

Scotiabank Group Deposit Product List

The following Scotiabank group members are each CDIC member institutions. Each institution has its own list of deposit products eligible for CDIC deposit insurance (up to the maximum protection limit).

- The Bank of Nova Scotia
- Scotia Mortgage Corporation
- Montreal Trust Company of Canada
- National Trust Company

The following instruments and/or products are deposits eligible for deposit insurance (up to the maximum protection limit) through the Canada Deposit Insurance Corporation. Eligible deposits could be in any currency payable in Canada. For full details of coverage limitations, see the CDIC brochure "Protecting Your Deposits", which is available from your Scotiabank branch or from CDIC. You may contact CDIC at 1-800-461-CDIC (2342) or visit its website at www.cdic.ca.

The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

Deposits in: Chequing/Savings Accounts

Available for Sale

AgrilInvest
Basic Bank Account
Basic Plus Bank Account
Basic Business Account
Business Investment Account
Dual Rate Investment Account
Getting There Savings Program® for Youth
Interest Bearing Business Accounts
Money Master® Savings Account
Preferred Package
Right Size Account for business
Right Size Savings for business
Scotia Community Account Plan
Scotia Euro Savings Account
Scotia U.S. Dollar Daily Interest Account
Scotiabank Momentum PLUS Savings Account

ScotiaOne Account Plan for agriculture
Select Account for business
SPP Plus Account Plan
Student Banking Advantage™ Plan
Term Bonus Account
Ultimate Package
USD Clear Through Account

Not Available for Sale

Account Plan for business
Business Interest Account
Corporate Deposit Account
Daily Interest Savings - Home Ownership Savings Plan
Institutional Deposit Account
Interest Savings Account
Low Fee Account for business
Money Master for business™
Notice Investment Account
Powerchequing™ Account
Scotia All-in-One Account
Scotia Blue Chip Savings Account
Scotia Chequing Account
Scotia Executive Money Master Account Scotia
Gain Plan® Investment Savings Account Scotia
Scotia One Service
Scotia Plus® Program for Seniors
Scotia Power Savings Account™
Scotia Power Savings for business
Scotia Private Banking Account
Scotia Value® Account
Scotiabank Momentum Chequing Account
Scotiabank Momentum Savings Account
ScotiaClub Account
ScotiaOne Account Plan for business
Treasury Account

Other

Bank Official Cheque
Certified Cheque
Draft
GIC Interest Cheque
Money Order
Pre-paid Letters of Credit
Wire/Telephone Transfer

Deposits Not Directly Available to Customers

- Accrued Interest Payable on
- Deposits Items in Transit
- Outstanding Payments to Customers
- Personal Trust Float Funds Cash Balances
- Proceeds of Collections Pending Remittance
- Scotia® Self-Directed Cash Balances

Deposits in: Non-Registered Accounts

Available for Sale

- AgrilInvest Deposit Account
- Cashable GIC
- Crowd Deposit Account
- Guaranteed Income Optimizer
- Investment Cash (BNS Dealer Only)
- Non-Personal Redeemable GIC
- Non-Redeemable GIC
- Notice Plan
- Personal Redeemable GIC
- Pre-Paid Letters of Credit
- Scotiabank Savings Accelerator Account
- Scotiabank Market Linked GIC
- Trust/Sub-Account Plan
- Variable Rate GIC

Not Available for Sale

- Accelerated-Rate GIC
- G7 Stock-Indexed GIC
- Scotia Dividend Fund GIC
- Scotia GIC with Flex
- Scotia Market Powered GIC
- Scotiabank Equity Powered GIC - American Growth
- Scotiabank Equity Powered GIC - Canadian Growth
- Scotiabank Equity Powered GIC - Canadian Guaranteed Return
- Scotiabank Equity Powered GIC - Canadian Income
- Scotiabank Equity Powered GIC - Global Growth
- Scotiabank Index Powered GIC
- The Ultimate Laddered GIC
- U.S. Market Stock-Indexed GIC

Deposits in: Tax-Free Savings Accounts (TFSA)

Available for Sale

- Bank of Nova Scotia Investment Savings Account
- Cashable GIC
- Guaranteed Income Optimizer
- Investment Cash (BNS Dealer Only)
- Non-Redeemable GIC
- Personal Redeemable GIC
- Scotiabank Savings Accelerator Account
- Scotiabank Market Linked GIC

Not Available for Sale

- Accelerated-Rate GIC
- G7 Stock-Indexed GIC
- Scotia GIC with Flex
- Scotiabank Equity Powered GIC - American Growth
- Scotiabank Equity Powered GIC - Canadian Growth
- Scotiabank Equity Powered GIC - Canadian Guaranteed Return
- Scotiabank Equity Powered GIC - Canadian Income
- Scotiabank Equity Powered GIC - Global Growth
- Scotiabank Index Powered GIC
- The Ultimate Laddered GIC
- U.S. Market Stock Indexed GIC

Deposit in: First Home Savings Accounts (FHSA)

Available for Sale

- Cashable GIC
- Investment Cash (BNS Dealer Only)
- Non-Redeemable GIC
- Personal Redeemable GIC
- Scotiabank Market Linked GIC
- Scotiabank Savings Accelerator Account

Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)

Available for Sale

- Bank of Nova Scotia Investment Savings Account
- Cashable GIC
- Guaranteed Income Optimizer
- Investment Cash (BNS Dealer Only)
- Non-Redeemable GIC

Personal Redeemable GIC
Scotiabank Savings Accelerator Account
Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC
Daily Interest Savings
G7 Stock-Indexed GIC
Money Master for RSPs
Scotia Dividend Fund GIC
Scotia Market Powered GIC
Scotiabank Equity Powered GIC - American Growth
Scotiabank Equity Powered GIC - Canadian Growth
Scotiabank Equity Powered GIC - Canadian Guaranteed Return
Scotiabank Equity Powered GIC - Canadian Income
Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
U.S. Market Stock-Indexed GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)

Available for Sale

Cashable GIC
Investment Cash (BNS Dealer Only)
Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account
Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC
Scotia GIC with Flex
Scotiabank Equity Powered GIC - American Growth
Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return
Scotiabank Equity Powered GIC - Canadian Income
Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC

Scotia Mortgage Corporation

Member of Canada Deposit Insurance Corporation

Deposit Accounts Not Directly Available to Customers

Accrued Interest Payable on Deposits
Mortgage Property Tax Accounts
Proceeds of Collections Pending Remittance

Deposits in: Non-Registered Accounts

Available for Sale

Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account

Not Available for Sale

Accelerated-Rate GIC
The Ultimate Laddered GIC

Deposits in: Tax-Free Savings Accounts (TFSA)

Available for Sale

Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account

Not Available for Sale

Accelerated-Rate GIC
The Ultimate Laddered GIC

Deposit in: First Home Savings Accounts (FHSA)

Available for Sale

Personal Redeemable GIC
Non-Redeemable GIC
Scotiabank Savings Accelerator Account

Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)

Available for Sale

Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account

Not Available for Sale

The Ultimate Laddered GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)

Available for Sale

Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account

Not Available for Sale

Accelerated-Rate GIC

Montreal Trust Company of Canada

Member of Canada Deposit Insurance Corporation

Deposit Accounts Not Directly Available to Customers

Accrued Interest Payable on Deposits
Mortgage Property Tax Accounts
Proceeds of Collections Pending Remittance

Deposits in: Non-Registered Accounts

Available for Sale

- Cashable GIC
- Guaranteed Income Optimizer
- Non-Personal Redeemable GIC
- Non-Redeemable GIC
- Personal Redeemable GIC
- Scotiabank Savings Accelerator Account
- Scotiabank Market Linked GIC

Not Available for Sale

- Accelerated-Rate GIC
- G7 Stock-Indexed GIC
- Scotia GIC with Flex
- Scotia Market Powered GIC
- Scotiabank Equity Powered GIC -American Growth
- Scotiabank Equity Powered GIC - Canadian Growth
- Scotiabank Equity Powered GIC - Canadian Guaranteed Return
- Scotiabank Equity Powered GIC - Canadian Income
- Scotiabank Equity Powered GIC - Global Growth
- Scotiabank Index Powered GIC
- The Ultimate Laddered GIC
- U.S. Market Stock-Indexed GIC

Deposits in: Tax-Free Savings Accounts (TFSA)

Available for Sale

- Cashable GIC
- Guaranteed Income Optimizer
- Non-Redeemable GIC
- Personal Redeemable GIC
- Scotiabank Savings Accelerator Account
- Scotiabank Market Linked GIC

Not Available for Sale

- Accelerated-Rate GIC
- G7 Stock-Indexed GIC
- Scotia GIC with Flex
- Scotiabank Equity Powered GIC - American Growth
- Scotiabank Equity Powered GIC - Canadian Growth
- Scotiabank Equity Powered GIC - Canadian Guaranteed Return
- Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
U.S. Market Stock-Indexed GIC

Deposit in: First Home Savings Accounts (FHSA)

Available for Sale

Cashable GIC
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Market Linked GIC
Scotiabank Savings Accelerator Account

Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)

Available for Sale

Cashable GIC
Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account
Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC
G7 Stock-Indexed GIC
Scotia Dividend Fund GIC
Scotia Market Powered GIC
Scotiabank Equity Powered GIC - American Growth
Scotiabank Equity Powered GIC - Canadian Growth
Scotiabank Equity Powered GIC - Canadian Guaranteed Return
Scotiabank Equity Powered GIC - Canadian Income
Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
U.S. Market Stock-Indexed GIC

All references to RRSP/RRIF include Registered Retirement Savings Plans (RRSP), Locked-in Retirement Savings Plans (LRSP), Locked-in Retirement Accounts (LIRA), Restricted Locked-in Savings Plans (RLSP), Registered Retirement Income Funds (RRIF), Locked-in Retirement Income

Funds (LRIF), Prescribed Registered Retirement Income Funds (PRRIF), Restricted Life Income Funds (RLIF), and Life Income Funds (LIF).

Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)

Available for Sale

- Cashable GIC
- Guaranteed Income Optimizer
- Non-Redeemable GIC
- Personal Redeemable GIC
- Scotiabank Savings Accelerator Account
- Scotiabank Market Linked GIC

Not Available for Sale

- Accelerated-Rate GIC
- Scotia GIC with Flex
- Scotiabank Equity Powered GIC - American Growth
- Scotiabank Equity Powered GIC - Canadian Growth
- Scotiabank Equity Powered GIC - Canadian Guaranteed Return
- Scotiabank Equity Powered GIC - Canadian Income
- Scotiabank Equity Powered GIC - Global Growth
- Scotiabank Index Powered GIC
- The Ultimate Laddered GIC

National Trust Company

Member of Canada Deposit Insurance Corporation

Deposit Accounts Not Directly Available to Customers

- Accrued Interest Payable on Deposits

Deposits in: Non-Registered Accounts

Available for Sale

- Cashable GIC
- Guaranteed Income Optimizer
- Non-Personal Redeemable GIC
- Non-Redeemable GIC
- Personal Redeemable GIC
- Scotiabank Savings Accelerator Account
- Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC
G7 Stock-Indexed GIC
Scotia GIC with Flex
Scotia Market Powered GIC
Scotiabank Equity Powered GIC - American Growth
Scotiabank Equity Powered GIC - Canadian Growth
Scotiabank Equity Powered GIC - Canadian Guaranteed Return
Scotiabank Equity Powered GIC - Canadian Income
Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
U.S. Market Stock-Indexed GIC

Deposits in: Tax-Free Savings Accounts (TFSA)**Available for Sale**

Cashable GIC
Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account
Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC
G7 Stock-Indexed GIC
Scotia GIC with Flex
Scotiabank Equity Powered GIC - American Growth
Scotiabank Equity Powered GIC - Canadian Growth
Scotiabank Equity Powered GIC - Canadian Guaranteed Return
Scotiabank Equity Powered GIC - Canadian Income
Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
U.S. Market Stock-Indexed GIC

Deposit in: First Home Savings Accounts (FHSA)**Available for Sale**

Cashable GIC
Non-Redeemable GIC
Personal Redeemable GIC

Scotiabank Market Linked GIC
Scotiabank Savings Accelerator Account

Deposits in: Registered Retirement Savings Plans (RRSP)/Registered Retirement Income Funds (RRIF)

Available for Sale

Cashable GIC
Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account
Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC
G7 Stock-Indexed GIC
Scotia Dividend Fund GIC
Scotia Market Powered GIC
Scotiabank Equity Powered GIC - Canadian Growth
Scotiabank Equity Powered GIC - Canadian Guaranteed Return
Scotiabank Equity Powered GIC - Canadian Income
Scotiabank Equity Powered GIC - Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
U.S. Market Stock-Indexed GIC

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Deposits in: Registered Education Savings Plans (RESP)/Registered Disability Savings Plans (RDSP)

Available for Sale

Cashable GIC
Guaranteed Income Optimizer
Non-Redeemable GIC
Personal Redeemable GIC
Scotiabank Savings Accelerator Account
Scotiabank Market Linked GIC

Not Available for Sale

Accelerated-Rate GIC

Scotia GIC with Flex

Scotiabank Equity Powered GIC - American Growth

Scotiabank Equity Powered GIC - Canadian Growth

Scotiabank Equity Powered GIC - Canadian Guaranteed Return

Scotiabank Equity Powered GIC - Canadian Income

Scotiabank Equity Powered GIC - Global Growth

Scotiabank Index Powered GIC

The Ultimate Laddered GIC