

PRESS RELEASE

SCOTIABANK OFFERS LENDING SOLUTIONS TO PROSPECTIVE CUSTOMERS

Scotiabank Trinidad and Tobago Limited is making it easier for persons to become homeowners and meet their ongoing mortgage needs. The Bank recently hosted prospective home and landowners at two Mortgage seminars held at the Scotiabank Hospitality Suite, Queen's Park Oval, Port-of-Spain and Scotiabank's Debe Sales Centre respectively. The objective was to educate potential home and landowners about Scotiabank's mortgage product offerings and fully explain the process involved in purchasing land or a house.

On hand to address the participants were Ramakrishnan Ramsingh, Scotiabank's Manager, Home Financing Unit, and representatives of Real Estate Agencies, Valuation and Quantity Surveying Companies and Legal Firms. Attendees were able to maximize on the opportunity to get responses to mortgage related questions from the expert panel and learn more about simplifying the home ownership process.

According to Ramsingh, "Scotiabank recognizes that each customer has unique needs. That's why Scotiabank continues to develop insightful home ownership solutions to help customers meet their individual borrowing needs and to keep their borrowing costs down."

Scotiabank is one of North America's premier financial institutions and Canada's most international bank. With close to 69,000 employees, Scotiabank Group and its affiliates serve approximately 12.8 million customers in some 50 countries around the world. Scotiabank offers a diverse range of products and services including personal, commercial, corporate and investment banking. With more than \$513 billion in assets (as at April 30, 2009), Scotiabank trades on the Toronto (BNS) and New York Exchanges (BNS). For more information please visit www.scotiabank.com.



Above: Ms. Asha Saith, Home Financing Specialist at Scotiabank Trinidad and Tobago Limited presents a door prize to a lucky customer

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