

INVESTMENT SAVINGS ACCOUNT RATES

(ISA)

ADVISOR COPY

Advisor Deposit Services Specialist 1-866-884-3434

PERSONAL CLIENTS					RATES NOT APPLICABLE TO CORPORATE / NON-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	1.45%	0.25%	BNS: DYN6001 ADSB: DYN5001	
		\$100,000 - Unlimited	1.60%	0.10%		
Series F	CAD	\$0 - Unlimited	1.85%	n/a	BNS: DYN6004 ADSB: DYN5004 MTCC: DYN3065 NT: DYN3055 SMC: DYN3075	
	USD	\$0 - Unlimited	1.70%	n/a	BNS: DYN6005 ADSB: DYN5005	
CORPORATE / NON-PERSONAL CLIENTS						
CORPORATE Series A (Tiered)	CAD	\$0 - \$99,999	1.55%	0.25%		
		\$100,000 - \$7,499,999	1.70%	0.10%	BNS: DYN6002 ADSB: DYN5002	
		\$7,500,000 - Unlimited	1.65%	0.05%		
	USD	\$0 - \$99,999	1.45%	0.25%		
		\$100,000 - \$7,499,999	1.60%	0.10%	BNS: DYN6003 ADSB: DYN5003	
CORPORATE Series F (Tiered)	CAD	\$0 - \$7,499,999	1.80%	n/a	BNS: DYN6006 ADSB: DYN5006	
		\$7,500,000 - Unlimited	1.70%	n/a		
		\$0 - \$7,499,999	1.70%	n/a		
	USD	\$7,500,000 - Unlimited	1.30%	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.				
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 must 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 December 6th, 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.

**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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