



Voice Recognition In a few words, please describe the reason for your call today?

BEST PRACTICES ✓

- Use short phrases
- Use action words: "Make Payment", "Transfer Funds", "Speak to representative"
- Avoid speakerphone and noisy areas
- Authenticate when prompted: Card number + 3 digits at the back of the card or Card number and 5-8 digit Access Code

SELF SERVICE EXAMPLES ✓

- Balances
- Recent Transactions
- Bill Payments
- Transfer Funds
- Statement Copy
- Order Cheques
- Change Access Code
- Branch Information
- Foreign Exchange Rates

^{*}Telephone banking is also offered in Cantonese (1-800-830-8800) and Mandarin (1-800-830-8080), Monday - Saturday, 10:00 am to 10:00 pm EST.

[•] Bill Payments made after 8:30 pm EST will be processed the next business day. • Future Dated Bill Payments will only be processed if sufficient funds are in the designated account by 6:00 pm EST on that day.

[•] Fund Transfers between Scotiabank accounts are immediate. • Payments to Scotiabank VISAs are considered funds transfers and are immediate. • For TFSA, GIC or Savings Accelerator, select Investments.