Scotiabank Bank Account Offers – Qualifying Activities

Eligible Direct Deposits, Pre-Authorized Transactions and Bill payments (if applicable to your specific bank account offer) are categorized under the codes listed below and may qualify for select offers as outlined in the applicable offer terms and conditions. This list is descriptive only and may differ from actual transaction coding. Scotiabank reserves the right to determine whether a specific transaction is eligible for an offer. See full offer terms and conditions for complete details. Offers subject to change or be cancelled without notice.

Eligible Direct Deposits:

- Adjustment Payroll
- Advance Payroll
- Bonus Payroll
- •Canada Pension Plan
- Commission Payroll
- •Employment Insurance
- •Federal Pension
- Income Security benefits
- Old Age Security
- Overtime Payroll
- Payroll
- Pension
- Private Pension
- Provincial Pension
- •Retirement Income Fund
- Special Payroll
- Vacation Payroll
- War Veterans Allowance
- Workers Compensation

Eligible Pre-Authorized Transactions:

- Agri Stabilization
- Annuity
- Appliance Rent/Leases
- Auto Insurance
- Automobile Insurance Plan
- Automobile Rent/Leases
- Business Pre-Authorized Debit
- •Canadian Forces Superannuation (Canadian Armed Forces Pension)
- Casualty Insurance
- Child Tax Benefit
- Commercial Mortgage
- Commercial Rent/Leases
- Common Dividend
- Corporate taxes
- Credit Card (non-Scotiabank)
- Dairy Commission
- Dealer Plan Loans
- Dividend
- Donations
- Equipment Rent/Leases
- Family Support program
- •Farm Improvement Loans
- •Farm Mortgage
- Federal Payment
- •Fees/Dues
- •Health Care Premium
- •Home Improvement Loans
- Housing Allowance
- Income taxes
- Insurance
- •Insurance Loans

- Investments
- Life Insurance
- •Loans
- Mortgage
- Mortgage Insurance
- Mutual Funds
- Personal Loans
- Preferred Dividend
- Property Insurance
- Property Taxes
- Provincial Payments
- Public Service Superannuation (Public Service Pension Plan)
- Rent/Leases
- •Residential Mortgage
- •Residential Rent/Leases
- •RESP Contribution
- RSP Contribution
- Sales Taxes
- School Taxes
- Spousal RSP Contribution
- Taxes
- •Term Loans
- Water Taxes
- Transfer From (Standing Orders, Investment Platform, Non-Registered System)
- •Transfer To (Standing Orders, Investment Platform)
- Debit Memo (Standing Orders)

Eligible Bill Payments:

(Not applicable to: Scotiabank SCENE Bundle for Students)

- Auto Payment
- •Bill Payment
- Cable Bill Payment
- Fuel Bill Payment
- •Gasoline Bill Payment
- Hydro Bill Payment
- Internet Access Payment
- Miscellaneous Payment
- Mortgage Payment
- •Telephone Bill Payment
- Utility Bill Payment
- Water Bill Payment

*Note: These eligible bill payments may also count as eligible pre-authorized transactions.

Pre-authorized transactions/bill payments to different account numbers within the same bill company will count as multiple activities towards qualifying criteria.