Scotia Wealth Management®

Private Banking, The Bank of Nova Scotia

Comprehensive Package Banking Benefits

As Private Banking clients of Scotia Wealth Management, we are pleased to offer you a range of exclusive banking benefits[1] to complement your everyday banking needs. These include the following:

- Access to Pursuits™: our leading-edge concierge and travel management service[2]
- Preferred foreign exchange rates on non-cash transactions
    - Rates vary based on currency and amount requested. Contact your Private Banker for more details.
- Preferred Private Banking interest rates for personal GICs
    - The Primary Private Banking Client and any personal Associate Private Banking Client(s) are eligible for preferred Private Banking interest rates on certain GICs. Preferred rates may vary per client. Additional conditions may apply. Contact your Private Banker for more details.
- Preferred pricing on the following Scotiabank credit cards (the "Eligible Cards"):
    - Annual fee waivers[3] on the ScotiaGold Passport® Visa*[4], Scotia Momentum® Visa Infinite +* Card, Scotiabank Passport® Visa Infinite +* Card, Scotiabank® U.S. Dollar Visa* and Scotiabank® Gold American Express®†
    - Annual fee reductions on the Scotiabank Passport® Visa Infinite Privilege* Card and Scotiabank® Platinum American Express®†
        - The Primary Private Banking Client will receive an annual fee reduction of $150 on one Scotiabank Passport® Visa Infinite Privilege* Account and an annual fee reduction of $100 for each additional card on the Account.[3]
        - The Primary Private Banking Client will receive an annual fee reduction of $100 on the Scotiabank® Platinum American Express®† Account and an annual fee reduction of $50 for each additional card on the Account.[3]
- Five free trades with Scotia iTRADE (10 in the first year if you become a new Scotia iTRADE client)[5] and complementary iClub Platinum Membership[6]

- Safety deposit box annual fee reduction[7]
    - The Primary Private Banking Client will receive a $80.00 fee reduction (value of a small safety deposit box) applied annually. Limit of one (1) annual fee reduction per Comprehensive Package.
- Residential appraisal fee waiver[8]
- Security fee waiver, including Personal Property Security Act (PPSA) search and registration fees, and Canadian Securities Registration Systems (CSRS) service and government fees
- Year-end interest summary letters (available upon request)

1. Available to Private Banking clients who sign the Private Banking Package Agreement and pay the Private Banking Package Fee (the "Primary Private Banking Client") as well as to any eligible persons designated by the Primary Private Banking Client (the "Associate Private Banking Client"). All banking benefits, fees and rates are subject to change. Additional conditions may apply. Please visit: www.scotiawealthmanagement.com/comprehensivebenefits for the most current banking benefits that are available under the Comprehensive Package.
2. Pursuits™ is provided for clients of The Bank of Nova Scotia ("Scotiabank") by Ten Lifestyle Group plc, doing business as Ten Group ("Ten Group"). All travel and entertainment services provided through Pursuits will be provided by Ten Group, an independent third party, and not Scotiabank or its affiliates. Scotiabank and its affiliates do not make any representations, warranties, or guarantees in respect of the services offered by Ten Group, and do not accept any liability for any loss arising from any use of the services offered by Ten Group. Calls to Pursuits are charged at a local rate. Charges for the products or services provided will be notified at the time of booking. Calls may be recorded. Your contact details are held with permission so we can keep you informed of special events and access. They are never passed on to a third party. Pursuits service is made available to clients of Scotiabank for their convenience.
3. The Primary Private Banking Client and Associate Private Banking Client(s) will receive an annual fee waiver/reduction on any Eligible Cards for each year as long as they remain Private Banking clients. The fee waiver/reduction will be applied to the first annual fee charged on an Eligible Card after the cardholder becomes a Private Banking client, including if the Eligible Card was opened prior to the cardholder becoming a Private Banking client. The annual fee waiver/reduction will not be applied if the Eligible Card is not open or is not in good standing. All other fees, and charges applicable to the Eligible Card continue to apply. See the relevant account agreement for the current annual fees, rates, and other features of the Eligible Cards. Eligible Cards and offers are subject to change.
4. ScotiaGold Passport Visa has been stop sold and will not be eligible for new clients as of 29th September 2022.
5. The Primary Private Banking Client and any Associate Private Banking Client(s) who become new Scotia iTRADE clients qualify to be credited with commissions associated with their first 10 online commissionable trades of equities, options, or ETFs ("Eligible Securities") placed across all account holder(s)' Scotia iTRADE accounts within the calendar year when they become a new Scotia iTRADE client. In the second year and each year thereafter, clients qualify to be credited with commissions associated with their 5 online commissionable trades of Eligible Securities placed across all their Scotia iTRADE accounts during the year. Existing Scotia iTRADE clients qualify to be credited 5 online commissionable trades of Eligible Securities placed across all their Scotia iTRADE accounts during the year and each year thereafter. Private Banking accounts and iTRADE accounts must be in good standing on the last day of every month. Credits will be applied to the account in which the trades were placed in CAD currency (converted from USD to CAD for trades executed in USD using the applicable foreign exchange rate) within the first 10 business days of the month following the trades. The rebate relating to options will be applied to base commissions only. To be eligible, the Primary Private Banking Client or any Associate Private Banking Client can be either the primary or joint account holder of the Scotia iTRADE account. See https://www.scotiaitrade.com/en/home/pricing/ways-to-save.html for more details.
6. Platinum membership in Scotia iTRADE iClub provides you with i) priority phone line and email inbox; ii) annual administration fees on registered accounts will be waived regardless of the account balance; and (iii) free access to Scotia iTRADE's active trading platform (Tradepro). Platinum membership in Scotia iTRADE iClub will be applied to the account (i) within the first 10 business days of the month following when the Scotia iTRADE account was opened for new Scotia iTRADE clients, (ii) within the first 10 business days of the month following when the first Private Banking account is opened for new Comprehensive Package holders or (iii) within the first 10 days of the launch of the offer in October 2023 for the existing Scotia iTRADE and Comprehensive Package holders. See scotiaitrade.com/en/home/special-offers-programs/scotia-itrade-club/platinum-membership.html for more details.
7. Subject to availability. Fees subject to change.
8. Rebate is subject to the related real estate secured transaction being funded. If the real estate secured transaction is not funded, the full fee will be charged.

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Scotia Wealth Management® consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®); The Bank of Nova Scotia Trust Company (Scotiatrust®); Scotia Jarislowsky Fraser, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and is regulated by the Canadian Investment Regulatory Organization.

®† American Express is a registered trademark of American Express. This credit card program is issued and administered by The Bank of Nova Scotia under license from American Express

* Visa Int./ Licensed user.

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