

Scotiabank StartRight[®] Customer Referral Program Offer Terms & Conditions

In these Terms and Conditions, “you”, “your” and “Referrer” mean an existing Scotiabank StartRight Customer who receives an email from us to participate in the Scotiabank StartRight Customer Referral Program (the “Referral Program”) and who refers to us a qualified individual (“Qualifying Referee Customer”) under the Referral Program.

“Qualifying Referee Customer” means (i) an individual who is not an existing Scotiabank customer, (ii) who is a Canadian landed immigrant that has been residing in Canada for less than three years or a foreign national (international student or foreign worker) (iii) is of the age of majority in the province or territory in which they currently reside, (iv) does not reside in the Province of Quebec, (v) who is eligible to participate in the Referral Program, and (vi) who opens an Eligible Account between November 29, 2013 and March 31, 2014.

“We”, “us”, “Scotiabank” and “the Bank” mean The Bank of Nova Scotia.

“**Eligible Account**” means the following Scotiabank accounts: *Scotia One*[™], *Scotia*[®] Moneyback[™] Account, Student Banking Advantage[®] Plan, and Basic Banking Plan.

1. To participate in the Referral Program you must be an existing Scotiabank StartRight customer in any Canadian province or territory other than in Quebec. **Scotiabank StartRight customers and individuals you refer to us who reside in the Province of Quebec are not eligible to participate in the Referral Program and are not entitled to receive the offer.**

2. You must have an Eligible Account that is in good standing at the time we fulfill the offer. Funds (CAD \$50) will be deposited to your account 30-60 days after the referee’s account is opened.

3. In order for you to receive the CAD \$50 referral offer, the individual you refer to us must be a non-Scotiabank customer and must open an Eligible Account between November 29, 2013 and March 31, 2014. The offer is only available to new customers. New customer means any individual that does not have any products or services with Scotiabank at the time of opening an Eligible Account and is otherwise eligible to participate in the Referral Program.

4. Register online to be one of the first 1,000 Qualifying Referee Customers to open an Eligible Account. The account must be opened between November 29, 2013 and March 31, 2014. The Referral Program and any offers under the Referral Program will not extend beyond March 31, 2014.

5. The Qualifying Referee Customer must have an Eligible Account that is in good standing at the time we fulfill the offer in order to receive the CAD \$50. Funds will be deposited in the Qualifying Referee Customer’s Eligible Account 30-60 days after the account is opened.

6. Maximum one CAD \$50 bonus offer for each Qualifying Referee Customer, subject to these Terms & Conditions. The Qualifying Referee Customer must bring his/her valid picture identification to a local Canadian Scotiabank branch (except in the Province of Quebec) and open an Eligible Account in order to take advantage of this offer. There is no limit on the number of Qualified Referee Customers a Referrer can refer to us and therefore no limit on the amount of CAD \$50 offers deposited in your Eligible Account.

7. The Referral Program and this offer are non-transferable and cannot be duplicated or combined with any other Scotiabank offer.

8. Scotiabank may withdraw or change this offer at any time without notice.

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