

Manage your money on your time.

Transaction	Scotia OnLine Financial Services	TeleScotia Telephone Banking Services 1-800-267-1234	Wireless Financial Services	ABMs	General Customer Service 1-800-4SCOTIA
BANKING					
Deposit and withdraw funds from deposit or credit accounts, and update passbooks at selected locations				✓	
Change your recordkeeping option and choose paperless statement or passbook	✓				
Email money from Day-to-Day and Small Business accounts to anyone with a Canadian bank account and email address	✓				
Open a deposit account	✓				✓
View statements for utility, cable and credit card bills including Scotiabank credit accounts	✓				
Pay bills directly from deposit and credit accounts	✓	✓	✓	✓	✓
Post-date bill payments and funds transfers between accounts up to 1 year in advance	✓	✓	✓		✓
Obtain a history of bills paid	✓	✓			✓
Review pending transactions for bill payments and transfers	✓	✓			✓
Transfer funds between deposit, credit, and non-registered brokerage ▲ accounts ²	✓	✓	✓	✓	✓
Transfer funds from an account at another bank into a <i>Money Master</i> ® High Interest Savings account	✓				✓
Set up automatic and regular transfers between deposit and credit accounts	✓	✓			✓
Transfer your bank account from another financial institution using the <i>Scotia Simple Switch</i> ® Program	✓				✓
Order or re-order cheques ³	✓	✓		✓	✓
Order travellers cheques and foreign cash	✓				✓
Review account balances on deposit, investment ⁴ and credit accounts	✓	✓	✓	✓	✓
Review account balances on non-registered brokerage ▲ accounts ⁵	✓	✓	✓		✓
Obtain transaction details on deposit and credit accounts	✓	✓	✓	✓	✓
Obtain U.S. Dollar account balance(s) and details ⁴	✓	✓		✓□	✓
Change address, link accounts to your <i>ScotiaCard</i> , change your deposit account type	✓				✓
Pay and file business taxes	✓				
Have bill payments automatically debited from a bank account and payroll or pension cheques automatically credited to a bank account	✓				
BORROWING					
Obtain account balances on Scotiabank VISA® card, <i>ScotiaLine</i> ® VISA, business loans, <i>Scotia Plan</i> ® Loan and <i>ScotiaLine</i> ® Personal Line of Credit for students	✓	✓		✓	✓
Obtain your mortgage balance, principal balance, payment amount, interest rate, term, maturity date, remaining amortization and tax balance account	✓	✓		✓	✓
Make a mortgage prepayment and increase payment amount	✓	✓			
Change your payment frequency, regular payment date, renew within 90 days of due date and access mortgage calculators	✓				
Apply for a new credit account or limit increase on a Scotiabank VISA card, <i>ScotiaLine</i> VISA account, or <i>ScotiaLine</i> Personal Line of Credit. Order an additional VISA card	✓				✓
Apply for a new <i>Scotiabank Value</i> ® VISA* or <i>No-Fee Scotiabank</i> ™ Classic* VISA* card with a credit limit of up to \$5,000		✓			✓
Inquire about a disputed charge on Scotiabank VISA statements	✓				✓
Obtain product / service information (mortgages, loans, VISA, investments)	✓				✓
Obtain <i>ScotiaGold</i> ® or <i>ScotiaStar</i> ® VISA reward points totals	✓	✓			✓
Obtain interest rates on mortgages, loans, VISA cards and investments			✓		✓
Apply for Overdraft Protection	✓				✓
Apply for a mortgage or mortgage pre-approval	✓				✓

Always at your fingertips.

24 hours a day, 7 days a week.

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INVESTING					
INVESTMENT SERVICES					
Open a new registered or non-registered <i>Scotia</i> GIC or <i>Scotia</i> Mutual Fund account, renew GIC, set up or change a pre-authorized contribution in a mutual fund account, and re-price cashable GICs	✓				✓
Make contributions to existing <i>Scotia</i> Mutual Funds accounts and get balances	✓	✓ □			✓
Contribute to an existing RSP	✓				✓
Invest funds from a <i>Scotia RSP Catch-Up</i> ® Line of Credit into an existing <i>Scotia</i> RSP or <i>Scotia</i> Mutual Funds RSP	✓				✓
Transfer an RSP from another Financial Institution to the Scotiabank Group™	✓				✓
Transfer funds within existing <i>Scotia</i> Mutual Fund accounts	✓				✓
Add or change a pre-authorized contribution in the Daily Interest Savings component of a <i>Scotia</i> RSP	✓				✓
View registered deposit RSP, LIRA, LIF, LRIF and RRIF account details	✓				
View non-registered GIC details	✓				
Access <i>Scotia</i> Mutual Fund information (mutual fund prices, historical rates of return or account information)	✓	✓	✓ 0		✓
Request a duplicate tax slip for RSP contributions	✓				✓
View RESP details	✓				
BROKERAGE SERVICES					
Access equity quotes and market information ▲ •	✓	✓	✓		✓
Access Equity, Fixed Income and Mutual Fund Research ▲ •	✓				✓
Access Equity and Mutual Fund Order Entry ¥ and Status ▲	✓	✓	✓		✓
Make regular or spousal contributions to an RSP account ▲ •	✓				✓
Trade Canadian and U.S. Equities on all major North American stock exchanges ▲	✓	✓	✓		✓
Trade Canadian and U.S. Options † and over 2,500 Mutual Funds ▲	✓				✓
Receive email alerts § and General News ▲	✓				

▲ Offered by ScotiaMcLeod Direct Investing and ScotiaMcLeod i:Partner⁵

□ Balances only

0 Mutual fund prices only

§ Must subscribe to email service through a carrier

¥ Not available on wireless

† Available for ScotiaMcLeod Direct Investing only

• Available to ScotiaMcLeod™ online clients



Want to perform a transaction
that's not listed? Find out where.

Use Feature Finder at
www.scotiabank.com/featurefinder