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today to learn more.

Visit www.retailcouncil.org or
call 1-888-373-8245 to learn about
becoming a RCC member.

If you want to succeed
in retail, it pays to
work with the experts.

Scotiabank has been a trusted
partner of Retail Council of
Canada (RCC) for over 20 years...
we know retail.

As an RCC member, you can count
on Scotiabank for expert advice,
learning tools, and members-only
banking privileges that can help
you succeed.

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- 1 Additional over plan limit transactions will be charged at standard rates as outlined in the Scotiabank Guide to Fees and Interest Schedules Booklet and the Day-to-Day Banking Companion Booklet for personal accounts for both the ScotiaOne Account Plan *for business*[™] and Account Plan *for business* products.
 - 2 Applicable to Credit Line *for business*[™] and Term Loan *for business*[™]. Not applicable to Government Guaranteed Loans. Subject to credit approval and security provided.
 - 3 Subject to credit approval and security provided. Standard interest charges apply.
 - 4 Prime means the prime lending rate of The Bank of Nova Scotia as published.
 - 5 Offer available when you open a *Powerchequing*[™] account and use our free *Scotia Simple Switch*[™] program to transfer at least one pre-authorized transaction from your account at another financial institution to Scotiabank. Free banking refers to *Powerchequing* account level service fees only for one bank account. Fees not covered with the *Powerchequing* account include access fees to use non-Scotiabank banking machines (e.g., Interac, VISA, or PLUS fees). Offer may be withdrawn at any time.
 - 6 Available only on regular non-redeemable GICs with a term of 1 year or greater. Does not apply to specialty GICs such as *The Ultimate Laddered*[™] GIC, Accelerated Rate GIC, Stock Indexed GICs, or *Market Powered*[™] GIC.
- ◆ Subject to credit approval.

Retail Council of Canada
and Scotiabank are

Equipping Retailers for Success



Small Business Banking



Get strategies that really work

To be competitive, you need to be up-to-date with consumer trends, marketing strategies, technological advancements and best practices in financial management.

Scotiabank and Retail Council of Canada (RCC) have partnered to help you respond effectively to these daily challenges. Together, we can offer you tools and strategies for success that really work.

Financial Services

Receive members-only privileges and savings on Scotiabank's wide range of banking, investment, and financial planning services.

Business Services

Save money on essential business services such as discounted merchant accounts, shipping rates, business forms, and more.

Education

Enhance your business knowledge through the Canadian Retail Institute and the ScotiaSkills eLearning resource.

Communication

Keep current with issues unique to retailers through RCC's *Canadian Retailer* magazine and weekly e-newsletter.

Advocacy

Have your interests represented to all levels of government through RCC's retail industry advocacy program.

Choose the right partner

Your Scotiabank Small Business Banker is a partner who truly understands your business. You can count on Scotiabank for expert advice on business expansion, cash flow, borrowing and other critical business finance needs.

You can also work with Scotiabank's teams of experts to make the most of your personal investments, retirement and estate planning, business succession plan, and more.

When you bank at Scotiabank, you get the insight and experience of retail industry experts. Plus, as an RCC member, you'll enjoy exceptional savings.

Save on your business banking

- 10% discount on Basic Monthly¹ Account Plan *for business*[™] fee, including \$5,000 Overdraft Protection³.
- Free Cheque Essentials Package (an approximate \$100 value).
- 25% discount on application fees for selected business loans and lines of credit².
- 1/2% rate reduction for the first year (minimum of prime⁴) on a new or minimum \$10,000 increase to a ScotiaLine *for business*[™] VISA^{*} card limit.
- 20% discount on Cash and Coin deposited when a standard pay transaction account is used.
- \$30 Night Deposit Service fee waived and pay only \$18 plus GST/HST/TVQ (per 100) plastic deposit bags.

Save on your personal banking

- Free banking⁵ for 12 months. Thereafter, maintain a \$2,000 minimum daily balance and continue to bank for free.
- 7,500 Scotia Rewards points when you use your new *ScotiaGold Preferred*[®] VISA card within two months of opening your account.
- 3.9% *ScotiaGold Preferred* VISA introductory rate for six months on cash advances and balance transfers.
- 1/4% interest rate bonus on a non-redeemable, minimum 1 year Guaranteed Investment Certificate for your registered or non-registered investment⁶.
- First year free on a two-year small Safety Deposit Box rental.
- Minimum 1% discount on selected personal mortgages^{*}.
- 1/2% discount on personal *Scotia Plan*[®] loans over \$5,000.