

# Notice: Mortgage Rates

We wish to advise our residential mortgage customers that effective 1st December 2017, Scotiabank's variable mortgage interest rates will be aligned to a new base rate – the Scotiabank Mortgage Reference Rate (SMRR).

This rate will replace the previously applied Central Bank Mortgage Market Reference Rate and will be published on the Bank's website.

Customers affected by this change will receive details and a full explanation in their Disclosure Statements. Should you require further details, please feel free to visit [tt.sciotiabank.com](http://tt.sciotiabank.com), contact us via 62-SCOTIA (627-2684) or visit your home branch.



# Notice: Scotiabank Mortgage Reference Rate

The public is advised that the SMRR effective March 1st, 2019 is as follows:

<b>Scotiabank Mortgage Reference Rate 1st March, 2019 as computed:</b>	<b>3.50%</b>
<b>Discount on computed rate</b>	<b>(0.25%)</b>
<b>Customer SMRR 1st March, 2019</b>	<b>3.25%</b>



The Scotiabank Mortgage Reference Rate (SMRR) is an interest rate benchmark against which Scotiabank consumer mortgages will be priced and re-priced effective December 1, 2017. The SMRR is computed by Scotiabank and is based on information about commercial banks' funding costs and yields on applicable treasury bonds. The Scotiabank Mortgage Market Guideline could be accessed via our website <http://www.scotiabank.com/tt>

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# Notice: Videos & Photographs

**For security reasons,  
use of mobile devices  
for the purpose of  
videotaping and  
photography is  
not allowed  
in the banking hall.**

Should you have additional queries,  
you may contact the branch manager.

