Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.4



Financial Institution: The Bank of Nova Scotia (Parent entity)

Location (Country) : Canada

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

No#	Question	Answer
1. ENTITY	/ & OWNERSHIP	
1	Full Legal Name	The Bank of Nova Scotia
2	Append a list of foreign branches which are covered by this questionnaire	N/A - this questionnaire applies to The Bank of Nova Scotia - Canada only.
3	Full Legal (Registered) Address	1709 Hollis St., Halifax, Nova Scotia, Canada B3J 1W1
4	Full Primary Business Address (if different from above)	40 Temperance Street, Toronto, Ontario, Canada M5H 0B4
5	Date of Entity incorporation/establishment	March 30, 1832
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	Toronto Stock Exchange (TSX): BNS New York Stock Exchange (NYSE): BNS
6 b	Member Owned/Mutual	No No
6 c	Government or State Owned by 25% or more	No No
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	N/A
7	% of the Entity's total shares composed of bearer shares	0% - Bearer shares are prohibited.
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	Yes
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	The Bank of Nova Scotia (Cayman Islands Branch) The Bank of Nova Scotia (Barbados Branch)
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	No
10	Name of primary financial regulator/supervisory authority	Office of the Superintendent of Financial Institutions (OSFI) and The Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)
11	Provide Legal Entity Identifier (LEI) if available	L3I9ZG2KFGXZ61BMYR72
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A - This entity is the ultimate Parent

13	Jurisdiction of licensing authority and regulator of ultimate	Canada - The Office of the Superintendent of Financial Institutions (OSFI) and The Financial Transactions and Reports Analysis Centre of
	parent	Canada (FINTRAC)
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	Yes
14 c	Commercial Banking	Yes
14 d	Transactional Banking	Yes
14 e	Investment Banking	Yes
14 f	Financial Markets Trading	Yes
14 g	Securities Services/Custody	Yes
	Broker/Dealer	Yes
14 h		
14 i	Multilateral Development Bank	No .
14 j	Wealth Management	Yes
14 k	Other (please explain)	
15	Does the Entity have a significant (10% or more) portfolio of	
	non-resident customers or does it derive more than 10% of its	
	revenue from non-resident customers? (Non- resident means	No
	customers primarily resident in a different jurisdiction to the	NO
	location where bank services	
	are provided)	
15 a	If Y, provide the top five countries where the non- resident	
	customers are located.	
16	Select the closest value:	
16 a	Number of employees	10001+
16 b	Total Assets	Greater than \$500 million
17	Confirm that all responses provided in the above Section are	
17	representative of all the LE's branches.	No No
17 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
17 a	the branch/es that this applies to.	CBDDQs.
18	If appropriate, provide any additional information/context to	
10	the answers in this section.	
	uic answers in this section.	
2. PRODU	JCTS & SERVICES	
19	Does the Entity offer the following products and services:	
19 a	Correspondent Banking	Yes
19 a1	If Y	
19 a1a	Does the Entity offer Correspondent Banking	
19 4 14	services to domestic banks?	Yes
40 - 41-		
19 a1b	Does the Entity allow domestic bank clients to	Yes
40 -4	provide downstream relationships?	
19 a1c	Does the Entity have processes and procedures in	
	place to identify downstream relationships with	Yes
	domestic banks?	
19 a1d	Does the Entity offer Correspondent Banking	Yes
	services to foreign banks?	
19 a1e	Does the Entity allow downstream relationships with	Yes
	foreign banks?	1477
19 a1f	Does the Entity have processes and procedures in	Yes
	place to identify downstream relationships with foreign	100
19 a1g	Does the Entity offer Correspondent Banking services	
_	to regulated Money Services Businesses	Yes
	(MSBs)/Money Value Transfer Services (MVTSs)?	
19 a1h	Does the Entity allow downstream relationships with	
	MSBs, MVTSs, or Payment Service Provider (PSPs)?	
19 a1h1	MSBs	No
		No
19 a1h2	I MVTSs	INO
19 a1h2 19 a1h3	MVTSs PSPs	No No

19 a1i		
	Does the Entity have processes and procedures in	
	place to identify downstream relationships with	Yes
	MSBs /MVTSs/PSPs?	
19 b	Cross-Border Bulk Cash Delivery	No
19 c	Cross-Border Remittances	Yes
19 d	Domestic Bulk Cash Delivery	No
19 e	Hold Mail	No
19 f	International Cash Letter	Yes
19 g	Low Price Securities	No No
19 h	Payable Through Accounts	No No
19 i	Payment services to non-bank entities who may then offer	
	third party payment services to their customers?	Yes
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	Yes
19 i3	Virtual Asset Service Providers (VASPs)	No
19 i4	eCommerce Platforms	No
19 i5	Other - Please explain	
19 j		Both
_	3	
19 k	Remote Deposit Capture (RDC)	Yes
19 I		No
19 m		No .
19 n	Trade Finance	Yes
19 o	Virtual Assets	No
19 p	For each of the following please state whether you offer	
	the service to walk-in customers and if so, the	
	applicable level of due diligence:	
19 p1	Check cashing service	Yes
19 p1a	If yes, state the applicable level of due diligence	
19 p2	Wire transfers	No No
19 p2a	If yes, state the applicable level of due diligence	
19 p3	Foreign currency conversion	Yes
19 p3a	If yes, state the applicable level of due diligence	Identification and verification
19 p4	Sale of Monetary Instruments	No
	If yes, state the applicable level of due diligence	
19 p4a		
19 p4a 19 p5	If you offer other services to walk-in customers please	An incoming wire payment can be accepted for a non-Scotiabank customer provided it has been sent by a Scotiabank customer at another
	If you offer other services to walk-in customers please provide more detail here, including describing the level	Branch or office (domestic or international). Bill payments may be accepted from non-customers at the discretion of the branch. In both
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experience/expertise to implement the ABC programme? 34	33		
Section Sect			Yes
Does the Entity have a global ABC policy that: State	34	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity
Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage 35 b Includes enhanced requirements regarding interaction with public officials? 36 c Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)? 36 Does the Entity have controls in place to monitor the effectiveness of their ABC programme? 37 Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme? 38 Has the Entity's ABC Emterprise Wide Risk Assessment (EWRA) been completed in the last 12 months? 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 Potential liability created by intermediaries and other third-			
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records (this may be within the ABC policy or any other policy applicable to the Legal Entity)? 36 Does the Entity have controls in place to monitor the effectiveness of their ABC programme? 37 Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme? 38 Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months? 38 a If N, provide the date when the last ABC EWRA was completed. 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-	35 c		
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37 Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme? 38 Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months? 38 a If N, provide the date when the last ABC EWRA was completed. 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-	1		Yes
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Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months? If N, provide the date when the last ABC EWRA was completed. Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-			Yes
(EWRA) been completed in the last 12 months? 38 a If N, provide the date when the last ABC EWRA was completed. 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-	38		
38 a If N, provide the date when the last ABC EWRA was completed. 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-			Yes
39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 Potential liability created by intermediaries and other third-	38 a	If N, provide the date when the last ABC EWRA was	
net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-	39		
inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-	ات		Yas
40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40 a Potential liability created by intermediaries and other third-			
components detailed below: 40 a Potential liability created by intermediaries and other third-	40		
40 a Potential liability created by intermediaries and other third-	••		
	40 a		
party provided as appropriate	-3 a		Yes
	·	party promisoro do appropriato	

40 b		
1700	Corruption risks associated with the countries and	
	industries in which the Entity does business, directly or	Yes
	through intermediaries	
40 c	Transactions, products or services, including those that	
100	involve state-owned or state-controlled entities or	Yes
	public officials	
40 d	Corruption risks associated with gifts and hospitality.	
40 a		Yes
	hiring/internships, charitable donations and political	Yes
	contributions	
40 e	Changes in business activities that may materially	Yes
	increase the Entity's corruption risk	
41	Does the Entity's internal audit function or other independent	
	third party cover ABC Policies and	Yes
	Procedures?	
42	Does the Entity provide mandatory ABC training to:	
42 a	Board and senior Committee Management	Yes
42 b	1st Line of Defence	Yes
42 c	2nd Line of Defence	Yes
42 d	3rd Line of Defence	Yes
42 u 42 e	-	100
42 e	Third parties to which specific compliance activities	Yes
40.5	subject to ABC risk have been outsourced	
42 f	Non-employed workers as appropriate	Yes
	(contractors/consultants)	
43	Does the Entity provide ABC training that is targeted to	Yes
	specific roles, responsibilities and activities?	
44	Confirm that all responses provided in the above Section are	No
	representative of all the LE's branches	
44 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
	the branch/es that this applies to.	CBDDQs.
45	If appropriate, provide any additional information/context to	In reference to Q42 e, while mandatory training is not provided by ourselves, we do ensure that 3rd parties have either satisfactory training
-	the answers in this section.	in place or the appropriate policies and controls.
5. AMI. C	CTF & SANCTIONS POLICIES & PROCEDURES	
46	Has the Entity documented policies and procedures	
	consistent with applicable AML, CTF & Sanctions regulations	
	and requirements to reasonably prevent, detect and report:	
46 a	Money laundering	Yes
46 b	Terrorist financing	Yes
46 c	Sanctions violations	Yes
47	Are the Entity's policies and procedures updated at least	
	annually?	No
48		
48	Has the Entity chosen to compare its policies and	
	Has the Entity chosen to compare its policies and procedures against:	Yes
48 a	Has the Entity chosen to compare its policies and procedures against: U.S. Standards	Yes Vas
48 a 48 a1	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results?	Yes
48 a 48 a1 48 b	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes Yes
48 a 48 a1 48 b 48 b1	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes
48 a 48 a1 48 b	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes Yes
48 a 48 a1 48 b 48 b1	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes Yes Yes
48 a 48 a1 48 b 48 b1 49	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and	Yes Yes
48 a 48 a1 48 b 48 b1 49	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for	Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 49 a	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes Yes Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide	Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 b	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes Yes Yes Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 a 49 a 49 c	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards Oes the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks	Yes Yes Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 b	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides	Yes Yes Yes Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 a 49 a 49 c 49 d 49 e	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks	Yes Yes Yes Yes Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 a 49 a 49 c	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section	Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 c 49 d 49 e 49 f	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities	Yes Yes Yes Yes Yes Yes Yes Yes
48 a 48 a1 48 b 48 b1 49 a 49 a 49 c 49 d 49 e	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section	Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 c 49 d 49 e 49 f	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 c 49 d 49 e 49 f	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges	Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 c 49 d 49 e 49 f	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money	Yes
48 a 1 48 b 48 b 1 49 49 a 49 b 49 c 49 d 49 e 49 f 49 g	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
48 a 48 a1 48 b 48 b1 49 49 a 49 c 49 d 49 e 49 f	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents Assess the risks of relationships with domestic and foreign	Yes
48 a 1 48 b 48 b 1 49 49 a 49 b 49 c 49 d 49 e 49 f 49 g	Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes

49 i		
731	Define the process for escalating financial crime risk	
1	issues/potentially suspicious activity identified by	Yes
	employees	
49 j	Define the process, where appropriate, for terminating	
	existing customer relationships due to	Yes
	financial crime risk	
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign	Yes
	branches and affiliates	Tes
49 I	Define the process and controls to identify and handle	
-0 .	customers that were previously exited for financial crime	
	reasons if they seek to re-establish a	Yes
	relationship	
49 m	Outline the processes regarding screening for sanctions,	Yes
	PEPs and Adverse Media/Negative News	165
49 n	Outline the processes for the maintenance of internal	Yes
	"watchlists"	117
50	Has the Entity defined a risk tolerance statement or similar	L.
	document which defines a risk boundary around	Yes
51	their business? Does the Entity have record retention procedures that	
31	comply with applicable laws?	Yes
51 a	If Y, what is the retention period?	5 years or more
52	Confirm that all responses provided in the above Section	
	are representative of all the LE's branches	No
52 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
	the branch/es that this applies to.	CBDDQs.
53	If appropriate, provide any additional information/context to	Regarding Q47, the Board of Directors approve the Enterprise AML/ATF and Sanctions Policy every 2 years, unless there is a material
	the answers in this section.	regulatory or business change that requires a more frequent update and approval. Regarding Q49 f, Scotiabank applies appropriate special measures for jurisdictions/ financial institutions and/or classes of international
		transactions of primary money laundering concern pursuant to Section 311 of the USA PATRIOT Act, Section 9714(a) of the Combating
		Russian Money Laundering Act, and Section 2313a of the FEND Off Fentanyl Act.
	TF & SANCTIONS RISK ASSESSMENT	
54	Does the Entity's AML & CTF EWRA cover the inherent	
i		
	risk components detailed below:	Lu L
54 a	Client	Yes
54 a 54 b	Client Product	Yes
54 a 54 b 54 c	Client Product Channel	Yes Yes
54 a 54 b 54 c 54 d	Client Product Channel Geography	Yes
54 a 54 b 54 c	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls	Yes Yes
54 a 54 b 54 c 54 d 55	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	Yes Yes Yes
54 a 54 b 54 c 54 d 55	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring	Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	Yes Yes Yes
54 a 54 b 54 c 54 d 55 55 a 55 b	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening	Yes Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55 55 55 a 55 b 55 c	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification	Yes Yes Yes Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55 55 55 a 55 b 55 c 55 d	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening	Yes
54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 e	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News	Yes
54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 c 55 c 55 c 55 d 55 c	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education	Yes
54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 e 55 f	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance	Yes
54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 f 55 g 55 h	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 f 55 g 55 h	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA	Yes
54 a 54 b 554 c 54 d 55 55 a 555 c 55 d 55 c 55 d 55 c 55 d 55 c 55 d 55 e 55 e 55 6 56 a	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed.	Yes
54 a 54 b 54 c 55 d d 55 5 5 5 5 5 5 5 5 5 5 5 6 55	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent	Yes
54 a 554 b 554 c 554 d 555 b 55 c 555 e 55 f 55 g 55 h 56 a 57	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	Yes
54 a 54 b 55 d c 54 d 55 b 55 c 55 d 55 d 55 d 55 d 55 d 55	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client	Yes Ves N/A
54 a 54 b 55 d c 54 d 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56 a 57 57 a 57 b	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product	Yes
54 a 54 b 54 c 54 d 55 5 a 55 b 55 c 55 c 55 f 55 g 55 h 56 a 57 57 b 57 c	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel	Yes
54 a 554 b 554 c 554 d 555 c 55 a 55 c 55 c 55 c 55 f 55 g 55 h 56 a 57 57 a 57 b 57 c 57 d 57 d	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography	Yes N/A Yes Yes Yes
54 a 55 b 55 c 55 c 55 f 55 g 55 h 56 a 57 a 57 b 57 c	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls	Yes
54 a 54 b 55 d c 54 d 55 b 55 c 55 d 55 b 55 c 55 d 55 f 55 d 55 f 55 g 55 h 56 57 c 57 d 57 c 57 d 58	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	Yes
54 a 554 b 54 c 554 d 555 c 55 a 55 c 55 d 55 c 55 d 55 f 55 6 55 f 55 6 55 f 55 6 55 f 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 6 55 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 7 5 5 5 7 5 5 5 7 5 5 5 7 5 7	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls	Yes
54 a 554 b 554 c 554 d 555 c 555 c 555 c 555 c 556 c 557 c 577 c 577 c 577 d 58 b 58 a 58 b	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence Governance	Yes N/A Yes Yes
54 a 554 b 554 c 554 d 555 c 555 c 555 c 555 f 55 g 55 h 56 a 57 c 57 a 57 c 57 d 58 8 58 a	Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence	Yes

58 e	Name Screening	Yes
58 f	Transaction Screening	Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in the	Yes
	last 12 months?	Tes
59 a	If N, provide the date when the last Sanctions EWRA was	N/A
	completed.	N/A
60	Confirm that all responses provided in the above Section are	No
	representative of all the LE's branches	10
60 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
	the branch/es that this applies to.	CBDDQs.
61	If appropriate, provide any additional information/context to	
	the answers in this section.	N/A
7. KYC, C	DD and EDD	
62	Does the Entity verify the identity of the customer?	Yes
63	Do the Entity's policies and procedures set out when	
	CDD must be completed, e.g. at the time of onboarding or	Yes
	within 30 days?	
64	Which of the following does the Entity gather and retain when	
	conducting CDD? Select all that apply:	
64 a	Customer identification	Yes
64 b	Expected activity	Yes
64 c	Nature of business/employment	Yes
64 d	Ownership structure	Yes
64 e	Product usage	Yes
64 f	Purpose and nature of relationship	Yes
64 g	Source of funds	Yes
64 h	Source of wealth	Yes
65	Are each of the following identified:	
65 a	Ultimate beneficial ownership	Yes
65 a1	Are ultimate beneficial owners verified?	Yes
65 b	Authorised signatories (where applicable)	Yes
65 c	Key controllers	Yes
65 d	Other relevant parties	Yes
66	What is the Entity's minimum (lowest) threshold applied	25%
	to beneficial ownership identification?	
67	Does the due diligence process result in customers	
	receiving a risk classification?	
67 a	If Y, what factors/criteria are used to determine the	
C7 -1	customer's risk classification? Select all that apply: Product Usage	Voo
67 a1 67 a2	Geography Geography	Yes Yes
67 a2	Business Type/Industry	Yes
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	Transactional activity, PEP connections, Sanctions Exposure and STR activity.
67 ab	For high risk non-individual customers, is a site visit a	Transacaonar acamy, i Er connections, cancions Exposure and OTA activity.
30	part of your KYC process?	No
68 a	If Y, is this at:	
68 a1	Onboarding	
68 a2	KYC renewal	
68 a3	Trigger event	
68 a4	Other	
68 a4a	If yes, please specify "Other"	
69	Does the Entity have a risk based approach to screening	
	customers for Adverse Media/Negative News?	Yes
69 a	If Y, is this at:	
69 a1	Onboarding	Yes
69 a2	KYC renewal	Yes

	T	l
69 a3	Trigger event	Yes
70	What is the method used by the Entity to screen for Adverse Media/Negative News?	Combination of automated and manual
71	Does the Entity have a risk based approach to screening	
	customers and connected parties to determine whether they	Yes
	are PEPs, or controlled by PEPs?	
71 a	If Y, is this at:	
71 a1	Onboarding	Yes
71 a2	KYC renewal	Yes
71 a3	Trigger event	Yes
72	What is the method used by the Entity to screen PEPs?	Combination of automated and manual
73	Does the Entity have policies, procedures and processes to	
	review and escalate potential matches from screening	
	customers and connected parties to determine whether they	Yes
	are PEPs, or controlled by	
74	PEPs? Is KYC renewed at defined frequencies based on risk rating	
74	(Periodic Reviews)?	Yes
74 a	If yes, select all that apply:	
74 a1	Less than one year	No No
74 a2	1 – 2 years	Yes
74 a2	3 – 4 years	Yes
	-	
74 a4	5 years or more Trigger-based or perpetual monitoring reviews	Yes
74 a5	Other (Please specify)	Tes
74 a6 75	Does the Entity maintain and report metrics on current and	
15	past periodic or trigger event due diligence reviews?	Yes
76	From the list below, which categories of customers or	
70	industries are subject to EDD and/or are restricted, or	
	prohibited by the Entity's FCC programme?	
76 a	Arms, defence, military	EDD on risk-based approach
76 b	Respondent Banks	EDD on risk-based approach
76 b1	If EDD or restricted, does the EDD assessment contain	
	the elements as set out in the Wolfsberg Correspondent	Yes
	Banking Principles 2022?	
76 c	Embassies/Consulates	EDD on risk-based approach
76 d	Extractive industries	EDD on risk-based approach
76 e	Gambling customers	Restricted
76 f	General Trading Companies	EDD on risk-based approach
76 g	Marijuana-related Entities	Restricted
76 h	MSB/MVTS customers	Restricted
76 i	Non-account customers	Restricted
76 j	Non-Government Organisations	EDD on risk-based approach
76 k	Non-resident customers	EDD on risk-based approach
76 I	Nuclear power	EDD on risk-based approach
76 m	Payment Service Providers	EDD on risk-based approach
76 n	PEPs	EDD on risk-based approach
76 o	PEP Close Associates	EDD on risk-based approach
76 p	PEP Related	EDD on risk-based approach
76 q	Precious metals and stones	EDD on risk-based approach
76 r	Red light businesses/Adult entertainment	EDD on risk-based approach
76 s	Regulated charities	EDD on risk-based approach
76 t	Shell banks	Prohibited
76 u	Travel and Tour Companies	EDD on risk-based approach
76 v	Unregulated charities	Restricted
76 w	Used Car Dealers	EDD on risk-based approach
76 x	Virtual Asset Service Providers	Restricted
76 y	Other (specify)	
77	If restricted, provide details of the restriction	Additional controls, enhanced and/or specialized due diligence are applied to customers subject to restrictions based on regulatory requirements or the Bank's risk appetite.
78	Does EDD require senior business management and/or	Yes
	compliance approval?	199

78 a	If Y indicate who provides the approval:	Senior business manager
79	Does the Entity have specific procedures for onboarding	
	entities that handle client money such as lawyers,	No
	accountants, consultants, real estate agents?	
80	Does the Entity perform an additional control or quality	
	review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above Section	No
	are representative of all the LE's branches	THE CONTRACTOR OF THE CONTRACT
81 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
	the branch/es that this applies to	CBDDQs.
82	If appropriate, provide any additional information/context to	With regard to Q64 g and 64 h, the gathering of Source of Funds and Source of Wealth is determined using a risk based approach and at a minimum is done in cases of high risk when EDD is required and/or for specific product types (e.g. mortgages). For Q65 a1, the bank takes
	the answers in this section.	reasonable risk-based measures to confirm the accuracy of the information obtained on ultimate beneficial owners. For Q68, site visits are
		conducted on some non-individual clients using a risk-based approach.
8. MONI	TORING & REPORTING	
83	Does the Entity have risk based policies, procedures and	
	monitoring processes for the identification and reporting of	Yes
	suspicious activity?	
84	What is the method used by the Entity to monitor	Combination of automated and manual
	transactions for suspicious activities?	
84 a	If manual or combination selected, specify what type of	Manual transaction monitoring processes are permissible where it is not possible or not appropriate to deploy enterprise-wide transaction
	transactions are monitored manually	monitoring systems (based on effectiveness, maturity of technology or size/volume of transactions/clients, etc.), subject to being risk appropriate and compliant with local and global/international regulatory requirements/commitments, as may be applicable.
84 b	If automated or combination selected, are internal system	
04.0	or vendor-sourced tools used?	Vendor-sourced tools
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is the	
	name of the vendor/tool?	Available upon request
84 b2	When was the tool last updated?	Other - please explain (in Question 91)
84 b3	When was the automated Transaction Monitoring	
04 00	application last calibrated?	Other - please explain (in Question 91)
85	Does the Entity have regulatory requirements to report	
••	suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and	
	processes to comply with suspicious transaction	Yes
	reporting requirements?	
86	Does the Entity have policies, procedures and processes to	
	review and escalate matters arising from the monitoring of	Yes
	customer transactions and activity?	
87	Does the Entity have a data quality management	
	programme to ensure that complete data for all transactions	Yes
	are subject to monitoring?	
88	Does the Entity have processes in place to respond to	
	Request For Information (RFIs) from other entities in a	Yes
00	timely manner?	
89	Does the Entity have processes in place to send	V
	Requests for Information (RFIs) to their customers in a timely	res
90	manner? Confirm that all responses provided in the above Section are	
90	representative of all the LE's branches	No
90 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
JJ a	the branch/es that this applies to	CBDDQs.
91	If appropriate, provide any additional information/context to	Q84 b2 - Available upon request
	the answers in this section.	Q84 b3 - Automated Transaction Monitoring rules are monitored on a quarterly basis for ongoing performance and stability. Models are
	and anomone an unio occupit.	recalibrated when/if the noted metrics indicate some change in effectiveness. Periodic recalibration is required at intervals based on the risk rating of the models
O DAVE	IENT TRANSPARENCY	non rawing or the models
	-	
92	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes

93	Does the Entity have policies, procedures and processes to	
	comply with and have controls in place to	
	ensure compliance with:	
93 a	FATF Recommendation 16	Yes
93 b	Local Regulations	Yes
93 b1	If Y, specify the regulation	Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations
93 c	If N, explain	N/A
94	Does the Entity have controls to support the inclusion of	
	required and accurate originator information in cross	Yes
	border payment messages?	
95	Does the Entity have controls to support the inclusion of	
	required beneficiary information cross-border payment	Yes
	messages?	
95 a	If Y, does the Entity have procedures to include	
	beneficiary address including country in cross border	Yes
96	Confirm that all responses provided in the above Section	
	are representative of all the LE's branches	No
96 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only, Foreign branches of The Bank of Nova Scotia have their own
	the branch/es that this applies to.	CBDDQs.
97	If appropriate, provide any additional information/context to	
	the answers in this section.	
10. SANC		
98	Does the Entity have a Sanctions Policy approved by	
00	management regarding compliance with sanctions law	
	applicable to the Entity, including with respect to its business	Yes
	conducted with, or through accounts held at foreign financial	
	institutions?	
99	Does the Entity have policies, procedures, or other controls	
33	reasonably designed to prevent the use of another entity's	
	accounts or services in a manner causing the other entity to	
	violate sanctions prohibitions applicable to the other entity	Yes
	(including prohibitions within	
	the other entity's local jurisdiction)?	
100	Does the Entity have policies, procedures or other controls	
100	reasonably designed to prohibit and/or detect actions taken	
	to evade applicable sanctions prohibitions, such as stripping,	Yes
	or the resubmission and/or masking, of sanctions relevant	
	information in cross border transactions?	
101	Does the Entity screen its customers, including beneficial	
	ownership information collected by the Entity, during	
	onboarding and regularly thereafter against Sanctions	Yes
	Lists?	
102	What is the method used by the Entity for sanctions	
	screening?	Both Automated and Manual
102 a	If 'automated' or 'both automated and manual' selected:	
102 a1	Are internal system of vendor-sourced tools used?	Vendor-sourced tools
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what	
	is the name of the vendor/tool?	Available upon request
102 a2	When did you last test the effectiveness (of finding true	
	matches) and completeness (lack of missing data) of	
	the matching configuration of the automated tool? (If	<1 year
	'Other' please explain in	
103	Does the Entity screen all sanctions relevant data, including	
.00	at a minimum, entity and location information, contained in	
	cross border transactions against Sanctions	Yes
	Lists?	
104	What is the method used by the Entity?	Automated
	That is an incured about by the Litting:	

105	Does the Entity have a data quality management programme	
	to ensure that complete data for all	Yes
	transactions are subject to sanctions screening?	
106	Select the Sanctions Lists used by the Entity in its	
	sanctions screening processes:	
106 a	Consolidated United Nations Security Council	
	Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
106 b	United States Department of the Treasury's Office of	
	Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
106 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
106 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data
106 f	Other (specify)	Scotiabank screens against other sanctions lists when the Bank is required to comply with them.
107	When regulatory authorities make updates to their Sanctions	Scotlabatik screens against other sanctions lists when the bank is required to comply with them.
107		
	list, how many business days before the entity updates their active manual and/or automated screening systems against:	
407 -		Same day to 2 business days
107 a	Customer Data	Same day to 2 business days
107 b	Transactions	Dallie day to 2 publicos days
108	Does the Entity have a physical presence, e.g. branches,	
	subsidiaries, or representative offices located in	
	countries/regions against which UN, OFAC, OFSI, EU or G7	No
	member countries have enacted comprehensive jurisdiction-	
	based Sanctions?	
109	Confirm that all responses provided in the above Section	No
	are representative of all the LE's branches	
109 a	If N, clarify which questions the difference/s relate to and	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
	the branch/es that this applies to.	CBDDQs.
	If appropriate, provide any additional information/context to	
	the answers in this section.	N/A
11. TRAIN	IING & EDUCATION	
111	Does the Entity provide mandatory training, which	
	includes:	
111 a	Identification and reporting of transactions to	Yes
	government authorities	Yes
111 b	Examples of different forms of money laundering, terrorist	
	financing and sanctions violations relevant for the types of	Yes
	products and services offered	
111 c	Internal policies for controlling money laundering,	
	terrorist financing and sanctions violations	Yes
111 d	New issues that occur in the market, e.g. significant	
	regulatory actions or new regulations	Yes
111 e	Conduct and Culture	Yes
111 f	Fraud	Yes
112	Is the above mandatory training provided to :	
112 a	Board and Senior Committee Management	Yes
112 b	1st Line of Defence	Yes
112 D	2nd Line of Defence	Yes
	3rd Line of Defence	Yes
112 d		162
112 e	Third parties to which specific FCC activities have	Yes
440.6	been outsourced	
112 f	Non-employed workers (contractors/consultants)	Yes
113	Does the Entity provide AML, CTF & Sanctions training that is	v
	targeted to specific roles, responsibilities and high risk	Yes
	products, services and activities?	
	Does the Entity provide customised training for AML,	Yes
114		·
	CTF and Sanctions staff?	
114 a	If Y, how frequently is training delivered?	Annually
		Annually No

	1	
115 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own CBDDQs.
116	If appropriate, provide any additional information/context to the answers in this section.	N/A
12. QUAL	ITY ASSURANCE /COMPLIANCE TESTING	
117	Does the Entity have a program wide risk based Quality	
• • •	Assurance programme for financial crime (separate from the lindependent Audit function)?	Yes
118	Does the Entity have a program wide risk based Compliance Testing process (separate from the independent Audit function)?	Yes
119	Confirm that all responses provided in the above Section are representative of all the LE's branches	No
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own CBDDQs.
120	If appropriate, provide any additional information/context to the answers in this section.	N/A
13. AUDI7		
121	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis?	Yes
122	How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Component-based reviews
122 b	External Third Party	Not applicable
123	Does the internal audit function or other independent third party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and procedures	Yes
123 b	Enterprise Wide Risk Assessment	Yes
123 c	Governance	Yes
123 d	KYC/CDD/EDD and underlying methodologies	Yes
123 e	Name Screening & List Management	Yes
123 f	Reporting/Metrics & Management Information	Yes
123 g	Suspicious Activity Filing	Yes
123 h	Technology	Yes
123 i	Transaction Monitoring	Yes
123 j	Transaction Screening including for sanctions	Yes
123 k	Training & Education	Yes
123 I	Other (specify)	Yes, e.g., models and data management controls.
124	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
125	Confirm that all responses provided in the above section are representative of all the LE's branches	No No
125 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	This questionnaire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own CBDDQs.
126	If appropriate, provide any additional information/context to the answers in this section.	In response to Q122a. While Component based reviews follow a risk based cycle, Internal Audit adheres to the 2 year (design and operational) effectiveness testing requirements from FINTRAC & other local regulators by ensuring that the different program elements of the AML Program are tested within the prescribed frequency. In response to Q122b. Canadian laws allow the option to conduct independent testing through either an external 3rd party or independent internal Audit Team. Our independent Internal Audit function conducts AML specific audits. In addition, the Bank may from time to time, engage external 3rd parties to review the program.
14. FRAU	D	
127	Does the Entity have policies in place addressing fraud risk?	Yes
128	Does the Entity have a dedicated team responsible for	

129	Does the Entity have real time monitoring to detect fraud?	Yes	
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?	Yes	
131	Confirm that all responses provided in the above section a	re _{No}	
131 a	representative of all the LE's branches If N, clarify which questions the difference/s relate to ar	d	
	the branch/es that this applies to.		
		This questions CBDDQs.	naire applies to The Bank of Nova Scotia - Canada only. Foreign branches of The Bank of Nova Scotia have their own
132	If appropriate, provide any additional information/context to the answers in this section.	channels. For detecting frau	usiders all business segments, retail and corporate and provides risk based coverage according to products, services and Q127 and 128 the Bank has an Enterprise Fraud Risk Management Policy and the dedicated utilities for preventing and d are available to all branches, as required. For Q129 and 130 not all branches require real time fraud detection or gathering GPS location or device ID. Risk based coverage provided, depending on the products, services and channels offered across hes.
Declarati	on Statement		
Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4) Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)			
The Bank of Nova Scotia (Parent entity) (Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.			
The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.			
The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.			
The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.			
The Financial Institution commits to file accurate supplemental information on a timely basis.			
1,	Rachelle Hildyard (Globa	Head of Corres	spondent Banking or equivalent), certify that I have read and understood this declaration, that
the answe			st belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.
I,			
	Rachelle Hildyard (Signatu Dan Shonfeld (Signatu	re & Date)	July 18, 2025
	Dan Shonfeld (Signatu	re & Date)	July 18, 2025