

March 26 2019

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	1.60%	0.25%	BNS: DYN6000 ADSB: DYN5000
		\$100,000 - Unlimited	1.75%	0.10%	MTCC: DYN3064 NT: DYN3054 SMC: DYN3074
	USD	\$0 - \$99,999	1.65%	0.25%	BNS: DYN6001 ADSB: DYN5001
		\$100,000 - Unlimited	1.80%	0.10%	
Series F	CAD	\$0 - Unlimited	1.85%	n/a	BNS: DYN6004 ADSB: DYN5004 MTCC: DYN3065 NT: DYN3055 SMC: DYN3075
	USD	\$0 - Unlimited	1.90%	n/a	BNS: DYN6005 ADSB: DYN5005
CORPORATE / NON-PERSONAL CLIENTS					
CORPORATE Series A (Tiered)	CAD	\$0 - \$99,999	1.55%	0.25%	BNS: DYN6002 ADSB: DYN5002
		\$100,000 – Unlimited*	1.70%	0.10%	
	USD	\$0 - \$99,999	1.65%	0.25%	BNS: DYN6003 ADSB: DYN5003
		\$100,000 – Unlimited*	1.80%	0.10%	
CORPORATE Series F (Tiered)	CAD	\$0 – Unlimited*	1.80%	n/a	BNS: DYN6006 ADSB: DYN5006
	USD	\$0 – Unlimited*	1.90%	n/a	BNS: DYN6007 ADSB: DYN5007
CDIC Coverage†	Applicable to Canadian accounts only and up to the applicable CDIC limits.				
Minimum Initial Investment	None.				
Maximum Investment	Please contact 1-866-884-3434 for approvals of purchases over \$50MM in corporate ISA accounts.				
Restrictions	No deposits from Financial Institution Clients**				
PAC, SWIP	CAD\$: Yes; USD\$: n/a				
Special Features	T+1 Settlement; Great for parking money – high liquidity.				



† Deposits are eligible to be insured under the CDIC Act only if they are in Canadian currency, have a term of 5 years or less and are payable in Canada.

¹Interest rates are quoted per annum as of March 26th, 2019 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 corporate 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.

® Registered trademark of the Bank of Nova Scotia