NO PROSPECTUS IS REQUIRED IN ACCORDANCE WITH THE PROSPECTUS RULES: ADMISSION TO TRADING ON A REGULATED MARKET SOURCEBOOK ("PRM") OR ARTICLE 3 OF REGULATION (EU) 2017/1129 (THE "EU PROSPECTUS REGULATION") FOR THE ISSUE OF SECURITIES DESCRIBED BELOW AND THE TERMS OF SUCH SECURITIES ARE SET OUT IN A PRICING SUPPLEMENT THAT IS EXEMPT FROM THE REQUIREMENTS OF THE PUBLIC OFFERS AND ADMISSIONS TO TRADING REGULATIONS 2024 (THE "POATRS") AND THE PRM, AND THE EU PROSPECTUS REGULATION, RESPECTIVELY. THE CSSF HAS NEITHER APPROVED NOR REVIEWED THE INFORMATION CONTAINED IN THIS PRICING SUPPLEMENT OR THE PROGRAMME MEMORANDUM.

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Securities has led to the conclusion that: (i) the target market for the Securities is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of the domestic law of the United Kingdom (the "**UK**") by virtue of the European Union (Withdrawal) Act 2018, as amended ("**UK MiFIR**"); and (ii) all channels for distribution of the Securities to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Securities (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS - The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the "**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Securities are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom. For these purposes, a retail investor means either one (or both): (a) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "**EUWA**"); or (b) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**"). Consequently, no disclosure document required by the Financial Conduct Authority Product Disclosure Sourcebook ("**DISC**"), for offering, selling or distributing the Securities or otherwise making them available to retail investors in the UK has been prepared and therefore offering, or selling or distributing the Securities or otherwise making them available to any retail investor in the UK may be unlawful under the rules in DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

THE SECURITIES DESCRIBED IN THIS PRICING SUPPLEMENT HAVE NOT BEEN REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT"), OR THE SECURITIES LAWS OR "BLUE SKY" LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES AND, ACCORDINGLY, MAY NOT BE OFFERED, SOLD, DELIVERED PLEDGED OR OTHERWISE TRANSFERRED WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS UNLESS AN EXEMPTION FROM THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT IS AVAILABLE AND IN ACCORDANCE WITH ALL APPLICABLE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES AND ANY OTHER JURISDICTION.

Where interest (including distributions which are regarded as interest for Singapore income tax purposes), discount income, early redemption fee or redemption premium is derived from any of the Securities by any person who is not resident in Singapore and who carries on any operations in Singapore through a permanent establishment in Singapore, the tax exemption available for qualifying debt securities (subject to certain conditions) under the Income Tax Act 1947 of Singapore (the "**ITA**") shall not apply if such person acquires

such Securities using the funds and profits of such person's operations through a permanent establishment in Singapore. Any person whose interest (including distributions which are regarded as interest for Singapore income tax purposes), discount income, early redemption fee or redemption premium derived from the Securities is not exempt from tax (including for the reasons described above) shall include such income in a return of income made under the ITA.

Pricing Supplement dated 11 November 2026

The Bank of Nova Scotia
LEI: L3I9ZG2KFGXZ61BMYR72

Structured Products Programme for the issuance of Notes, Warrants and Certificates

Issue of USD 6,419,000 Performance Notes Linked to the Nasdaq-100 Index® linked Class 2026-AE Preference Share(s) due February 2029
(**the "Securities"**)

PART A – CONTRACTUAL TERMS

This document constitutes the final terms relating to the issue of Securities described herein.

Any person making or intending to make an offer of the Securities may only do so in circumstances in which (i) in the United Kingdom, the offer is of a kind specified in Part 1 of Schedule 1 to the POATRs, or (ii) in any Member State of the European Economic Area, no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of the EU Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the EU Prospectus Regulation, in each case, in relation to such offer.

This document constitutes the Pricing Supplement for the Securities described herein. This document must be read in conjunction with the programme memorandum dated 5 October 2026 as supplemented by any further supplement(s) up to, and including, the Issue Date (the "**Programme Memorandum**"). Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of this Pricing Supplement and the Programme Memorandum. Copies of the Programme Memorandum may be obtained from the principal office of the Issuer.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") set forth in the Programme Memorandum.

INVESTORS SHOULD REFER TO THE SECTION HEADED "*RISK FACTORS*" IN THE PROGRAMME MEMORANDUM FOR A DISCUSSION OF CERTAIN MATTERS THAT SHOULD BE CONSIDERED WHEN MAKING A DECISION TO INVEST IN THE SECURITIES.

1.	(i)	Issuer:	The Bank of Nova Scotia
	(ii)	Branch of Account:	Head Office, Toronto
2.	(i)	Series Number:	EU 2026-062
	(ii)	Tranche Number:	1
3.	**Specified Currency or Currencies**:		USD
4.	**Aggregate Nominal Amount:**		USD 6,419,000
5.	**Issue Price:**		100 per cent. of par
6.	(i)	Specified Denomination:	USD 1,000 (Minimum Tradeable Amount: USD 1,000)
	(ii)	Calculation Amount:	USD 1,000

	(iii)	Trading in Notional (Certificates):	Not Applicable
7.	(i)	Issue Date:	16 November 2026
	(ii)	Trade Date:	30 October 2026
	(iii)	Interest Commencement Date:	Not Applicable
8.	**Maturity Date:**		27 February 2029
9.	**Adjusted Payment Date:**		Not Applicable
10.	**Interest Basis:**		Not Applicable

PROVISIONS APPLICABLE TO NOTES

11.	**Zero Coupon Note Provisions:**	Not Applicable
12.	**Call Option:**	Not Applicable
13.	**Put Option:**	Not Applicable

PROVISIONS RELATING TO INTEREST

14.	**Fixed Rate Note Provisions (General Condition 4(a)):**	Not Applicable
15.	**Floating Rate Note Provisions (General Condition 4(b) (*Interest Rate on Floating Rate Notes*)):**	Not Applicable
16.	**Fixed/Floating Rate Note Provisions:**	Not Applicable

PROVISIONS APPLICABLE TO WARRANTS

17.	**European, American or Bermudan Style:**	Not Applicable
18.	**Automatic Exercise:**	Not Applicable
19.	**Expiration Date:**	Not Applicable
20.	**Potential Exercise Date(s):**	Not Applicable
21.	**Exercise Amount:**	Not Applicable
22.	**Exercise Period:**	Not Applicable
23.	**Minimum Exercise Number:**	Not Applicable
24.	**Maximum Exercise Number:**	Not Applicable
25.	**Cash Settlement/Issuer Physical Settlement:**	Not Applicable

26.	**Issuer Physical Settlement Amount:**		Not Applicable

PROVISIONS APPLICABLE TO CERTIFICATES

27.	**Call Option:**		Not Applicable
28.	**Put Option:**		Not Applicable
29.	**Exercise applicable to Certificates (General Condition 9.7 (*Exercise Rights in respect of Certificates*)):**		Not Applicable
	(i)	European, American or Bermudan Style:	Not Applicable
	(ii)	Automatic Exercise:	Not Applicable
	(iii)	Expiration Date:	Not Applicable
	(iv)	Potential Exercise Date(s):	Not Applicable
	(v)	Exercise Amount:	Not Applicable
	(vi)	Exercise Period:	Not Applicable
	(vii)	Minimum Exercise Number:	Not Applicable
	(viii)	Maximum Exercise Number:	Not Applicable
	(ix)	Cash Settlement/Issuer Physical Settlement:	Not Applicable

CERTIFICATE COUPON PROVISIONS

30.	**Fixed Rate Coupon Certificate Provisions (General Condition 8(a) (*Fixed Rate Coupon Certificates*)):**	Not Applicable
31.	**Floating Rate Coupon Certificate Provisions (General Condition 8(b) (*Floating Rate Coupon Certificates*)):**	Not Applicable

UNDERLYING LINKED COUPON PROVISIONS

32.	**Underlying Linked Coupon Provisions (Payout Condition 2 (*Coupon Amount(s)*)):**	Not Applicable

PAYOUT CONDITIONS RELATING TO AUTOCALL REDEMPTION

33.	**Autocall Redemption (Payout Condition 3 (*Autocall Redemption Amount*)):**	Not Applicable

PROVISIONS RELATING TO FINAL REDEMPTION OR SETTLEMENT

34.	**Payout Condition 4 (*Final Redemption Amount and/or Physical Delivery Amount)*:**	Not Applicable

PROVISIONS RELATING TO THE EARLY REPAYMENT AMOUNT

35.	**Early Repayment Amount(s) of each Security payable on redemption or settlement for taxation reasons, TLAC Disqualification Event, illegality, on Event of Default and/or any applicable event under the Underlying Linked Conditions:**		As specified in Preference Share Linked Condition 4.1
	(i)	Fair Market Value:	Not Applicable
	(ii)	Minimum Early Repayment Amount:	Not Applicable
	(iii)	Par plus accrued 1:	Not Applicable
	(iv)	Par plus accrued 2:	Not Applicable
	(v)	Early Repayment Unwind Costs:	Not Applicable

UNDERLYING LINKED CONDITIONS

36.	**Share Linked Conditions:**	Not Applicable

INDEX LINKED PROVISIONS

37.	**Index Linked Conditions:**	Not Applicable

COMMODITY LINKED CONDITIONS

38.	**Commodity Linked Conditions:**	Not Applicable

FX LINKED CONDITIONS

39.	**FX Linked Conditions:**	Not Applicable

FUND LINKED CONDITIONS

40.	**Fund Linked Conditions:**	Not Applicable

REFERENCE RATE LINKED CONDITIONS

41.	**Reference Rate Linked Conditions:**	Not Applicable

INFLATION LINKED CONDITIONS

42.	**Inflation Linked Conditions:**	Not Applicable

HYBRID BASKET LINKED CONDITIONS

43.	**Hybrid Basket Linked Conditions:**	Not Applicable

CREDIT LINKED CONDITIONS

44.	**Credit Linked Conditions:**		Not Applicable

PREFERENCE SHARE LINKED CONDITIONS

45.	**Preference Share Linked Conditions:**		Applicable
	(i)	Underlying Preference Share(s) and Reference Asset(s):	Preference Share(s) linked to Nasdaq-100 Index® ISIN: US6311011026 Bloomberg: NDX issued by Broadgate Capital Limited (Class number: 2026-AE)
	(ii)	Autocall Note Redemption Date(s):	Not Applicable
	(iii)	Autocall Note Number of Business Days:	Not Applicable
	(iv)	Autocall Note Valuation Date(s):	Not Applicable
	(v)	Final Valuation Date:	20 February 2029
	(vi)	Redemption Number of Business Days:	Five Business Days as specified in Preference Share Linked Condition 5 (*Definitions*)
	(vii)	Additional Disruption Event(s):	
		(a) Change in Law:	Applicable
		- Change in Law – Increased Cost:	Not Applicable
		(b) Hedging Disruption:	Applicable
		(c) Increased Cost of Hedging:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

46.	**Calculation Agent:**	The Bank of Nova Scotia
47.	**Currency Disruption Event:**	Not Applicable
48.	**Bail-inable Securities – TLAC Disqualification Event:**	Not Applicable
49.	**Form of Securities:**	Permanent Registered Global Security – Registered Global Note
50.	**New Global Security (in respect of Bearer Notes) or New Safekeeping Structure (in the case of Registered Securities):**	Not Applicable
51.	**Financial Centre(s) or other special provisions relating to Payment Dates: (General Condition 11.1 (*Non-Business Days*)):**	New York

52.	**Talons for future Coupons or Receipts to be attached to definitive Securities (and dates on which such Talons mature):**		No
53.	**Unmatured Coupons to become void on early redemption:**		Not Applicable
54.	**Details relating to Instalment Securities: Instalment Amount, Instalment Date, Maximum Instalment Amount, Minimum Instalment Amount:**		Not Applicable
55.	**Redenomination:**		Not Applicable
56.	**Taxation – Gross Up (General Condition 14 (*Taxation*)):**		Not Applicable
57.	**Physical Settlement (General Condition 15 (*Physical Settlement*)):**		Not Applicable
58.	**Rounding (General Condition 27 (*Rounding*))**:		
	(i)	Percentages – Default Rounding:	Not Applicable Rounding convention: Rounding to the nearest 4 decimal places (with 0.00005 rounded upwards)
	(ii)	Figures – Default Rounding:	Not Applicable Rounding convention: Rounding to the nearest 4 decimal places (with 0.00005 rounded upwards)
	(iii)	Currency amounts – Default Rounding:	Applicable
59.	**Governing Law:**		Laws of the Province of Ontario and the federal laws of Canada

THIRD PARTY INFORMATION

Information on the reference asset(s) linked to the Underlying Preference Shares has been extracted from Bloomberg®. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by Bloomberg® no facts have been omitted which would render the reproduced information inaccurate or misleading.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement.

Signed on behalf of the Issuer:

By: Dale Cheeseman
Name: Dale Cheeseman
Title: Managing Director

PART B – OTHER INFORMATION

1. **LISTING AND ADMISSION TO TRADING**

(i)	Listing:	Not Applicable
(ii)	Estimate of total expenses related to admission to trading:	Not Applicable

2. **RATINGS**

Ratings:	The Securities have not specifically been rated.

3. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

Save for any fees payable to the relevant Dealer, so far as the Issuer is aware, no person involved in the offer of the Securities has an interest material to the offer. The relevant Dealer and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

No commissions and concessions are payable by the Issuer to the Dealer.

4. **TEFRA RULES**

Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable:	TEFRA not applicable

5. **PERFORMANCE AND VOLATILITY OF THE UNDERLYING**

The performance of the Underlying Preference Share(s) depends on the performance of the reference asset(s) to which the Underlying Preference Share(s) is linked as specified in Part A above. Information on such reference asset(s) (including past and future performance and volatility) is published on Bloomberg Page: NDX <Index>

The value of the Underlying Preference Share(s) will be published on each Business Day on Bloomberg, with Bloomberg identifier: DS7478766

6. **POST-ISSUANCE INFORMATION**

The Issuer will not provide any post-issuance information with respect to the Underlying(s), unless required to do so by applicable law or regulation

7. **OPERATIONAL INFORMATION**

(i)	ISIN Code:	XS3536809604
(ii)	Common Code:	353680960
(iii)	CFI Code:	DTZXFR, as updated and set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN

	(iv)	FISN:	BK.NOVA SCOTIA /ZERO CPN MTN, as updated and set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
	(v)	Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s):	Not Applicable
	(vi)	Delivery:	Delivery against payment
	(vii)	Names and addresses of additional Paying Agents (if any):	Not Applicable

8. **DISTRIBUTION**

	(i)	Method of distribution:	Non-syndicated
	(ii)	If syndicated, names of Managers:	Not Applicable
	(iii)	Stabilisation Manager(s) (if any):	Not Applicable
	(iv)	If non-syndicated, name of relevant Dealer:	The Bank of Nova Scotia, London Branch
	(v)	Prohibition of Sales to EEA Retail Investors:	Applicable
	(vi)	Prohibition of Sales to UK Retail Investors:	Applicable
	(vii)	U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA not applicable
	(viii)	Canadian Sales Restrictions:	Canadian Sales not permitted
	(ix)	Japanese Selling and Transfer Restrictions:	Not Applicable
	(x)	Prohibition of Offer to Private Clients in Switzerland:	Applicable
	(xi)	Intended to be held in a manner which would allow Eurosystem eligibility:	Not Applicable

9. **EU BENCHMARKS REGULATION**

	EU Benchmarks Regulation: Article 29(2)	Not Applicable

10. **HONG KONG SFC CODE OF CONDUCT**

	Rebates:	Not Applicable
	Contact email addresses of the Overall Coordinators where underlying investor information in relation to omnibus orders should be sent:	Not Applicable

Marketing and Investor Targeting Strategy: Not Applicable

11. **UNITED STATES TAX CONSIDERATIONS**

The Issuer has determined that the Securities are not specified equity-linked instruments for the purposes of Section 871(m) of the U.S. Internal Revenue Code of 1986.

12. **INDEX DISCLAIMER[S]**

Nasdaq-100 Index®

1. The Product(s) is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the "**Corporations**"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product(s). The Corporations make no representation or warranty, express or implied to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly, or the ability of the Nasdaq-100 Index® to track general stock market performance. The Corporations' only relationship to The Bank of Nova Scotia ("**Licensee**") is in the licensing of the Nasdaq®, Nasdaq-100 Index®, and certain trade names of the Corporations and the use of the Nasdaq-100 Index® which is determined, composed and calculated by Nasdaq without regard to Licensee or the Product(s). Nasdaq has no obligation to take the needs of the Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the Nasdaq-100 Index®. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product(s).

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ANNEX

ADDITIONAL PROVISIONS NOT REQUIRED BY THE SECURITIES NOTE RELATING TO THE UNDERLYING

Terms and conditions of the Underlying Preference Share(s)

The terms and conditions of the Underlying Preference Share(s) comprise:

(a) the general terms and conditions of preference shares, which apply to each class of preference shares issued by the issuer of the Underlying Preference Share(s) in accordance with its articles of association. Such general terms and conditions are a part of the articles of association, and are replicated in the section headed "*Terms and Conditions of the Preference Shares*" of the Base Prospectus; and

(b) the following Preference Share Confirmation, which only applies to the Underlying Preference Share(s) and completes, supplements and/or amends the general terms and conditions of preference shares for the purposes of the Underlying Preference Share(s).

For the avoidance of doubt, this Base Prospectus does not constitute an offering document for an offer of Preference Shares and no Preference Shares are issued and/or offered hereunder.

Preference Share Confirmation dated 11 November 2026

Broadgate Capital Limited

(the "**Preference Share Issuer**")

(*A private company incorporated with limited liability in Jersey with registration number 161180 and independent to the Issuer*)

Class 2026-AE Preference Shares linked to Nasdaq-100 Index® due 1 March 2029

(the "**Preference Shares**")

Issue Price: 100%

This document constitutes the Preference Share Confirmation of the Preference Shares (the "**Preference Share Confirmation**") described herein. This Preference Share Confirmation is supplemental to and should be read in conjunction with the Preference Share General Conditions set forth in the Articles of Association of the Preference Share Issuer. This Preference Share Confirmation and the Preference Share General Conditions are available on the issuer's website of https://www.scotiabank.com/ca/en/about/investors-shareholders/funding-programs.html.

Words and expressions defined in the Preference Share General Conditions and not defined in this document shall bear the same meanings when used therein.

PART A – CONTRACTUAL TERMS

1.	Class:		2026-AE
2.	Currency:		United States dollar ("**USD**")
3.	Preference Share(s):		
	(a)	Number of Preference Share(s):	100
	(b)	Type of Preference Share(s):	Underlying Equity Index Linked Preference Share
4.	Calculation Amount:		USD 0.01
5.	Issue Price:		USD 0.01 per Preference Share
6.	Trade Date:		30 October 2026
7.	Issue Date		12 November 2026
8.	Final Valuation Date:		20 February 2029
9.	Redemption Date:		Seven Business Days following the Final Valuation Date. The "**Scheduled Redemption Date**" is 1 March 2029
10.	Adjusted PS Payment Date:		Not Applicable

Provisions relating to Final Redemption:

(*Preference Share General Condition 6* (*Final Redemption*))

11.	Final Redemption Type:		Performance I
12.	Final Autocall:		Not Applicable
13.	Twin Win (Preference Share General Condition 6.3 (*Twin Win*)):		Not Applicable
14.	Capped (Preference Share General Condition 6.4 (*Capped*)):		Not Applicable
15.	Performance I (Preference Share General Condition 6.5 (*Performance I*)):		Applicable
	(a)	Barrier Event	Applicable – see Barrier Event provisions in paragraph 26
	(b)	Knock-out Event:	Not Applicable
	(c)	Cap 1:	Applicable – 40.6250 per cent.
	(d)	Cap 2:	Applicable - 100 per cent.
	(d)	Alternative FR Multiplier 1:	Not Applicable
	(e)	FR Multiplier:	100 per cent.
	(f)	FR Floor:	0 per cent.
	(g)	FR Participation:	130 per cent.
	(h)	FR Strike:	100 per cent.
	(i)	Downside:	Applicable
	(j)	Gearing:	125 per cent.
	(k)	Floor Amount:	Not Applicable
	(l)	Nil:	Not Applicable
	(m)	Performance:	Performance Type: For the purpose of determining the Final Performance in respect of the Final Redemption Amount: Single Reference Asset
	(n)	Put Performance:	Applicable
		- Put Performance Type:	Single Reference Asset
		- Strike Value:	22,948.08, being 80% of the Initial Value of the Reference Asset
16.	Performance II (Preference Share General Condition		Not Applicable

	6.6 (*Performance II*)):	
17.	Dual Performance I (Preference Share General Condition 6.7 (*Dual Performance I*)):	Not Applicable
18.	Dual Performance II (Preference Share General Condition 6.8 (*Dual Performance II*)):	Not Applicable
19.	Synthetic Participation (Preference Share General Condition 6.9 (*Synthetic Participation*)):	Not Applicable
20.	Phoenix (No Memory) (Preference Share General Condition 6.10 (*Phoenix (No Memory)*)):	Not Applicable
21.	Phoenix (Memory) (Preference Share General Condition 6.11 (*Phoenix (Memory)*)):	Not Applicable
22.	One Star I (Preference Share General Condition 6.12 (*One Star I*)):	Not Applicable
23.	One Star II (Preference Share General Condition 6.13 (*One Star II*)):	Not Applicable
24.	Outperformance (Preference Share General Condition 6.14 (*Outperformance*)):	Not Applicable
25.	FR Reference Asset(s):	The Reference Asset specified in paragraph 40
26.	Barrier Event provisions:	Applicable
	(a) Barrier Event:	Barrier Event European Observation
	(b) Performance Type:	Not Applicable
	(c) Barrier Level:	In respect of the FR Reference Asset: less than 22,948.08, being 80 per cent. of the Initial Value of the FR Reference Asset
27.	Knock-out Event provisions:	Not Applicable
28.	Lower Barrier Event provisions:	Not Applicable
29.	Upper Barrier Event provisions:	Not Applicable
30.	Phoenix Event provisions:	Not Applicable
31.	Initial Value:	In respect of the Reference Asset and for the purpose of determining whether a Barrier Event has occurred and/or the Final Redemption Amount: 28,685.10, being the Initial Closing Value
32.	Initial Valuation Date:	30 October 2026

33.	Closing Value:		In respect of the Reference Asset: Reference Asset Closing Value: Underlying Equity Index Closing Level
34.	FR Valuation Date(s):		In respect of the Reference Asset: 20 February 2029
35.	FR Observation Period:		Not Applicable

Provisions relating to Automatic Early Redemption

(Preference Share General Condition 5 (*Automatic Early Redemption*))

36.	Autocall Redemption:		Not Applicable

Provisions relating to Growth Amount (s):

(Preference Share General Condition 7 (*Growth Amount*))

37.	Growth Amount:		Not Applicable
38.	Preference Share Issuer Call Option:		Applicable
	(a)	Optional Early Redemption Exercise Date(s):	The Business Day following the Issue Date
	(b)	Optional Early Redemption Amount(s):	0.01 per Calculation Amount
	(c)	Optional Early Redemption Date:	The second Business Day following the Issue Date
39.	Shareholder Put Option:		Applicable
	(a)	Optional Early Redemption Exercise Date(s):	The Business Day following the Issue Date
	(b)	Optional Early Redemption Amount(s):	0.01 per Calculation Amount
	(c)	Optional Early Redemption Date:	The second Business Day following the Issue Date

Provisions relating to the Reference Asset(s):

(Preference Share General Condition 9 (*Reference Asset Conditions*))

40.	Reference Asset(s):			
	(a)	Underlying Share:		Not Applicable
	(b)	Underlying Equity Index:		Applicable Nasdaq-100 Index® (ISIN: US6311011026, Bloomberg: NDX)
		(i)	Unitary Index:	Applicable

	(ii)	Multi-Exchange Index:	Not Applicable
	(iii)	Exchange(s):	NASDAQ
	(iv)	Related Exchange(s):	All Exchanges
	(v)	PS Valuation Date(s):	Each FR Valuation Date and the Final Valuation Date
	(vi)	Averaging/Lookback Date(s):	Not Applicable
	-	Omission:	Not Applicable
	-	Postponement:	Not Applicable
	-	Modified Postponement:	Not Applicable
	(i)	Maximum Days of Disruption:	Eight Scheduled Trading Days
	(ii)	Valuation Time:	As specified in Preference Share General Condition 24 (*General Definitions*)
	(iii)	Fallback PS Valuation Date:	Not Applicable

Provisions relating to Disruption and Other Terms:

41.	Additional Disruption Event:		
	(a)	Change in Law:	Applicable
	(b)	Hedging Disruption:	Applicable
	(c)	Increased Cost of Hedging	Not Applicable
42.	Early Redemption Amount *less* Unwind Costs:		Not Applicable
43.	Early Redemption Notice Period:		15 Business Days

Rounding:

(Preference Share General Condition 20 (*Rounding*))

44.	Percentages – Default Rounding:	Not Applicable Rounding convention: Rounding to the nearest 4 decimal places (with 0.00005 rounded upwards)
45.	Figures – Default Rounding:	Not Applicable Rounding convention: Rounding to the nearest 4 decimal places (with 0.00005 rounded upwards)

46.	Currency amounts – Default Rounding:	Applicable

General Provisions:

47.	Business Day Financial Centre:	New York
48.	Business Day Convention:	Following Business Day Convention
49.	Determination Agent:	The Bank of Nova Scotia
50.	Form of Preference Share(s):	Registered form
51.	Governing Law:	Jersey law

PART B - OTHER INFORMATION

1. **LISTING AND ADMISSION TO TRADING**

The Preference Shares are not listed on any stock exchange.

2. **PERFORMANCE OF REFERENCE ASSET AND OTHER INFORMATION CONCERNING THE REFERENCE ASSET**

Information on the Reference Asset may be obtained on Bloomberg Page: NDX <Index>

3. **EU Benchmarks Regulation: Article 29(2)**

Not Applicable