

Payments to Canada

An account with Scotiabank is all you need to make commercial/retail wire payments to beneficiaries anywhere in Canada or to settle your capital markets (inter-bank) or trade-related transactions.

WHAT YOUR BANK CAN EXPECT

- All your Canadian dollar payments, no matter where in Canada the beneficiary's account is located, can be sent through our Global Wholesale Services in Toronto and will receive same day value as long as the instruction reaches us by 5.00 p.m. Toronto time. This centralized approach means convenience and lower costs for your bank as well as consistent service levels.
- For commercial/retail payments, it is not necessary to maintain accounts with every bank just to avoid double-charging; it is market practice for the first receiving bank to deduct \$10 from proceeds to the beneficiary, and no other.
- Ask your Relationship Manager about *Globepay*, a convenient way to effect U.S. dollar or foreign currency payments out of your Scotiabank account without the added expense of maintaining accounts overseas.

FULL RANGE OF STATEMENTS AND ADVICES

- Scotiabank's MT950 statements are dispatched at approximately 8.00 p.m. Toronto time – *the same day*. We can send MT940 statements, with most of the same particulars, at any hour convenient to your bank during our business day. MT900s and 910s are sent at the time of credit or debit. Of course, the full range of SWIFT statements and advices is available, some of which can be delivered to different SWIFT endpoints.
- Our statements and advices are also available by fax in SWIFT format. Balances and transactions which are updated each business day from 7:30 a.m. to 7.30 p.m. Toronto time are accessible from *ScotiaConnect*™.

CUSTOMER SERVICE

- Our customer service officers use a real-time investigations system, personally acknowledging your enquiries on the day received and normally resolving payment-related claims within two days.

For more information, see your Scotiabank Relationship Manager, e-mail us at corrbkg@scotiabank.com, or visit www.gtb.scotiabank.com



LOCAL 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
- Correspondent banking



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