

# Scotiabank Group Deposit Product List

The following Scotiabank group members are each CDIC member institutions. Each institution has its own list of deposit products eligible for CDIC deposit insurance (up to the maximum protection limit).

- The Bank of Nova Scotia
- Scotia Mortgage Corporation
- Montreal Trust Company of Canada
- National Trust Company

The following instruments and/or products are deposits eligible for deposit insurance (up to the maximum protection limit) through the Canada Deposit Insurance Corporation. Eligible deposits could be in any currency payable in Canada. For full details of coverage limitations, see the CDIC brochure "Protecting Your Deposits", which is available from your Scotiabank branch or from CDIC. You may contact CDIC at [1-800-461-CDIC \(2342\)](tel:1-800-461-CDIC) or visit its website at [www.cdic.ca](http://www.cdic.ca).

## The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

### Deposits in Chequing/Savings Accounts

#### Available for Sale

AgrilInvest

Basic Bank Account

Basic Plus Bank Account

Basic Business Account

Business Investment Account

Dual Rate Investment Account

Getting There Savings Program® for Youth

Interest Bearing Business Accounts

Money Master® Savings Account

Preferred Package

Right Size Account for business

Right Size Savings for business

Scotia Community Account Plan

Scotia Euro Daily Interest Savings Account

Scotia U.S. Dollar Daily Interest Account

Scotiabank MomentumPLUS Savings Account

ScotiaOne Account Plan for agriculture

Select Account for business

SPP Plus Account Plan

Student Banking Advantage™ Plan

Term Bonus Account

Ultimate Package

USO ClearThrough Account

**Not Available for Sale**

Account Plan for business

Business Interest Account

Corporate Deposit Account

Daily Interest Savings - Home Ownership Savings Plan

Institutional Deposit Account

Interest Savings Account

Low Fee Account for business

Money Master for business™

Notice Investment Account

Powerchequing™ Account

Scotia All-in-One Account

Scotia Blue Chip Savings Account

Scotia Chequing Account

Scotia Executive Money Master Account Scotia

Gain Plan® Investment Savings Account Scotia

One Service

Scotia Plus® Program for Seniors

Scotia Power Savings Account™

Scotia Power Savings for business

Scotia Private Banking Account

Scotia Value® Account

Scotiabank Momentum Chequing Account

Scotiabank Momentum Savings Account

ScotiaClub Account

ScotiaOne Account Plan for business

Treasury Account

**Other**

Bank Official Cheque

Certified Cheque

Draft

GIC Interest Cheque

Money Order

Pre-paid Letters of Credit

Wire/Telephone Transfer

**Deposits Not Directly Available to Customers**

Accrued Interest Payable on Deposits

Items in Transit

Outstanding Payments to Customers

Personal Trust Float Funds Cash Balances

Proceeds of Collections Pending Remittance

Scotia® Self-Directed Cash Balances

**Deposits in Non-Registered Accounts**

**Available for Sale**

AgrilInvest Deposit Account

Cashable GIC

Crowd Deposit Account

Guaranteed Income Optimizer

Investment Cash (BNS Dealer Only)

Non-Personal Redeemable GIC

Non-Redeemable GIC

Notice Plan

Personal Redeemable GIC

Pre-Paid Letters of Credit

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

Trust/Sub-Account Plan

**Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia Dividend Fund GIC

Scotia GIC with Flex

Scotia Market Powered GIC

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

Variable Rate GIC

## **Deposits in Tax-Free Savings Accounts (TFSA)**

### **Available for Sale**

Bank of Nova Scotia Investment Savings Account

Cashable GIC

Guaranteed Income Optimizer

Investment Cash (BNS Dealer Only)

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

### **Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

**Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)**

**Available for Sale**

Bank of Nova Scotia Investment Savings Account

Cashable GIC

Investment Cash (BNS Dealer Only)

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

Daily Interest Savings

G7 Stock-Indexed GIC

Money Master for RSPs

Scotia Dividend Fund GIC

Scotia Market Powered GIC

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

**Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)**

**Available for Sale**

Cashable GIC

Investment Cash (BNS Dealer Only)

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

## **Scotia Mortgage Corporation**

Member of Canada Deposit Insurance Corporation

### **Deposit Accounts Not Directly Available to Customers Accrued**

Interest Payable on Deposits

Mortgage Property Tax Accounts

Proceeds of Collections Pending Remittance

### **Deposits in Non-Registered Accounts**

#### **Available for Sale**

Guaranteed Income Optimizer

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

#### **Not Available for Sale**

Accelerated-Rate GIC

The Ultimate Laddered GIC

### **Deposits in Tax-Free Savings Accounts (TFSA)**

#### **Available for Sale**

Guaranteed Income Optimizer

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

**Not Available for Sale**

Accelerated-Rate GIC

The Ultimate Laddered GIC

**Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)**

**Available for Sale**

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

**Not Available for Sale**

The Ultimate Laddered GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

**Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)**

**Available for Sale**

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

**Not Available for Sale**

Accelerated-Rate GIC

The Ultimate Laddered GIC

# Montreal Trust Company of Canada

Member of Canada Deposit Insurance Corporation

## **Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits

Mortgage Property Tax Accounts

Proceeds of Collections Pending Remittance

## **Deposits in Non-Registered Accounts**

### **Available for Sale**

Cashable GIC

Guaranteed Income Optimizer

Non-Personal Redeemable GIC

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

### **Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia GIC with Flex

Scotia Market Powered GIC

Scotiabank Equity Powered GIC -American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

### **Deposits in Tax-Free Savings Accounts (TFSA)**

#### **Available for Sale**

Cashable GIC

Guaranteed Income Optimizer

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

#### **Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

**Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)**

**Available for Sale**

Cashable GIC

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia Dividend Fund GIC

Scotia Market Powered GIC

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

**Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)**

**Available for Sale**

Cashable GIC

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

## **National Trust Company**

Member of Canada Deposit Insurance Corporation

### **Deposit Accounts Not Directly Available to Customers Accrued**

Interest Payable on Deposits

### **Deposits in Non-Registered Accounts**

#### **Available for Sale**

Cashable GIC

Guaranteed Income Optimizer

Non-Personal Redeemable GIC

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

#### **Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia GIC with Flex

Scotia Market Powered GIC

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

**Deposits in Tax-Free Savings Accounts (TFSA)**

**Available for Sale**

Cashable GIC

Guaranteed Income Optimizer

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

**Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)**

**Available for Sale**

Cashable GIC

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

G7 Stock-Indexed GIC

Scotia Dividend Fund GIC

Scotia Market Powered GIC

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC

U.S. Market Stock-Indexed GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

**Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)**

**Available for Sale**

Cashable GIC

Non-Redeemable GIC

Personal Redeemable GIC

Scotiabank Savings Accelerator Account

Scotiabank Market Linked GIC

**Not Available for Sale**

Accelerated-Rate GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC