



## Dual Rate Investment Account

### Dual Rate Investment Account<sup>1</sup> (\$CDN) Rates

Rates are guaranteed for the current Investment Period only and may change between Investment Periods without prior notice.

**Effective Date: November 1, 2025**

#### Investment Balance:

Investment Tier	Rate <sup>3</sup>
\$1,000,000 to \$20,000,000	1.75%
\$50,000 to \$999,999	1.65%

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 <sup>3</sup>	0.75%
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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 equaled to the average monthly balance<sup>4</sup> less the Investment Balance<sup>5</sup>.

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

### 2025 Investment Periods<sup>2</sup>

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 periods listed below are inclusive.

January 1 to January 31, 2025

February 1 to February 28, 2025

March 1 to March 31, 2025

April 1 to April 30, 2025

May 1 to **May 30**, 2025

May 31 to June 30, 2025

July 1 to July 31, 2025

August 1 to **August 29**, 2025

August 30 to **September 29**, 2025

September 30 to October 31, 2025

November 1 to **November 28**, 2025

November 29 to December 31, 2025

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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Balance Rate must be deposited before the end of day on the first business day of the current Investment Period and not withdrawn until after the last day of the investment period.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 equaled to the entire average monthly balance should the Investment Balance fall below \$50,000.