

National Day for Truth and Reconciliation

September 30

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GENERAL

What is the National Day for Truth and Reconciliation?

On September 30, Scotiabank will be observing the new National Day for Truth and Reconciliation (NDTR). The NDTR is a statutory day of remembrance for the federal government and federally regulated workplaces to honour First Nations, Inuit and Métis survivors, their families and communities, support public commemoration of their history and ensure the legacy of residential schools remains a vital component of the reconciliation process.

We are committed to honouring both the NDTR while ensuring your needs are met by maintaining a core operating staff for critical, available services, similar with our operations during federal statutory holidays (e.g., Remembrance Day). Scotiabank branches will be closed.

Will I still be able to contact the Helpdesk if I need support on September 30?

Yes. Our Customer Sales & Service Helpdesk will be available on September 30 from 8am to 4pm ET, though with limited capacity. Wait times may be longer than usual. Call 1-800-265-5613 or email hd.ccebs@scotiabank.com for assistance. Note that emails will be answered within 24-48 business hours.

Our ScotiaConnect Help Centre, which includes documents, videos, webinars, guided tutorials, and a knowledge base of Frequently Asked Questions, is available 24 hours a day, seven days a week and can be accessed by clicking the 'Help centre' link in the footer of any ScotiaConnect page.

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OPERATIONS

Will my month end business activities be impacted by this day of reflection on September 30?

Your month end business activities may be impacted as Canada's payments clearing and settlement systems are closed on September 30. Please contact your Client Relationship Team for additional details and to make the necessary arrangements to ensure there are no disruptions to your business activities.

What will happen if I have a principal and/or interest payment scheduled on September 30?

Principal and/or interest payments scheduled for September 30 will be collected on October 1.

What should I do if I have a credit (i.e., loan, mortgage, line of credit) scheduled to fund on September 30?

You are asked to contact your Client Relationship Team to discuss options to move the closing date to a different business day. Fundings on September 30 will not be processed. Please contact your Client Relationship Team to discuss options and move the closing date to a new business day.

What should I do if I have transactions/events that close, will be processed, funded, etc., on September 30?

These transactions will need to be rescheduled to a new business day. Please contact your Client Relationship Team to make the necessary arrangements.

What do I need to do if I have EFTs, including payroll, scheduled for September 30?

EFTs, including payroll, scheduled for September 30 will need to be updated for September 29 (or earlier). Please contact your Client Relationship Team ahead of September 30 to reschedule.

Will Scotiabank's operations and services on the National Day for Truth and Reconciliation be like other federal statutory holidays such as Remembrance Day?

The NDTR is like Remembrance Day – we are committed to meeting your needs by maintaining a core operating staff for critical available services. Our Customer Sales & Service Helpdesk will be available from 8am to 4pm ET, though with limited capacity. The Business Service Centre and branches will be closed.

Who can I contact if I have questions or require assistance?

Please contact your Client Relationship Team ahead of September 30 for additional details and to make any adjustments to your business activities to support this new statutory day of remembrance.

The Business Service Centre will be closed on September 30 and as a result funding requests or inquiries cannot be accommodated. Please contact your Client Relationship Team to make arrangements to adjust any fundings and/or transactions dated for Sept 30 to a new business day.

PAYMENTS

What should I expect if I am sending or receiving payments to/from a Canadian domiciled account on September 30?

In most cases, payments will settle on the following business day, October 1. For more details, please see the [Payment Processing Times](#) section. To have your payment processed prior to September 30, please update the payment value date to September 29.

What should I expect if I am sending or receiving payments to/from accounts domiciled outside of Canada on September 30?

Payments will be processed as per usual schedule.

What if I have specific questions about my different payment types?

See [Payment Processing Times](#) section or contact the Helpdesk at 1-800-265-5613 or email hd.ccebs@scotiabank.com. Note that emails will be answered within 24-48 business hours.

PAYMENT PROCESSING TIMES

ELECTRONIC FUNDS TRANSFER (EFT)

Transactions with a due date of Thursday, September 30, 2021, must be input and processed prior to the 7:00 p.m. Eastern Time cut-off in accordance with the **Latest Input Date** noted in the chart below.

For Receivables:

Note: If the input file contains both receivables and payables the 'latest input date' utilized must be that recorded below for payables.

Item Due Date	Latest Input Date (prior to 7pm ET)	Transaction Posting (Date for: Receivables)
September 28 (Tue)	September 28 (Tue)	September 28 (Tue)
September 29 (Wed)	September 29 (Wed)	September 29 (Wed)
September 30 (Thurs)	October 1 (Fri)	October 1 (Fri)
October 1 (Fri)	October 1 (Fri)	October 1 (Fri)

For Payables:

Item Due Date	Latest Input Date (prior to 7pm ET)	Transaction Posting (Date for: Payables*)
September 28 (Tue)	September 27 (Mon)	September 28 (Tue)
September 29 (Wed)	September 28 (Tues)	September 29 (Wed)
September 30 (Thurs)	September 29 (Wed)	September 30 (Thurs)
October 1 (Fri)	September 29 (Wed)	September 30 (Thurs)

** Note: Deposits will be available to customers of Scotiabank (and most other Financial Institutions) on the morning of the Transaction Posting Date.*

WIRE PAYMENTS

As US offices are open, wire payments originating from US domiciled accounts destined for beneficiary accounts domiciled in countries other than Canada, with an execution date of Thursday, September 30, 2021, will be processed on Thursday, September 30, 2021, in the usual manner.

All other wire payments with an execution date of Thursday, September 30, 2021, will be processed the next business day, Friday, October 1, 2021.

ELECTRONIC DAILY STATEMENT (EDS)

You will be able to initiate transfers between accounts; however, the transfers will be processed on the following business day. There will be no Electronic Daily Statement (EDS) files generated for Thursday, September 30, 2021.

EDS File Run Times	Date EDS File Available	Next File Date
6:00am, 7:30am, 8:00am	Thursday, September 30, 2021 (Containing all transactions processed on Wednesday, September 29, 2021)	Saturday, October 2, 2021 (Containing all transactions processed from Friday, October 1, 2021)
9:00am, 1:00pm	Wednesday, September 29, 2021 (Containing all transactions processed up to file run time)	Friday, October 1, 2021 (Containing all transactions processed from Wednesday run times)

WHOLESALE IMAGE LOCKBOX

This service will be available the next business day, Friday, October 1, 2021.

IMAGE FILE TRANSFER (IFT)

This service will be available the next business day, Friday, October 1, 2021.

ELECTRONIC CHEQUE SERVICE (ECS)

You will not receive exceptions on September 30. Exceptions for both September 29 and 30 will be available on October 1, to be actioned by 2:00 p.m. local time as per current process.

INTERAC E-TRANSFER FOR BUSINESS

There will be no impact to single or bulk Interac e-Transfer for business transactions. Payments will continue to process as per usual.

TRADE FINANCE

How will this day of remembrance impact my Trade Finance transactions?

Scotiabank's Trade Operations team will not be able to process any transactions on this day. As a result, any transaction due on September 30 will be processed on the following business day, October 1. New transactions submitted on September 30 will be processed within two business days. Please submit any urgent transactions planned for September 30 to our Trade Operations team by **Tuesday, September 28** and contact your Relationship Manager/Trade Sales Manager for additional assistance.

How will this day of remembrance impact incoming letters of credit, payments, or documents?

Incoming payments will be processed within two business days and letters of credit will be actioned within two business days.

SUPPLY CHAIN FINANCE

How will this day of remembrance impact new Supply Chain Finance (SCF) transactions?

We will not be able to accommodate any funding requests or inquiries on September 30. New transactions planned for the end of September will need to be submitted to the SCF Operations team by **Monday, September 27** in order to obtain funding with a value date of Wednesday, September 29.

How will this day of remembrance impact SCF transactions previously funded and maturing on September 30?

There is no change for previously funded transactions that mature on September 30. Any settlements or repayments due on the captioned date will be actioned the following business day, October 1. Please contact your Relationship Manager for special arrangements.