

Set-up Guide for Scotiabank Online Banking

Step 1

Gather some basic information

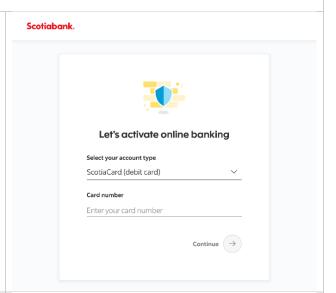
Here's what you need to set up your account for online banking:

- Your Scotiabank debit card number: If you don't have a Scotiabank debit card, you can use a Scotiabank Credit Card number, or your account number for your line of credit, investment, loan, or mortgage. For Small Business customers, a Scotiabank debit card number is required.
- Your postal code: If you have multiple addresses, use the address we send your statements to.
- Your home phone number, or your mobile phone number
- Your email address
- Your date of birth
- Your mother's maiden name

Step 2

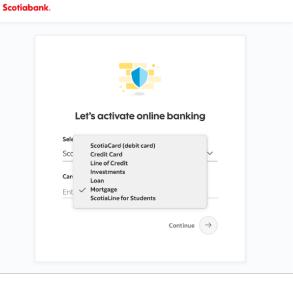
Go to Scotiabank.com on your web browser and click the **Activate Now** link under the red Sign In button.

If you have a Scotiabank debit card, please type in the number on the front of your card and press Continue.



If you don't have a Scotiabank debit card, select the product type and product/account number from your card, line of credit, loan, investment, or mortgage.

Then click **Continue**. For Small Business customers, a Scotiabank debit card number is required.



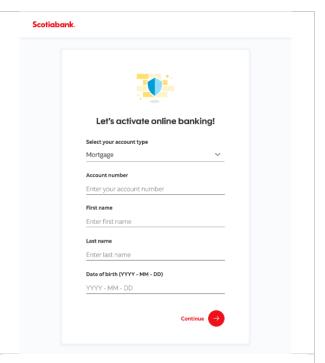
Scotiabank

Step 3

Enter the following details to verify what type of account you have with us.

If you have a Scotiabank debit card number, you can skip to **Step 4**.

Select the account type you have, followed by the account or card number. Once completed, fill in your first name, last name, date of birth, and then click **Continue**.



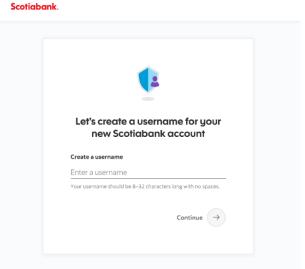
Step 4

Create a username that's easy to remember. For credit card customers, once this username is created you will no longer be able to sign in using your card number. Click **Continue**.

Create a strong password by using a unique word or phrase that you will easily remember.

Your password should be a combination of numbers and both uppercase and lowercase letters, as well as symbols - like an exclamation point or a question mark.

Important note: For your privacy, don't write down your password or share it with anyone.



Step 5

Start banking from your home computer!

You will be asked to agree to our Digital Access Agreement, which sets out your rights and obligations as well as Scotiabank's.

Using online banking will help you safely complete most of the common banking tasks we all need to do. To access guides that show all the many banking tasks you can do online, check out **Scotiabank.com/guide**



That's it – you are now a fully-fledged online banker!

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