

Scotiabank Ultimate Package and Preferred Package Offers – Qualifying Activities

Pre-Authorized Credits, Pre-Authorized Debits and Recurring Direct Deposits categorized under the codes listed below, may qualify for the \$400 cash offers (each an “Offer”, collectively the “Offers”). 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 the Offers. See full Offer Terms 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
- 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:

- 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.