

ADS Canadian Bank Corporate Tiered Investment Savings Account

November 5 2019

Preserve and grow cash conveniently.

The ADS Canadian Bank Corporate Tiered Investment Savings Account is a high interest savings offered exclusively through Advisors, it is ideally suited for corporate cash holdings within an investment portfolio. Here are just a few reasons why.

It safely preserves

An ideal investment solution for you and your money, by maximizing interest income while preserving capital. Whether you are setting aside funds to invest back in the business or future expansion of operations, or simply smoothing out earnings seasonality – this account provides a great place to park corporate funds.

It earns interest

Make your money work harder for your organization. Take advantage of an account paying premium interest rates that are calculated daily on each and every dollar.

It is accessible

Access to your capital is important, and it does not need to be impacted by taking advantage of earning premium interest. This account avoids long-term commitments with next-day availability.

About us

Created exclusively to support the needs of Advisors and their clients, Scotiabank Advisor Deposit Services offers a competitive and comprehensive suite of Canadian and US currency products within the Interest Savings Accounts (ISA) and Guaranteed Investment Certificates (GIC) issued by The Bank of Nova Scotia or one of its multiple subsidiaries.

| Canadian Dollar Accounts | | US Dollar Accounts | |
|--------------------------|--------|----------------------|--------|
| \$0 – Unlimited | 1.80%† | \$0 – Unlimited | 1.10%† |
| (Series F: DYN 5006) | | (Series F: DYN 5007) | |

| Outstanding Features | CAD | USD |
|--|-----|-----|
| Preserves capital | ✓ | ✓ |
| No account fees | ✓ | ✓ |
| Premium interest rate | ✓ | ✓ |
| Interest calculated daily, paid monthly | ✓ | ✓ |
| Funds easily accessible: next-day availability | ✓ | ✓ |
| Eligible for CDIC Insurance* | ✓ | x |
| No maximum balance** | ✓ | ✓ |



For more information, please speak with your Financial Advisor today.

*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.

**Maximum balance – Corporate/non-personal clients: Please call for approval on Corporate / Non-Personal trades above \$50MM. 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 products issued by The Bank of Nova Scotia and its subsidiaries including ADS Canadian Bank.

†Rates are per annum, applicable to Series F only, and subject to change without notice. Interest rates are quoted per annum as of November 5th, 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. Advisors may be paid a fee based on the account's average monthly balance.

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