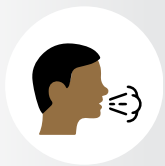


At Scotiabank, we are committed to protecting the safety of our employees, shareholders, communities, and other stakeholders.

All shareholders and duly appointed proxyholders will be required to register with our Transfer Agent, Computershare, and provide government-issued photo identification on arrival at the Meeting. Once registered, you will be given a lanyard confirming your registration. Only those individuals wearing their lanyards will be admitted into the Meeting. Reverification of identification may be required for re-entry. Guests cannot attend the meeting in person, but are welcome to attend online.



Any attendee who is feeling ill is advised to remain home and use the available remote participation options.



Attendees are asked not to bring large bags, including backpacks, briefcases, camera bags, and luggage, to the meeting. Any large bags brought to the meeting will need to be stowed in a bag check on site. Small bags, such as purses, are permitted subject to security inspection. Please refer to our Restricted Bag Policy for more information.

If for any reason (medical or other) you require a bag that does not adhere to the bag policy AND can not be checked, entry may be permitted at the discretion of the organizers and after additional security inspection.



Food will not be served during the annual meeting. Outside food is not permitted on site.



A recording of the webcast will be made available online after the Meeting on the bank's website. Any other recording of the Meeting is prohibited.

A simultaneous webcast of the meeting is also being offered to allow shareholders to attend the meeting online, vote their shares, and submit questions.

Visit scotiabank.com/annualmeeting for more information.