



## 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 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 or telex, in SWIFT format. On business days, *Scotia Connect* gives you on-line PC access to balances and transactions from 7.30 a.m. to 7.30 p.m. Toronto time.

### ■ 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.

### ■ MEETING YOUR NEEDS

Your Scotiabank Relationship Manager would be pleased to provide more information on our payment capabilities in Canada.

(03/07)

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