



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 without prior notice.

Effective Date: July 01, 2022

Investment Balance:

Investment Tier	Rate ³
\$1,000,000 to \$20,000,000	2.00%
\$50,000 to \$999,999	1.90%

The Investment Balance is the stable portion that remains unchanged during the Investment Period. It 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:

Fluctuating Balance Rate ³	1.05%
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Fluctuating Balance is the portion of your balance, above the Investment Balance, that may change during the current Investment Period. The Fluctuating Balance is equalled to the average monthly balance⁴ less the Investment Balance⁵.

For more information on the product, please visit: [Dual Rate Investment Account](#)

2022 Investment Periods²

The Investment Period is the period used to determine the monthly Investment Balance and is aligned with the month-end statement cycle. Please note that the period listed below are inclusive.

December 1 to December 31, 2021

January 1 to **January 28**, 2022

January 29 to **February 25**, 2022

February 26 to March 31, 2022

April 1 to **April 29**, 2022

April 30 to May 31, 2022

June 1 to June 30, 2022

July 1 to **July 29**, 2022

July 30 to August 31, 2022

September 1 to September 30, 2022

October 1 to October 31, 2022

November 1 to November 30, 2022

December 1 to **December 30**, 2022

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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 Balance Rate must be deposited before the end of day on the first business day of the current Investment Period and not withdrawn until after the last day of the investment period. For Investment Period beginning on a non-business day, new funds must be deposited before the end of the last business day of the previous Investment Period to earn the Investment Balance Rate.
3. Rates are guaranteed for the current Investment Period only and may change from time to time without prior notice.
4. Average monthly balance is defined as the average daily closing credit balance within the current Investment Period.
5. The Fluctuating Balance is equalled to the entire average monthly balance should the Investment Balance fall below \$50,000.