

Scope

This document provides highlights of the *Scotiabank Group Privacy Agreement* and the full *Scotiabank Group Privacy Code*. It applies to Scotiabank and all of its subsidiaries with respect to their operations in Canada.

Personal Information

- We collect personal information from you when you apply for, or provide a guarantee in respect of, any of our products or services. For example, we collect your name, address, occupation and date of birth (which is required by law), and identification such as a valid driver's license or passport to confirm your identity.
- We collect information about your transactions, including payment history and account activity when you use our products or services.
- We collect other information we may need in order to provide you with a product or service. For example, your credit history from credit bureaus if you are applying for credit products or margin facilities.

Uses

- We use information about you to set up, manage and offer products and services that meet your needs.
- We may share information (except health information) about you with other members of the Scotiabank Group (where the law allows this) so that these companies may inform you directly about their products.
- We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf. Some of our service providers are located outside of Canada and subject to foreign legislation.
- We may use and disclose information about you to meet our legal and regulatory requirements, and to detect and prevent fraud or other criminal activity.

Your Choices

- You may access and update your personal information. If you have a sensory disability, please let us know and we will give you access to your personal information in an alternative format.
- You can tell us at any time to stop using information about you to promote our products or services, or to stop sharing your information with other members of the Scotiabank Group (subject to legal, regulatory and contractual requirements).
- To do so, contact the branch or office you deal with or call us toll-free:
 - Scotiabank 1-800-472-6842
 - ScotiaMcLeod Direct Investing 1-800-263-3430
 - ScotiaMcLeod & Scotia Private Client Group 1-866-437-4990
 - Scotialife 1-800-387-9844

Further Information

- Scotiabank is committed to keeping your personal information confidential and secure. For more information on any Scotiabank Group Member's privacy policies, read our full ***Privacy Code***.
- For information on Scotiabank's complaint resolution process, read our brochure ***Resolving Your Complaint***.
- Copies of our full ***Privacy Code*** and the ***Scotiabank Group Privacy Agreement*** as well as the ***Resolving Your Complaint*** brochure are available on the Scotiabank website at www.scotiabank.com.
- For information on how to protect your personal information, including safe computing and general security practices, identity theft and phishing scams visit the Scotiabank website at www.scotiabank.com.

How to Reach Us

- If you have a general question about any Scotiabank Group Member's privacy policies, please contact the branch or office you deal with or call us toll-free at 1 800 472 6842.
- If your branch or office is not able to resolve your concern to your satisfaction, contact the President's Office:
 - Telephone: 1-877-700-0043
 - Fax: 1-877-700-0045
 - E-mail: mail.president@scotiabank.com
 - Letter: The President, Scotiabank,
44 King Street West,
Toronto ON M5H 1H1

The Scotiabank Group & You

A Question of Privacy

(Last revised August 2006)

