



CLIENT INFORMED CONSENT – GUYANA

"I consent to [The Bank of Nova Scotia], its subsidiaries and affiliates, (the "Bank") releasing information about me and my financial affairs to foreign taxation authorities such as the U.S. Internal Revenue Service or to my local taxation authority as required under the U.S. Foreign Account Tax Compliance Act ("FATCA"), similar legislation from other countries or under local law. This will be in circumstances where I have given information or where the Bank reasonably believes that I may be subject to such legislation. I also consent to the release of information about me as set out above in cases where the Bank has entered into an agreement with a foreign country that requires or permits the release of information about me to that country. My consent is valid for the life of my banking relationship with the bank of Nova Scotia its subsidiaries and affiliates and would allow for multiple releases of my information to the above mentioned authorities. Such release may be required by law in my jurisdiction. I understand that if I refuse to consent that this may result in the closing of any account or product I have with the Bank."

Client's Signature: _____

Client's Name: _____

Date: _____