

**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**

Although **The Bank of Nova Scotia Trust Company** is a Scotiabank Group member that is also a CDIC member institution, it does not issue deposit products at this time.

**Attention
Accountholders with former National Bank of Greece GICs**

Effective the close of business on February 3, 2006, National Bank of Greece (NBG) was amalgamated with The Bank of Nova Scotia.

This amalgamation does not affect your outstanding NBG GICs. Your NBG GICs continue to have separate CDIC coverage from the other GICs you may have with The Bank of Nova Scotia until they mature. At that time, those NBG GICs with automatic renewal instructions will be renewed to The Bank of Nova Scotia, as indicated in a letter mailed to you dated August 4, 2006.

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 must be in Canadian funds, payable in Canada, and have a term of no greater than 5 years. 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) or visit its website at www.cdic.ca.

**Scotiabank Group
Deposit Product List**

The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

| |
|---|
| Deposits in Chequing/Savings Accounts |
| Basic Banking Account |
| <i>Powerchequing</i> ® Account |
| Basic Banking Plan |
| <i>Scotia One</i> ™ Account |
| <i>Scotia Value</i> ® Account |
| <i>Getting There Savings Program</i> ® for Youth |
| <i>Scotia Plus</i> ® Program for Seniors |
| <i>Student Banking Advantage</i> ® Plan |
| <i>Scotia Gain Plan</i> ® Investment Savings Account |
| <i>Money Master</i> ® Savings Account |
| <i>Scotia Power Savings Account</i> ™ |
| Daily Interest Savings Account |
| Daily Interest Savings within a Scotia Registered Education Savings Plan (RESP) |
| <i>Money Master for Business</i> ™ |
| <i>Scotia Business Accounts</i> |
| Daily Interest Savings - Home Ownership Savings Plan – (no longer available for sale) |
| Scotia All-in-One Account - (no longer available for sale) |
| Scotia Blue Chip Savings Account - (no longer available for sale) |
| Scotia Chequing Account - (no longer available for sale) |
| ScotiaClub Account - (no longer available for sale) |
| Scotia Executive Money Master Account - (no longer available for sale) |
| Scotia One Service - (no longer available for sale) |
| Net Income Stabilization Account (NISA) - (no longer available for sale) |
| Scotia Private Banking Powerchequing Account - (no longer available for sale) |
| Other – Canadian currency only |
| Bank Official Cheques |
| GIC Interest Cheques |
| Certified Cheques |
| Drafts |
| Money Orders |
| Pre-Paid Letters of Credit |
| Wire/Telephone Transfers |
| Deposits Not Directly Available to Customers |
| Accrued Interest Payable on Deposits |
| Proceeds of Collections Pending Remittance |
| Outstanding Payments to Customers |
| Items in Transit |
| Personal Trust Float Funds Cash Balances |
| <i>Scotia</i> ® Self-Directed Cash Balances |

**Scotiabank Group
Deposit Product List**

| The Bank of Nova Scotia Member of Canada Deposit Insurance Corporation | | |
|--|-----------------------|-------------|
| Investments | Non-Registered | TFSA |
| IP Cash (BNS Dealer only) | Yes | Yes |
| Redeemable GICs | Yes | N/A |
| Cashable GICs | Yes | Yes |
| Non-Redeemable GICs | Yes | Yes |
| Canadian Stock-Indexed GICs | Yes | Yes |
| G7 Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| U.S. Market Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |
| Scotia Market Powered GICs | Yes | N/A |
| Scotia Dividend Fund GICs | N/A | N/A |

| Deposits in registered plans | RRSP LRSP LIRA RLSP | RRIF LRIF LIF PRIF RLIF |
|---|--|--|
| Daily Interest Savings | Yes | Yes |
| <i>Money Master</i> for RSPs | Yes | Yes |
| IP Cash (BNS Dealer only) | Yes | Yes |
| Redeemable GICs | N/A | N/A |
| Cashable GICs | Yes | N/A |
| Non-Redeemable GICs | Yes | Yes |
| Canadian Stock-Indexed GICs | Yes | Yes |
| G7 Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| U.S. Market Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |
| Scotia Market Powered GICs | Yes | Yes |
| Scotia Dividend Fund GICs | Yes | Yes |

**Scotiabank Group
Deposit Product List**

Scotia Mortgage Corporation

Member of Canada Deposit Insurance Corporation

| | | |
|---|-----------------------|-------------|
| Deposit Accounts Not Directly Available to Customers | | |
| Accrued Interest Payable on Deposits | | |
| Proceeds of Collections Pending Remittance | | |
| Mortgage Property Tax Accounts | | |
| Investments | Non-Registered | TFSA |
| Non-Redeemable GICs | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |

| | | |
|-------------------------------------|--|--|
| Deposits in registered plans | RRSP LRSP LIRA RLSP | RRIF LRIF LIF PRIF RLIF |
| Non-Redeemable GICs | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | N/A | N/A |

**Scotiabank Group
Deposit Product List**

Montreal Trust Company of Canada
Member of Canada Deposit Insurance Corporation

| | | |
|---|-----------------------|-------------|
| Deposit Accounts Not Directly Available to Customers | | |
| Accrued Interest Payable on Deposits | | |
| Proceeds of Collections Pending Remittance | | |
| Mortgage Property Tax Accounts | | |
| Investments | Non-Registered | TFSA |
| Redeemable GICs | Yes | N/A |
| Cashable GICs | Yes | Yes |
| Non-Redeemable GICs | Yes | Yes |
| Canadian Stock-Indexed GICs | Yes | Yes |
| G7 Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| U.S. Market Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |
| Scotia Market Powered GICs | Yes | N/A |
| Scotia Dividend Fund GICs | N/A | N/A |

| | | |
|---|--|--|
| Deposits in registered plans | RRSP LRSP LIRA RLSP | RRIF LRIF LIF PRIF RLIF |
| Redeemable GICs | N/A | N/A |
| Cashable GICs | Yes | N/A |
| Non-Redeemable GICs | Yes | Yes |
| Canadian Stock-Indexed GICs | Yes | Yes |
| G7 Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| U.S. Market Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |
| Scotia Market Powered GICs | Yes | Yes |
| Scotia Dividend Fund GICs | Yes | Yes |

**Scotiabank Group
Deposit Product List**

National Trust Company

Member of the Canada Deposit Insurance Corporation

| Deposit Accounts Not Directly Available to Customers | | |
|---|-----------------------|-------------|
| Accrued Interest Payable on Deposits | | |
| Investments | Non-Registered | TFSA |
| Redeemable GICs (no longer available for sale) | Yes | N/A |
| Cashable GICs | Yes | Yes |
| Non-Redeemable GICs | Yes | Yes |
| Canadian Stock-Indexed GICs | Yes | Yes |
| G7 Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| U.S. Market Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |
| Scotia Market Powered GICs | Yes | N/A |
| Scotia Dividend Fund GICs | N/A | N/A |

| Deposits in registered plans | RRSP LRSP LIRA RLSP | RRIF LRIF LIF PRIF RLIF |
|---|--|--|
| Cashable GICs | Yes | N/A |
| Non-Redeemable GICs | Yes | Yes |
| Canadian Stock-Indexed GICs | Yes | Yes |
| G7 Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| U.S. Market Stock-Indexed GICs (no longer available for sale) | Yes | Yes |
| The Ultimate Laddered GICs | Yes | Yes |
| Accelerated-Rate GICs | Yes | Yes |
| Scotia Market Powered GICs | Yes | Yes |
| Scotia Dividend Fund GICs | Yes | Yes |