Scotia Wealth Management.

Private Banking, The Bank of Nova Scotia

Signature Package Banking Benefits

As Private Banking clients of Scotia Wealth Management, we are pleased to offer you a range of exclusive banking benefits¹ to complement your everyday banking needs. These include the following:

- · Preferred foreign exchange rates
 - Rates vary based on currency and amount requested. Contact your Signature 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 Signature Banker for more details.
- Preferred pricing on the following Scotiabank credit cards (the "Eligible Cards"):
 - Annual fee waivers² on the ScotiaGold Passport® Visa*³, Scotia Momentum® Visa Infinite*, Scotiabank Passport® Visa Infinite*, 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.²
 - 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.²
- Five free trades with Scotia iTRADE (10 in the first year if you become a new Scotia iTRADE®* client)⁴ and complementary iClub Platinum Membership⁵
- Safety deposit box annual fee reduction⁶
 - The Primary Private Banking Client will receive a \$60.00 fee reduction (value of a small safety deposit box) applied annually. Limit of one (1) annual fee reduction per Signature Banking Package.

- One residential appraisal fee rebate of up to \$300 per funded real estate secured transaction⁷
- Security fee waiver, including Personal Property Security Act (PPSA) search and registration fees, and Canadian Securities Registration Systems (CSRS) service and government fees

- Available to Private Banking clients who sign the Private Banking Package Agreement and pay the 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/signaturebenefits for the most current banking benefits that are available under
 the Signature Package.
- 2. 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.
- 3. ScotiaGold Passport Visa has been stop sold and will not be eligible for new clients as of 29th September 2022
- 4. 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.
- 5. 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 (Trade Pro). Platinum membership in Scotia iTRADE iClub will be applied to the account within the first 10 business days of the month following the latest of (i) opening of a Scotia iTRADE account by new Scotia iTRADE clients, (ii) opening of the first Private Banking account by new Signature Package holders and (iii) December 16, 2024. See scotiaitrade.om/en/home/special-offers-programs/scotia-itrade-club/platinum-membership.html for more details.
- 6. Subject to availability. Fees subject to change.
- 7. 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.
- ®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 (Scotiatrust®): 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 is regulated by the Canadian Investment Regulatory Organization.

et 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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Scotia iTRADE®* (Order-Execution Only) is a division of Scotia Capital Inc. ("SCI"). SCI is regulated by the Canadian Investment Regulatory Organization and is a member of the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment dericisions.

77770173-D (08/25) Page 2 of 2