



Dual Rate Investment Account

Dual Rate Investment Account¹ (\$CDN) Rates

Rates are guaranteed for the current Investment Period only, and may change between Investment Periods and without prior notice.

Investment Balance

Investment	Rate ³
\$1,000,000 - \$20,000,000	1.35%
\$ 50,000 - \$ 999,999	1.15%

The Investment Balance is the stable portion of the balance that remains unchanged during the Investment Period and is identified as the lowest end of day balance over the current Investment Period. The rate is applied to the entire Investment Balance within the highest applicable tier.

Fluctuating Balance

Rate³ on Fluctuating Balance: **0.25%**

Fluctuating Balance is the portion of your balance, above the Investment Balance, that may change during the current Investment Period. The Fluctuating Balance equals the average monthly balance⁴ less the Investment Balance⁵.

For more information on the product please visit:

[Dual Rate Investment Account](#)

Investment Periods² for 2018

The Investment Period is the period used to determine the monthly Investment Balance and aligns with the month-end statement cycle.

August 1 – August 31, 2018 (inclusive)

September 1 – September 28, 2018 (inclusive)

September 29 – October 31 (inclusive)

November 1 – November 30 (inclusive)

December 1 – December 31 (inclusive)

[®] Registered trademark of The Bank of Nova Scotia.

¹ The Dual Rate Investment Account has a maximum balance limit of \$20 million and does not pay interest above this limit. An average monthly balance of \$50,000 or more is required for interest calculation. The Dual Rate Investment Account requires a month-end statement cycle.

² New funds intended to earn the Investment Rate must be deposited before the end of day on the first business day of the current Investment Period and not withdrawn until after the last day of the investment period..

³ Rates are guaranteed for the current Investment Period only, and may change from time to time and without prior notice.

⁴ Average monthly balance is defined as the average of the daily closing credit balance within the current Investment Period.

⁵ The Fluctuating Balance equals the entire average monthly balance should the Investment Balance fall below \$50,000.