

INVESTMENT SAVINGS ACCOUNT RATES (ISA)

ADVISOR COPY

Advisor Deposit Services Specialist 1-866-884-3434

PERSONAL CLIENTS					
Series	Currency	Investment Amount	Interest Rate ¹	Trailer Fee	Issuer: FundServ
Series A (Tiered)	CAD	\$0 - \$99,999	4.25%	0.25%	BNS: DYN6000 BNST: DYN5000 MTCC: DYN3064 NT: DYN3054 SMC: DYN3074
		\$100,000 - Unlimited	4.40%	0.10%	
	USD	\$0 - \$99,999	4.90%	0.25%	BNS: DYN6001 BNST: DYN5001
		\$100,000 - Unlimited	5.05%	0.10%	
Series F	CAD	\$0 - Unlimited	4.50%	n/a	BNS: DYN6004 BNST: DYN5004 MTCC: DYN3065 NT: DYN3055 SMC: DYN3075
	USD	\$0 - Unlimited	5.15%	n/a	BNS: DYN6005 BNST: DYN5005
CORPORATE / NON-PERSONAL CLIENTS					
CORPORATE Series A (Tiered)	CAD	\$0 - \$99,999	4.25%	0.25%	BNS: DYN6002 BNST: DYN5002
		\$100,000 – \$50,000,000*	4.40%	0.10%	
	USD	\$0 - \$99,999	4.90%	0.25%	BNS: DYN6003 BNST: DYN5003
		\$100,000 – \$50,000,000*	5.05%	0.10%	
CORPORATE Series F (Tiered)	CAD	\$0 – \$50,000,000*	4.50%	n/a	BNS: DYN6006 BNST: DYN5006
	USD	\$0 – \$50,000,000*	5.15%	n/a	BNS: DYN6007 BNST: DYN5007
CDIC Coverage†		Eligible up to the applicable CDIC limits.			
Minimum Initial Investment		None.			
Maximum Investment		Please contact 1-866-884-3434 for approvals of purchases over \$50MM.			
Restrictions		No deposits from Financial Institution Clients**			
PAC, SWIP		CAD\$: Yes; USD\$: Yes			
Special Features		T+1 Settlement; Great for parking money – high liquidity.			



†For more information on deposit insurance refer to the CDIC brochure “Protecting Your Deposits” or call CDIC at 1-800-461-2342 or visit the CDIC website at www.cdic.ca. Advisor Deposit Services is a business unit of The Bank of Nova Scotia and used by The Bank of Nova Scotia, The Bank of Nova Scotia Trust Company, Scotia Mortgage Corporation, Montreal Trust Company of Canada, and National Trust Company, all members of the Canada Deposit Insurance Corporation (CDIC). Eligible deposits placed with a CDIC member through Advisor Deposit Services are protected up to \$100,000, per category, per depositor.

¹Interest rates are quoted per annum as of July 30, 2024, 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.

* For all ISA purchases over \$50MM, please contact 1-866-884-3434 for approvals.

**Deposits from Financial Institutions or like entities which intend to hold Scotia and subsidiary ISAs on their own behalf (i.e. banks, mutual funds, credit unions, etc.) are prohibited.

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