

Set-up Guide for Scotiabank Mobile 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.

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**.

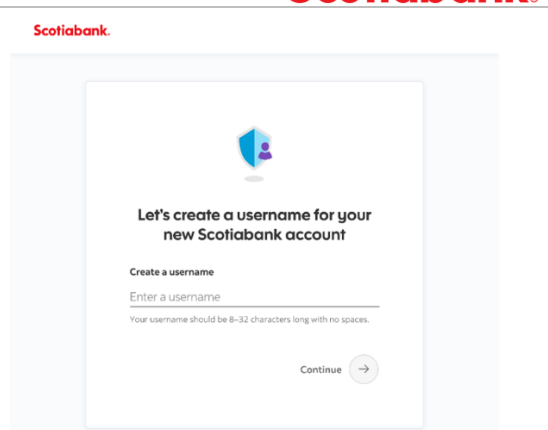
Step 4

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**

All mobile apps must be downloaded from the Google or Apple app stores. We'll walk through how to download it from the store to your phone now.

If you have an Apple iPhone or iPad, open your iPhone or iPad screen and click the App Store icon that looks like the Apple one on the right. Search for 'Scotiabank' and choose the app called 'Scotiabank'.

If you have an Android phone or tablet (made by Samsung, Google, LG, Sony, or others) open your phone or tablet screen, and click the icon called Play Store. Search for 'Scotiabank' and choose the app called 'Scotiabank Mobile Banking'.



Click this icon on Apple iPhones or iPads for the App Store

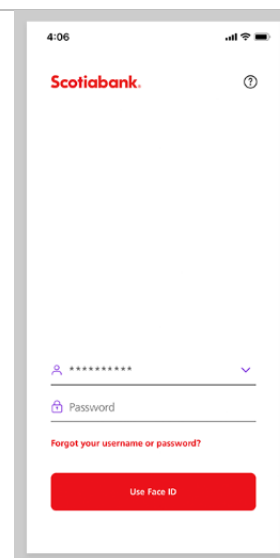


Click this icon on Android phones or tablets for the Google Play Store

Step 6

You can now sign in to the app with the username and password you created a few steps ago.

Please check the box to agree to our Digital Access Agreement, which sets out your rights and obligations as well as Scotiabank's. You can read the entire Digital Access Agreement anytime.



Step 7

To complete mobile app setup, you must also activate 2-step verification (2SV).

2SV provides a second layer of protection to your account in addition to your password. It helps to guard against fraud, so even if someone else gets a hold of your username and password, they can't access your account.

Please note that you'll be asked to activate 2SV using your current mobile phone or tablet. This will now be your primary trusted device.

This means that when there is an attempt to sign into your account from a different device, we'll send a push notification to your primary trusted device.

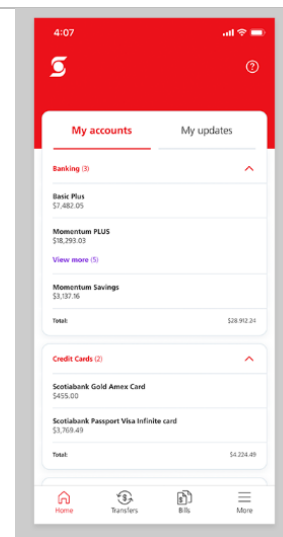
Step 8

Start banking from your phone or tablet!

When you first sign in, screens will pop up to show you important features in the mobile banking app.

The home screen shows you an overview of your accounts and balances. You can start to use the icons along the bottom of the app to choose a task.

To access guides that show all the many banking tasks you can do with mobile banking, check out [Scotiabank.com/guide](https://www.scotiabank.com/guide)



That's it! We will continue to add more features in the mobile app over time.