



We're making some changes to our Investment Companion booklet.

Here's what you need to know about changes to our Investment Companion booklet.

Part	Current	Effective July 01, 2025 Proposed changes are underlined
Part 9 If Scotia Securities Inc. is the Dealer of your Account	› Contact SSI. SSI is responsible for supervising the activity of its representatives to ensure they comply with regulatory requirements. SSI will investigate your complaint and respond back to you with the results of its investigation, in most cases, within 90 days of receipt of the complaint. It is helpful if your complaint is in writing.	› Contact SSI. SSI is responsible for supervising the activity of its representatives to ensure they comply with regulatory requirements. SSI will investigate your complaint and respond back to you with the results of its investigation, in most cases, within 90 days of receipt of the complaint (and within 60 days if you are a resident of Quebec). It is helpful if your complaint is in writing.
Part 9 If Scotia Securities Inc. is the Dealer of your Account	You may also contact OBSI if the dealer's Compliance Department has not responded within 90 days of the date you complained.	You may also contact OBSI if the dealer's Compliance Department has not responded within 90 days (and within 60 days if you are a resident of Quebec) of the date you complained.
Part 9 If Scotia Securities Inc. is the Dealer of your Account	We will generally provide our response within ninety days, unless we are waiting for additional information from you, the case is novel or very complicated, or there is some other reasonable cause for delay.	We will generally provide our response within ninety days (and within sixty days if you are a resident of Quebec), unless we are waiting for additional information from you, the case is novel or very complicated, or there is some other reasonable cause for delay.

<p>Part 9 For SSI Dealer Accounts: You may contact the Ombuds man for Banking Services and Investme nts (OBSI)</p>	<p>If you are not satisfied with our response, you can refer your complaint to the OBSI. While we would expect to resolve your complaint within 90 days, if our best efforts have been unable to provide a resolution in that time, you may refer your complaint to the OBSI. Customers can go directly to the OBSI, without first escalating to the Scotiabank Customer Complaints Appeals Office.</p>	<p>If you are not satisfied with our response, you can refer your complaint to the OBSI. While we would expect to resolve your complaint within 90 days (and within 60 days if you are a resident of Quebec), if our best efforts have been unable to provide a resolution in that time, you may refer your complaint to the OBSI. Customers can go directly to the OBSI, without first escalating to the Scotiabank Customer Complaints Appeals Office.</p>
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