of *Scotiabank* GIC with Flex Fact Sheet. You further acknowledge that you have received and read a copy of the Investment Companion Booklet. You agree to be bound by all of the terms, conditions and other provisions in this Fact Sheet and those terms, conditions and other provisions in the Investment Companion booklet.

Customer Name(s): _____

Customer Signature(s): _____

Branch Signature: _____ Date: Apr 25 2013

Scotiabank® GIC with Flex Fact Sheet

The *Scotiabank* GIC with Flex is offered as a 2-year and 3-year term investment (Personal and Small Business Non-Registered Savings and Tax Free Savings Accounts (TFSA) only). This GIC offers you the flexibility to cash-in your investment at any time before the end of the term if you need access to your money (subject to the interest rate early redemption schedule - outlined below).

Minimum investment is \$1,000, except in the case of the monthly interest payment option (minimum \$5,000).

Information about your *Scotiabank* GIC with Flex

Issued By: The Bank of Nova Scotia The Montreal Trust Company of Canada National Trust Company

Term: 2-years 3-years

PURCHASE AMOUNT
\$

ISSUE DATE

PLAN NUMBER (IF APPLICABLE)

MATURITY DATE

PLAN TYPE

Interest rates and payment frequency selected below are in effect on above noted Issue Date.

Paid Annually Paid Semi-Annually Paid Monthly (Minimum \$5,000)
 Compounded Annually Compounded Semi-Annually

Early Redemption Schedule:

	1 - 89 DAYS	FROM 90 DAYS UP TO 1-YR	FROM 1-YR UP TO 2-YRS	AT MATURITY	
2-YEAR TERM	%	%	%	%	
3-YEAR TERM	%	%	%	%	AT MATURITY %

Note: Early redemption rates apply from set-up date through to redemption date. Therefore, for early redemptions there will be an adjustment to interest already paid.

Any *Scotiabank* GIC with Flex redeemed within 1 year of the issue date pays no interest. Interest on early redemptions will be calculated at an early redemption interest rate which is provided above for your reference. *Scotiabank* GIC with Flex can be **partially** redeemed prior to maturity at a reduced interest rate. The minimum withdrawal amount is \$1,000 and the remaining balance must be at least \$1,000. For the monthly interest option, the minimum withdrawal amount is \$1,000 and the remaining balance must be at least \$5,000.

Upon maturity, the proceeds of the *Scotiabank* GIC with Flex will be automatically deposited into the cash portion of your *Scotiabank* Investment Account.

By signing below, you acknowledge that before entering the agreement to purchase your *Scotiabank* GIC with Flex, you have received a completed copy of *Scotiabank* GIC with Flex Fact Sheet. You further acknowledge that you have received and read a copy of the Investment Companion Booklet. You agree to be bound by all of the terms, conditions and other provisions in this Fact Sheet and those terms, conditions and other provisions in the Investment Companion booklet.

Customer Name(s): _____

Customer Signature(s): _____

Branch Signature: _____ Date: Apr 25 2013

