



## 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. Interest rates mentioned below are effective February 27, 2021.

#### Investment Balance:

| Investment Tier             | Rate <sup>3</sup> |
|-----------------------------|-------------------|
| \$1,000,000 to \$20,000,000 | 0.55%             |
| \$50,000 to \$999,999       | 0.40%             |

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> | 0.10% |
|---------------------------------------|-------|

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 balance<sup>4</sup> less the Investment Balance<sup>5</sup>.

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

### 2020/2021 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 period dates listed below are inclusive.

October 1 to October 30, 2020  
October 31 to November 30, 2020  
December 1 to December 31, 2020  
January 1 to January 29, 2021  
January 30 to February 26, 2021  
February 27 to March 31, 2021  
April 1 to April 30, 2021  
May 1 to May 31, 2021  
June 1 to June 30, 2021  
July 1 to July 30, 2021  
July 31 to August 31, 2021  
September 1 to September 30, 2021  
October 1 to October 29, 2021  
October 30 to November 30, 2021  
December 1 to December 31, 2021

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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.
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 equal to the entire average monthly balance should the Investment Balance fall below \$50,000.