

Investment Savings Accounts (ISAs)

Personal Clients – No Non-Personal Deposits					
Series	Currency	Interest Rate*	Trailer Fee	Issuer: Fundserv	
Series A (Tiered)	\$CAD \$0 - \$99,999	1.10%	0.25%	BNS: DYN6000	ADSB: DYN5000
	\$100,000 - Unlimited	1.25%	0.10%	MTCC: DYN3064	NT: DYN3054 SMC: DYN3074
	\$USD \$0 - \$99,999	0.95%	0.25%	BNS: DYN6001	ADSB: DYN5001
Series F	\$100,000 - Unlimited	1.10%	0.10%		
	\$CAD	1.35%	n/a	BNS: DYN6004	ADSB: DYN5004
Series F	\$USD	1.20%	n/a	MTCC: DYN3065	NT: DYN3055 SMC: DYN3075
	\$CAD	1.35%	n/a	BNS: DYN6005	ADSB: DYN5005
Corporate/Non-Personal Clients					
Corporate Series A (Tiered)	\$CAD \$0 - \$99,999	1.05%	0.25%	BNS: DYN6002	ADSB: DYN5002
	\$100,000 - \$7,499,999	1.20%	0.10%		
	\$7,500,000-Unlimited	1.15%	0.05%		
Corporate Series A (Tiered)	\$USD \$0 - \$99,999	0.95%	0.25%	BNS: DYN6003	ADSB: DYN5003
	\$100,000 - \$7,499,999	1.10%	0.10%		
	\$7,500,000-Unlimited	1.00%	0.05%		
Corporate Series F (Tiered)	\$CAD \$0 - \$7,499,999	1.30%	n/a	BNS: DYN6006	ADSB: DYN5006
	\$7,500,000-Unlimited	1.20%	n/a		
	\$USD \$0 - \$7,499,999	1.20%	n/a	BNS: DYN6007	ADSB: DYN5007
\$7,500,000-Unlimited	0.80%	n/a			
CDIC Coverage[†] (\$CAD Accounts only)		Up to \$100,000 per Scotiabank issuer (\$CAD Accounts only)			
Minimum Initial Investment		None			
Maximum Investment		Please call for approval on trades above \$50MM			
Restrictions		No deposits from Financial Institution Clients*			
PAC, SWIP		\$CAD: Yes, \$USD: n/a			
Special Features		<ul style="list-style-type: none"> • T+1 Settlement, Great for parking money (highly liquid) • Great for parking money (highly liquid) 			

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[†]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.

[‡]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.

*Pension funds, hedge funds, investment (mutual) funds, financial institutions and other financial intermediaries or like entities which intend to hold the Scotia and its subsidiaries' ISAs on their own behalf (e.g., broker-dealers, investment companies, insurance companies, trust companies, credit unions, venture capital companies, mortgage and loan companies, etc.)