

International Trade Finance.

As global trade grows and develops at an unprecedented rate, navigating the ever-changing international marketplace is increasingly challenging. Scotiabank's TRADEXPRESS elite® is a unique online trade finance offering designed to meet the needs of importers and exporters in today's global business environment. This all-in-one service provides the tools your business needs to minimize risk while maximizing growth and opportunities. No matter what the size of your company, TRADEXPRESS elite allows you to fulfill all of your international trade finance needs easily over the Internet.

TRADEXPRESS elite offers a full range of online trade finance functionality:

IMPORT LETTERS OF CREDIT

- Applications and amendments (with copies of issued instruments and customer advices returned online);
- Discrepancy notification (approve or reject online);
- Information on drawings, balances outstanding and history.

PURCHASE ORDER PROCESSING

- Maintain a database of purchase orders to include in your import LC applications and amendments;
- Auto LC feature automatically generates import LC applications using purchase order database information.

OPEN ACCOUNT SERVICE

- Automated verification of specified purchase order data with invoice data;
- Automated payments with confirmation of payment advice received online;
- Purchase order data can be transmitted to the exporter provided they are also a TRADEXPRESS elite customer;
- Open Account information on drawings, balances and history.

STANDBY LETTERS OF CREDIT /LETTERS OF GUARANTEE

- Applications and amendments (copies of issued instruments and customer advices returned online);
- Information on drawings, balances and history advised.

LOCAL STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange
- Correspondent banking



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For more information, see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com

EXPORT LETTERS OF CREDIT

- Receive online together with cover letter;
- Apply electronically to Transfer an LC and for a Letter of Direction;
- Includes DocPrep interface to download data from related LC's to TRADEXPRESS ExportDoc (document preparation software);
- Respond to and track discrepancy notifications on drawings online.

DIRECT COLLECTIONS

- Prepare export bill collection cover letter and send collection documents directly to the collecting bank;
- On-going tracking, notification and payment reporting.

With comprehensive online reporting available, you'll have access to all the information you need – when you need it.

CONVENIENT, EFFICIENT & USER-FRIENDLY

Over 50 comprehensive reports are available online including historical data, outstanding amounts, charges and more right at your fingertips, 24/7.

User-friendly instructions and comprehensive online information help make TRADEXPRESS elite an essential tool for your business. And with reduced processing times, you can focus on managing your business.

Benefit from:

- Improved productivity with the use of error-reducing features such as templates with edits and drop-down boxes.
- Quick and easy communication with Scotiabank by exchanging online messages.
- Exporting bank documents and LC transaction and balance details to your in-house system.

With TRADEXPRESS elite, no software is installed on your PC. Upgrades and enhancements are received automatically. Code updates are also done automatically.

SECURITY

Enjoy the comfort and confidence of knowing your codes and databases are housed entirely within the Bank's protected site and are protected by firewalls and other security measures. TRADEXPRESS elite uses security features such as Corporate ID/User ID/Password logon, controllable access to selected features and 128 bit encryption. You control access through a dedicated ID and password, which is set by you and by assigning discretionary dollar limits to individual users. Finally, all transmitted and stored data is fully encrypted ensuring privacy of information and message integrity.

Tradexpress elite, the online comprehensive trade finance solution for your business.



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