

Banking Benefits

As Private Banking clients of Scotia Wealth Management,¹ we are pleased to offer you a range of exclusive banking benefits to complement your everyday banking needs. These include the following:²

- Access to Pursuits™: our leading-edge concierge and travel management service³
- Preferred foreign exchange rates
 - 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.
- Annual fee waivers on eligible Scotiabank credit cards (the “Eligible Cards”)³: ScotiaGold Passport® Visa*⁴, Scotia Momentum® Visa Infinite*, Scotiabank Passport® Visa Infinite*, Scotiabank® U.S. Dollar Visa* and Scotiabank® Gold American Express®¹³
 - The Primary Private Banking Client and any Associate Private Banking Client(s) will receive an annual fee waiver on any Eligible Cards for as long as they remain Private Banking clients. The fee waiver 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.
- Annual fee rebate on the Scotiabank® Platinum American Express®[†] card
 - Annual fee rebate of \$100 for the primary cardholder and annual fee rebate of \$50 for all supplementary cardholders.
- Safety deposit box annual fee rebate⁵
 - The Primary Private Banking Client will receive a \$60.00 fee rebate (value of a small safety deposit box) applied annually. Limit of one (1) annual fee rebate per Private Banking Package.
- Residential appraisal fee waiver
- 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/pbbenefits for the most current banking benefits that are available under the Private Banking 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 annual fee waiver 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 current annual fees, rates and other features of the Eligible Cards. Eligible Cards 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. Subject to availability. Fees subject to change.

® 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

* Trademark of VISA International Service Association and used under licence.

™ Trademark of The Bank of Nova Scotia, used under licence.

® Registered trademark of The Bank of Nova Scotia, used under licence. 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 (Scotiabank®); Private Investment Counsel, 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 the Investment Industry Regulatory Organization of Canada.