

OPERATING & INVESTMENTS ACCOUNTS



Earn interest and access funds easily.

It's important to ensure that your working capital earns the best possible returns. Whether you are looking for an operating account or surplus funds investment solution, our interest-bearing accounts can provide you with growth opportunities, convenience and added peace of mind in knowing that your funds are always working for you. You'll also have the convenience of accessing your account through the Internet, a Scotiabank ABM, telephone or by visiting your local branch.

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
- Payments
- Commercial cards
- Trade finance
- Foreign exchange
- Correspondent banking



^o Registered trademarks of The Bank of Nova Scotia.

^{*} Specified interest arrangements are not applicable to ScotiaOne™ Account Plan for business, Account Plan for business, Scotia Professional® Plan, Lawyers' Mixed Trust, Real Estate Trust and any account with a centrally negotiated arrangement.

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

^o Average balance (in surplus) is determined by deducting the deposit float compensating balance requirement from the average balance over the statement period, prior to interest calculation. The deposit float compensating balance requirement is equal to the dollar value of deposits during the statement period multiplied by 2.2 (average number of float days) and divided by the number of calendar days in the statement period.

[†] The ScotiaConnect electronic banking service provides customers with online access to balance and transaction reporting, funds transfer, stop payment and bill payment services.

OPERATING ACCOUNTS *

BUSINESS INTEREST ACCOUNT

A day-to-day operating account earning competitive interest on balances from \$5,000 to \$500,000:

- Provides competitive interest rates for Canadian and U.S. funds
- For Canadian dollar accounts, interest is calculated on a tiered formula on daily closing balances and paid monthly
- For U.S. dollar accounts, interest is calculated on a tiered formula on the monthly average balance (in surplus)^o and paid monthly
- Standard service fees apply[†]
- A minimum balance of \$5,000 is required
- Ideal for small to mid-sized businesses as a separate Canadian dollar account that earns interest

DUAL RATE ACCOUNT

A Canadian dollar operating and investment account suitable for customers with higher, consistent balances of \$100,000 or more:

- Higher interest-earning potential for maintaining a higher minimum balance
- Two sets of tiered rates paying premium interest on the minimum balance and lesser interest on the difference between the average and minimum balance
- For accounts with an average and minimum balance of more than \$50,000, interest is calculated:
 - On the entire monthly minimum daily closing balance at the specified premium rate and paid monthly, plus
 - On the difference between the monthly average and monthly minimum daily closing balance at the lesser tiered formula rate and paid monthly
- Standard service fees apply[†]
- An average balance of \$50,000 is required

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

OPERATING & INVESTMENTS ACCOUNTS



INVESTMENT ACCOUNTS*

BUSINESS INVESTMENT ACCOUNT

A separate investment account earning GIC-like rates on surplus balances of \$25,000 or more:

- A convenient, liquid alternative to GICs
- Competitive interest rates offered for Canadian and U.S. funds
- For Canadian and U.S. dollar accounts, interest is calculated on a tiered formula on daily closing balances and paid monthly
- Standard service fees apply,[†] except for special charge of \$5 for each cheque issued and the account maintenance fee is waived
- A minimum balance of \$25,000 is required
- Ideal for small to mid-sized businesses as a separate Canadian dollar account that earns interest

TREASURY ACCOUNT

A premium-rate investment account available exclusively on-line, recommended for overnight or short-term surplus balances of up to \$20 million:

- Preferred rate set daily and available by 9:30 a.m. (ET)
- Interest is calculated on daily closing balances and paid monthly
- Canadian and U.S. dollar treasury accounts available to ScotiaConnect[®] electronic banking* customers only
- Some transfer restrictions apply and ScotiaConnect service fees are extra



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° Average balance (in surplus) is determined by deducting the deposit float compensating balance requirement from the average balance over the statement period, prior to interest calculation. The deposit float compensating balance requirement is equal to the dollar value of deposits during the statement period multiplied by 2.2 (average number of float days) and divided by the number of calendar days in the statement period.

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