

ADS Canadian Bank Investment Savings Account

Preserve and grow cash conveniently.

The ADS Canadian Bank Investment Savings Account is a high interest savings account that can be used to complement your existing investments. Offered exclusively through Advisors, it is ideally suited for the cash component of your portfolio. Here are just a few reasons why.

It is secure

If you are looking for a safe haven, you have found it. This account provides a safe place to park your cash while you are waiting to take advantage of other investment opportunities or simply looking to reduce overall risk in your portfolio.

It earns interest

Make your money work harder for you. Instead of cash sitting idle, take advantage of an account paying premium interest rates that are calculated daily on each and every dollar.

It is convenient

Cash has never been simpler or more convenient. There are no account minimums, no account fees and it is quick and easy to access your funds. And, this product is suitable for registered and non-registered accounts.

Cash is an important component of any portfolio. In addition to providing you with premium interest rates, liquidity and safety – our solutions help you manage overall portfolio risk, seize market opportunities when they arise, and plan prudently for the future.

About us

Created exclusively to support the needs of Advisors and their clients, Scotiabank Advisor Deposit Services offers a comprehensive suite of Canada Deposit Insurance Corporation (CDIC)* insurance eligible products issued by The Bank of Nova Scotia or one of its subsidiaries, including ADS Canadian Bank.

Cash. The safest option.
Safe. Dependable. Supportive.



Canadian Dollar Accounts	US Dollar Accounts
1.10%[†] (Series A: DYN 500)	0.95%[†] (Series A: DYN 400)

Outstanding Features	CAD	USD
No account fees	✓	✓
No minimum balance	✓	✓
Interest calculated daily, paid monthly	✓	✓
Funds easily accessible: next-day availability	✓	✓
Eligible for non-registered accounts	✓	✓
Eligible for registered accounts (RRSP, RESP, RRIF)	✓	Nominee format only
Eligible for TFSA	✓	✗
Eligible for CDIC insurance*	✓	✗
No personal maximum**	✓	✓

For more information, please speak with your financial advisor.

[†]Rates are per annum, applicable to Series A only, and subject to change without notice. Interest rates are quoted per annum as of March 29, 2018 and subject to change without notice. Interest is calculated daily on the opening balance of the account, excluding the date of purchase and is paid monthly on the last Friday of each month, or if the last Friday of any month is a holiday, on the immediately preceding business day. Daily interest will be calculated by multiplying the applicable annual interest rate by the daily opening balance, and dividing that amount by 365 or 366 in a leap year. Other Terms & Conditions apply. Visit <http://ads.scotiabank.com> for full details. Advisors may be paid a fee based on the account's average monthly balance. *Only deposits up to \$100,000 held in Canadian currency, having a term of five years or less and payable in Canada are insurable under the Canada Deposit Insurance Corporation Act. Deposits held in US currency are not insured by CDIC.

**Maximum balance – Personal clients: no maximum. Corporate/non-personal clients: \$7.5 million CAD and USD combined, per depositor. Scotiabank Advisor Deposit Services is an integrated business line within the Canadian Banking division that supports financial advisors and their clients by focusing solely on deposits by providing investment savings accounts, GICs and other Canada Deposit Insurance Corporation (CDIC) insured products issued by The Bank of Nova Scotia and its subsidiaries including ADS Canadian Bank.

® Registered trademark of The Bank of Nova Scotia.