

Customer segment	Basic banking	Savings, investment & credit	Financial literacy
All	<p>Scotiabank Basic Banking Account (Canada).</p> <p>Quick Pay Service (Jamaica) provides low-income workers with electronic bank accounts to safely access their pay.</p>	<p>Bank the Rest Savings Program (Canada) helps customers improve their savings habits while making everyday debit purchases.</p> <p>Scotia Power Savings Account provides an online, high-interest savings option.</p> <p>The Scotia Global Climate Change Fund allows customers to invest in companies that will help mitigate the impact of climate change.</p>	<p>Financial education seminars by Scotiabankers are offered in many locations, including communities in Canada, El Salvador, Guyana, Bahamas and St. Kitts and Nevis.</p> <p>Financial education tools on www.scotiabank.com (e.g., Banking Lingo 101, Understanding Credit).</p>
Youth	<p>The Student Banking Advantage™ plan (Canada) provides discounted banking fees for full-time university or college students.</p> <p>Getting There Savings Program for youth (Canada) is a no-fee plan with up to 20 free debit transactions a month.</p>	<p>L'earn Visa card for students provides benefits including no annual fee, accelerated <i>Moneyback</i> rewards program and up to a 21-day interest-free grace period on purchases.</p> <p>Scotiabank Educational Savings Plan (17 Caribbean and Central American countries).</p> <p>Scotiabank Be Money (Trinidad and Tobago) offers a high-interest savings account with no banking fees for full-time students.</p>	<p>We offer students a Scotiabank Education Savings Solutions and a Scotiabank School Financing Options website.</p> <p>We are sponsoring a new financial education program for public school students in Costa Rica.</p> <p>Our employees in Puerto Rico volunteer in American Bankers Association Teach Children to Save Day seminars.</p>
Seniors	<p>Scotia Plus program (Canada) offers no-fee account with unlimited debit transactions for eligible persons aged 59 or over.</p>	<p>Helpful online RRIF/LIF/LRIF illustrator tool, literature and advice available for seniors.</p>	<p>We launched an in-depth Tax Free Savings Account Information Centre in Canada, with tailored content for retirees, at www.scotiabank.com.</p>
New Canadians	<p>Scotiabank <i>StartRight</i> program (Canada) – easier access to credit for newcomers, free day-to-day banking for one year and a multilingual website that provides links to settlement assistance research and newcomer financial issues.</p>		
New Canadians	<p>Scotiabank and Western Union rolled out convenient money transfers from branches, our contact centres and Scotia OnLine banking to 290,000 locations worldwide.</p>	<p>Multilingual TeleScotia and ScotiaMcLeod telephone services.</p>	<p>We provide customized multilingual customer materials in many communities.</p>
Aboriginals	<p>We operate four on-reserve branches and a network of 22 Aboriginal banking centres (Canada).</p>	<p>Special GIC offer and no-fee for one-year chequing account for recipients of residential school settlement program (Canada).</p> <p>We provide niche on-reserve lending programs to individuals and band councils across Canada.</p>	<p>Scotiabank sponsored CESO financial workshops for more than 1,000 residential school settlement recipients (Canada).</p>
Small Business	<p>Branch-based Small Business advisors proactively deliver practical tools and resources that support small business success.</p> <p>Scotia Running Start for Business program for start-up businesses.</p>	<p>Scotiabank authorized more than \$8.4 billion in debt financing to Canadian small businesses.</p> <p>Scotia Flex and Scotia One Account Plan (Canada) for agricultural clients.</p>	<p>Get Growing to a Million (Canada) campaign to provide expert advice, resources and an online community.</p> <p>Free business courses to small business customers (Peru) at local Graduate School of Business administration.</p>
Micro Business	<p>Microfinance operations in Chile, Peru, Jamaica, Dominican Republic and Guatemala operate microfinance subsidiaries with outstanding credit balances of more than US\$420.5 million, and financial literacy and business planning resources in select countries.</p>		