

New Fund Codes & Rates: March 5, 2018

Fund Name	Personal/ Non- Personal	CAD/USD	Series	Issuer	Fund Code	Rate / Trailer ¹
#1 – Bank of Nova Scotia Tiered Investment Savings Account	P	CAD	A	BNS	DYN 6000	\$0-\$99,999 = 1.10% /0.25% +\$100,000 = 1.25% /0.10%
#2 – ADS Canadian Bank Tiered Investment Savings Account	P	CAD	A	ADSB	DYN 5000	\$0-\$99,999 = 1.10% /0.25% +\$100,000 = 1.25% /0.10%
#3 – Montreal Trust Company of Canada Tiered Investment Savings Account	P	CAD	A	MTCC	DYN 3064	\$0-\$99,999 = 1.10% /0.25% +\$100,000 = 1.25% /0.10%
#4 – Scotia Mortgage Corporation Tiered Investment Savings Account	P	CAD	A	SMC	DYN 3074	\$0-\$99,999 = 1.10% /0.25% +\$100,000 = 1.25% /0.10%
#5 – National Trust Company Tiered Investment Savings Account	P	CAD	A	NT	DYN 3054	\$0-\$99,999 = 1.10% /0.25% +\$100,000 = 1.25% /0.10%
#6 – Bank of Nova Scotia US\$ Tiered Investment Savings Account	P	USD	A	BNS	DYN 6001	\$0-\$99,999 = 0.70% /0.25% +\$100,000 = 0.85% /0.10%
#7 – ADS Canadian Bank US\$ Tiered Investment Savings Account	P	USD	A	ADSB	DYN 5001	\$0-\$99,999 = 0.70% /0.25% +\$100,000 = 0.85% /0.10%
#8 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	NP	CAD	A	BNS	DYN 6002	\$0-\$99,999 = 1.05% /0.25% +\$100,000 - \$7,499,999 = 1.20% /0.10% +\$7,500,000 = 1.15% /0.05%
#9 – ADS Canadian Bank Corporate Tiered Investment Savings Account	NP	CAD	A	ADSB	DYN 5002	\$0-\$99,999 = 1.05% /0.25% +\$100,000 - \$7,499,999 = 1.20% /0.10% +\$7,500,000 = 1.15% /0.05%
#10 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	NP	USD	A	BNS	DYN 6003	\$0-\$99,999 = 0.70% /0.25% +\$100,000 - \$7,499,999 = 0.85% /0.10% +\$7,500,000 = 0.75% /0.05%
#11 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	NP	USD	A	ADSB	DYN 5003	\$0-\$99,999 = 0.70% /0.25% +\$100,000 - \$7,499,999 = 0.85% /0.10% +\$7,500,000 = 0.75% /0.05%
#12 – Bank of Nova Scotia Investment Savings Account	P	CAD	F	BNS	DYN 6004	\$0-Unlimited = 1.35% /N/A
#13 – ADS Canadian Bank Investment Savings Account	P	CAD	F	ADSB	DYN 5004	\$0-Unlimited = 1.35% /N/A
#14 – Montreal Trust Company of Canada Investment Savings Account	P	CAD	F	MTCC	DYN 3065	\$0-Unlimited = 1.35% /N/A
#15 – Scotia Mortgage Corporation Investment Savings Account	P	CAD	F	SMC	DYN 3075	\$0-Unlimited = 1.35% /N/A
#16 – National Trust Company Investment Savings Account	P	CAD	F	NT	DYN 3055	\$0-Unlimited = 1.35% /N/A
#17 – Bank of Nova Scotia US\$ Investment Savings Account	P	USD	F	BNS	DYN 6005	\$0-Unlimited = 0.95% /N/A
#18 – ADS Canadian Bank US\$ Investment Savings Account	P	USD	F	ADSB	DYN 5005	\$0-Unlimited = 0.95% /N/A
#19 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	NP	CAD	F	BNS	DYN 6006	\$0-\$7,499,999 = 1.30% /N/A +\$7,500,000 = 1.20% /N/A
#20 – ADS Canadian Bank Corporate Tiered Investment Savings Account	NP	CAD	F	ADSB	DYN 5006	\$0-\$7,499,999 = 1.30% /N/A +\$7,500,000 = 1.20% /N/A
#21 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	NP	USD	F	BNS	DYN 6007	\$0-\$7,499,999 = 0.95% /N/A +\$7,500,000 = 0.55% /N/A
#22 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	NP	USD	F	ADSB	DYN 5007	\$0-\$7,499,999 = 0.95% /N/A +\$7,500,000 = 0.55% /N/A

¹Interest rates are quoted per annum as of February 12, 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.



Transition Plan for Affected Funds: April 20/21/22, 2018

Old Funds- Assets to be transferred out

New Funds- Assets to be transferred in

Regular - A/E series			
Name	Fund Code	Name	Fund Code
The Bank of Nova Scotia Investment Savings Account	DYN 1300	#1 – Bank of Nova Scotia Tiered Investment Savings Account	DYN 6000
ADS Canadian Bank Investment Savings Account	DYN 500	#2 – ADS Canadian Bank Tiered Investment Savings Account	DYN 5000
Montreal Trust Company of Canada Investment Savings Account	DYN 3060	#3 – Montreal Trust Company of Canada Tiered Investment Savings Account	DYN 3064
Scotia Mortgage Corporation Investment Savings Account	DYN 3070	#4 – Scotia Mortgage Corporation Tiered Investment Savings Account	DYN 3074
National Trust Company Investment Savings Account	DYN 3050	#5 – National Trust Company Tiered Investment Savings Account	DYN 3054
ADS Canadian Bank Investment Savings Account (Marquis)	DYN 3500	#2 - ADS Canadian Bank Investment Savings Accounts	DYN 5000
The Bank of Nova Scotia Investment Savings Account	DYN 1325	#1 – Bank of Nova Scotia Tiered Investment Savings Account	DYN 6000
ADS Canadian Bank Investment Savings Account	DYN 589	#2 – ADS Canadian Bank Tiered Investment Savings Account	DYN 5000
Montreal Trust Company of Canada Investment Savings Account	DYN 3061	#3 – Montreal Trust Company of Canada Tiered Investment Savings Account	DYN 3064
Scotia Mortgage Corporation Investment Savings Account	DYN 3071	#4 – Scotia Mortgage Corporation Tiered Investment Savings Account	DYN 3074
National Trust Company Investment Savings Account	DYN 3051	#5 – National Trust Company Tiered Investment Savings Account	DYN 3054
The Bank of Nova Scotia US\$ Investment Savings Account	DYN 1350	#6 – Bank of Nova Scotia US\$ Tiered Investment Savings Account	DYN 6001
ADS Canadian Bank US\$ Investment Savings Account	DYN 400	#7 – ADS Canadian Bank US\$ Tiered Investment Savings Account	DYN 5001
The Bank of Nova Scotia US\$ Investment Savings Account	DYN 1326	#6 – Bank of Nova Scotia US\$ Tiered Investment Savings Account	DYN 6001
ADS Canadian Bank US\$ Investment Savings Account	DYN 470	#7 – ADS Canadian Bank US\$ Tiered Investment Savings Account	DYN 5001
The Bank of Nova Scotia Corporate Investment Savings Account	DYN 1510	#8 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 6002
ADS Canadian Bank Corporate Investment Savings Account	DYN 1280	#9 – ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 5002
The Bank of Nova Scotia US\$ Corporate Investment Savings Account	DYN 1511	#10 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 6003
ADS Canadian Bank US\$ Corporate Investment Savings Account	DYN 1281	#11 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 5003

Regular - F series			
The Bank of Nova Scotia Investment Savings Account	DYN 1301	#12 – Bank of Nova Scotia Investment Savings Account	DYN 6004
ADS Canadian Bank Investment Savings Account	DYN 550	#13 – ADS Canadian Bank Investment Savings Account	DYN 5004
Montreal Trust Company of Canada Investment Savings Account	DYN 3062	#14 – Montreal Trust Company of Canada Investment Savings Account	DYN 3065
Scotia Mortgage Corporation Investment Savings Account	DYN 3072	#15 – Scotia Mortgage Corporation Investment Savings Account	DYN 3075
National Trust Company Investment Savings Account	DYN 3052	#16 – National Trust Company Investment Savings Account	DYN 3055

ADS Canadian Bank Investment Savings Account (Marquis)	DYN 3550	#13 - ADS Canadian Bank Investment Savings Accounts	DYN 5004
The Bank of Nova Scotia US\$ Investment Savings Account	DYN 1351	#17 – Bank of Nova Scotia US\$ Investment Savings Account	DYN 6005
ADS Canadian Bank US\$ Investment Savings Account	DYN 450	#18 – ADS Canadian Bank US\$ Investment Savings Account	DYN 5005
The Bank of Nova Scotia Corporate Investment Savings Account	DYN 1512	#19 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 6006
ADS Canadian Bank Corporate Investment Savings Account	DYN 1282	#20 – ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 5006
The Bank of Nova Scotia US\$ Corporate Investment Savings Account	DYN 1513	#21 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 6007
ADS Canadian Bank US\$ Corporate Investment Savings Account	DYN 1283	#22 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 5007

Tiered - A series

The Bank of Nova Scotia Tiered Investment Savings Account	DYN 1327	#1 – Bank of Nova Scotia Tiered Investment Savings Account	DYN 6000
ADS Canadian Bank Tiered Investment Savings Account	DYN 527	#2 – ADS Canadian Bank Tiered Investment Savings Account	DYN 5000
The Bank of Nova Scotia US\$ Tiered Investment Savings Account	DYN 1328	#6 – Bank of Nova Scotia US\$ Tiered Investment Savings Account	DYN 6001
ADS Canadian Bank US\$ Tiered Investment Savings Account	DYN 528	#7 – ADS Canadian Bank US\$ Tiered Investment Savings Account	DYN 5001
The Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 1356	#8 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 6002
ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 556	#9 – ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 5002
The Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 1357	#10 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 6003
ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 557	#11 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 5003

Please note - Any Corporate/Non-Personal funds in a personal A/E/F Series account will not follow the matrix above. They will be moved to a Non Personal Fund as per the below. The interest rate may decrease for customers affected by this change.

The Bank of Nova Scotia Investment Savings Account	DYN 1300	#8 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 6002
ADS Canadian Bank Investment Savings Account	DYN 500	#9 – ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 5002
The Bank of Nova Scotia Investment Savings Account	DYN 1325	#8 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 6002
ADS Canadian Bank Investment Savings Account	DYN 589	#9 – ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 5002
The Bank of Nova Scotia US\$ Investment Savings Account	DYN 1350	#10 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 6003
ADS Canadian Bank US\$ Investment Savings Account	DYN 400	#11 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 5003
The Bank of Nova Scotia US\$ Investment Savings Account	DYN 1326	#10 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 6003
ADS Canadian Bank US\$ Investment Savings Account	DYN 470	#11 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 5003
The Bank of Nova Scotia Investment Savings Account	DYN 1301	#19 – Bank of Nova Scotia Corporate Tiered Investment Savings Account	DYN 6006
ADS Canadian Bank Investment Savings Account	DYN 550	#20 – ADS Canadian Bank Corporate Tiered Investment Savings Account	DYN 5006
The Bank of Nova Scotia US\$ Investment Savings Account	DYN 1351	#21 – Bank of Nova Scotia US\$ Corporate Tiered Investment Savings Account	DYN 6007
ADS Canadian Bank US\$ Investment Savings Account	DYN 450	#22 – ADS Canadian Bank US\$ Corporate Tiered Investment Savings Account	DYN 5007