

Valuable banking offers for employees of Simon Fraser University

Helping you achieve your financial goals with these valuable money-saving offers.

- Open a new **eligible bank account** and receive 6 months free banking** — a value of up to \$89.
- Get a **Scotiabank® Gold American Express® card** and get started with an additional 5,000 bonus *Scotia Rewards®* points on top of our current in market offer¹.
- Competitive account opening offers for new **Scotia iTRADE®** accounts, visit scotiaitrade.com. Plus \$9.99 Loyalty Commission Pricing for Scotiabank customers².
- Set up an appointment with one of our *Scotiabank®* advisors to receive a **complimentary financial plan**.
- Ask us about **preferential interest rates** on mortgages and investments.
- Save effortlessly with the **Bank the Rest®** savings program. It lets you automatically round up every purchase you make using your ScotiaCard™ debit card to the next multiple of \$1 or \$5.

We look forward to helping you achieve your financial goals. For more information, call or visit us today.

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** Free banking applies to a new Scotia OneTM Account, Basic Banking Plan and Basic Banking Account ("eligible accounts") opened by March 31, 2018. Free banking means that we will waive your Monthly Account Fee for the first six months. All other fees not covered by your banking package will continue to apply, including fees charged by other financial institutions and access fees to use non-Scotiabank banking machines (e.g. Interac, Visa* or PLUS* fees). Cardholder service fees continue to apply for using cross border debit service. Please see the Day-to-Day Banking Companion Booklet for further details about these services and fees. To qualify for free banking, you must (1) open a an eligible account on or before March 31, 2018 and (2) set up your payroll so that it is deposited into your Eligible Account or set up a minimum of 2 pre-authorized transactions for a minimum of \$25 per transaction. Your payroll or pre-authorized transactions must clear the account within 60 days of account opening. All pre-authorized transactions must clear the eligible account at least once per month for a period of twelve (12) months in order to qualify. Employees of The Bank of Nova Scotia ("Scotiabank") and individuals who, as of February 7, 2017, are/were previously holders or joint holders of a Scotiabank Momentum Chequing Account, Scotia® Moneyback Account, Scotia One Account, Powerchequing® Account, Basic Banking Account, Basic Banking Plan, Scotia Value® Account, or Student Banking Advantage® Plan are not eligible. The Eligible Account must be opened in the name of the individual who works at the eligible company. The Eligible Account must be open and in good standing at the time of payout. The Eligible Account is not in "good standing" if (i) it has a negative balance exceeding the authorized overdraft limit or (ii) it has been in continuous overdraft for a period of three (3) consecutive months.

¹ Subject to credit approval. Offer applies to new accounts opened by October 31, 2017. The 5,000 additional Scotia Rewards bonus points (in addition to the current in market Scotia Rewards bonus points offer, if applicable) are awarded when you use your Scotiabank Gold American Express card for a purchase in the first 2 months from the account open date. The points will be awarded within two statement cycles of your first card purchase provided your account is open and in good standing. The current in market Scotia Rewards welcome bonus offer is based on availability at the time of application and subject to separate terms and conditions.

² To qualify for commissions of \$9.99 flat per Canadian or U.S. equities trade and \$9.99 + \$1.25/contract for each options trade, you must (i) execute at least 30 commission-generating trades within a calendar quarter or (ii) have a minimum of \$50,000 in combined Scotia iTRADE account assets or (iii) have a minimum balance of \$50,000 within products or accounts held across The Bank of Nova Scotia, Scotia iTRADE, ScotiaMcLeod®, The Bank of Nova Scotia Trust Company, 1832 Asset Management L.P., 1832 Asset Management U.S. Inc. HollisWealth Advisory Inc., HollisWealth® and ScotiaMcLeod Financial Services Inc. and be registered for paperless documentation for all of your Scotia iTRADE accounts for all document types. Eligible accounts and products include the following: Mortgages, Lines of Credit, Credit Cards (Visa/AMEX), checking and saving accounts, personal loans, investment accounts (TFSA, RRSP, Non-Registered Accounts etc), GICs, mutual funds, non-corporate business accounts. The \$50,000 minimum balance will be determined by deposits on file, investments and actual loaned funds. Commission-generating trades are buys and sells of: Equities, Options and Fixed Income Instruments subject to commissions. Buys and Sells of GIC's, ETFs and mutual funds that do not generate a commission, Canada Savings Bonds and Provincial Savings Bonds are examples of trades that are not commission-generating. New qualification status will be effective on the same business day the requirement for a specific number of trades or asset value has been satisfied. You will also qualify in the calendar quarter subsequent to the quarter when new qualification status became effective (the "Subsequent Quarter"). If the requirements for a specific number of trades or asset value are satisfied in the Subsequent Quarter, you will retain your qualification status in the quarter following the Subsequent Quarter. Otherwise, you will need to re-qualify after the end of the Subsequent Quarter. Fees for U.S. transactions are charged in U.S. dollars. Scotia iTRADE® (Order-Execution Only Accounts) is a division of Scotia Capital Inc. ("SCI"). SCI is a member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions.

Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed or insured by the Canada Deposit Insurance or any other government insurer, their values change frequently and past performance may not be repeated.

As used in this document, "Scotiabank advisor" refers to a Scotia Securities Inc. mutual fund representative or, in Quebec, a Group Savings Plan Dealer Representative.