

BUSINESS INVESTMENT ACCOUNT



NORTH AMERICAN STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange



* Trademark of The Bank of Nova Scotia. Trademark used under authorization and control of The Bank of Nova Scotia.

[†] Business Account service fees are published in the Business Account Guide to Fees and Interest Schedules.

Earn interest and access funds easily.

It's important to ensure that your working capital earns the best possible returns. Scotiabank's Business Investment Account is a convenient investment solution for your surplus funds. Providing liquidity and security, the Business Investment Account offers competitive returns backed by Scotiabank's AA credit ratings.

With GIC-like rates on balances of \$25,000 or more, the Business Investment Account allows you to maximize short-term investment yields. You'll also have the convenience of accessing your account through the Internet or through our Business Support Centres.

Features & Benefits

COMPETITIVE RATES AND LIQUIDITY

- Attractive, GIC-like interest rates for Canadian and U.S. dollar accounts
- Fully liquid with no term restriction
- Interest is calculated on a tiered formula on daily closing balances and paid monthly

REQUIREMENTS AND PRICING

- Minimum balance of \$25,000 for interest calculation
- No account maintenance fee. \$5.00 charge for each cheque issued from the account. All other standard service fees apply[†]

SECURITY, LIQUIDITY & CONVENIENCE

Scotiabank's portfolio of short-term investment solutions provide your business with:

- Liquidity for your short-term investment requirements
- Competitive returns without sacrificing security
- Investment alternatives backed by Scotiabank's AA ratings and 408 Billion in assets
- Convenience — no need to call for daily quotes, monitor funds pricing or review complex statements

For more information, see your Scotiabank Relationship Manager or visit www.scotiabank.com