

# 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 \$450 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:	Eligible Pre-Authorized Transactions:	Eligible Bill Payments:
<ul style="list-style-type: none"><li>•Adjustment Payroll</li><li>•Advance Payroll</li><li>•Bonus Payroll</li><li>•Canada Pension Plan</li><li>•Commission Payroll</li><li>•Employment Insurance</li><li>•Federal Pension</li><li>•Income Security benefits</li><li>•Old Age Security</li><li>•Overtime Payroll</li><li>•Payroll</li><li>•Pension</li><li>•Private Pension</li><li>•Provincial Pension</li><li>•Retirement Income Fund</li><li>•Special Payroll</li><li>•Vacation Payroll</li><li>•War Veterans Allowance</li><li>•Workers Compensation</li></ul>	<div><ul style="list-style-type: none"><li>•Agri Stabilization</li><li>•Annuity</li><li>•Appliance Rent/Leases</li><li>•Auto Insurance</li><li>•Automobile Insurance Plan</li><li>•Automobile Rent/Leases</li><li>•Business Pre-Authorized Debit</li><li>•Canadian Forces Superannuation (Canadian Armed Forces Pension)</li><li>•Casualty Insurance</li><li>•Child Tax Benefit</li><li>•Commercial Mortgage</li><li>•Commercial Rent/Leases</li><li>•Common Dividend</li><li>•Corporate taxes</li><li>•Dairy Commission</li><li>•Dealer Plan Loans</li><li>•Dividend</li><li>•Donations</li><li>•Equipment Rent/Leases</li><li>•Family Support program</li><li>•Farm Improvement Loans</li><li>•Farm Mortgage</li><li>•Federal Payment</li><li>•Fees/Dues</li><li>•Health Care Premium</li><li>•Home Improvement Loans</li><li>•Housing Allowance</li><li>•Income taxes</li><li>•Insurance</li><li>•Insurance Loans</li></ul></div> <div><ul style="list-style-type: none"><li>•Investments</li><li>•Life Insurance</li><li>•Loans</li><li>•Mortgage</li><li>•Mortgage Insurance</li><li>•Mutual Funds</li><li>•Personal Loans</li><li>•Preferred Dividend</li><li>•Property Insurance</li><li>•Property Taxes</li><li>•Provincial Payments</li><li>•Public Service Superannuation (Public Service Pension Plan)</li><li>•Rent/Leases</li><li>•Residential Mortgage</li><li>•Residential Rent/Leases</li><li>•RESP Contribution</li><li>•RSP Contribution</li><li>•Sales Taxes</li><li>•School Taxes</li><li>•Spousal RSP Contribution</li><li>•Taxes</li><li>•Term Loans</li><li>•Water Taxes</li><li>•Transfer From (Standing Orders, Investment Platform, Non-Registered System)</li><li>•Transfer To (Standing Orders, Investment Platform)</li><li>•Debit Memo (Standing Orders)</li></ul></div>	<div><ul style="list-style-type: none"><li>•Auto Payment</li><li>•Bill Payment</li><li>•Cable Bill Payment</li><li>•Fuel Bill Payment</li><li>•Gasoline Bill Payment</li><li>•Hydro Bill Payment</li><li>•Internet Access Payment</li><li>•Miscellaneous Payment</li><li>•Mortgage Payment</li><li>•Telephone Bill Payment</li><li>•Utility Bill Payment</li><li>•Water Bill Payment</li></ul></div> <div><p>*Note: These eligible bill payments may also count as eligible pre-authorized transactions.</p></div>