

Private Banking Services Overview

The Private Banking package offers a suite of comprehensive, preferential banking services designed to conveniently and effectively meet your unique needs.

Your Private Banking package is customized based on your requirements and in consultation with your dedicated Private Banker. Cost is a flat monthly fee of \$100. There are no additional charges (excluding out-of-pocket expenses) for many services.

The Private Banking package can be shared with a spouse, other immediate family members, and used in conjunction with a personal holding company.

The following services are offered with the Private Banking package:

- *Dedicated Private Banker and Account Officer*
- *Creative lending for investment purposes*
- *Preferred loan rates on overdraft privileges*
- *Financing for partner's capital in professional firms*
- *Dual privileges on chequing accounts – tiered interest on credit balances and preferred rates on overdrafts, with added convenience of ABM access*
- *ScotiaGold Visa card (two cards available)*
- *Unique debit card and personalized cheques consistent with the Scotia Private Client Group branding*
- *Small safety deposit box (subject to availability)*
- *TeleScotia telephone banking*
- *Scotia Online internet banking*
- *Access to investment management, full service brokerage and estate and trust services*
- *Maximum of 5 banking accounts (including business accounts for personal holding companies)*

There are no additional charges for other services, including:

- *Unlimited chequing, withdrawals and preauthorized payments*
- *Customized cheques with cheque return option*
- *Transfers between Scotiabank personal accounts within Canada*
- *Use of Scotiabank banking machines across Canada displaying the Plus or Visa symbols*
- *Travelers cheques, money orders and drafts*
- *Cheque certification and stop payments*
- *Mail/post dated deposits, utility bill payments and standing order payments*
- *Interest letters at year end*
- *Letters of introduction*

Lending Products:

All standard retail lending products are available to the Private Banking clients.

In addition, the following unique lending products are available to Private Banking clients only:

- *Private Banking Overdraft Lending Agreement (PBODLA)*
- *Scotialine Personal Line of Credit secured by the Investment Management Account (IMA)*
- *Personal/Business Demand Loans – prime based*

Deposit Products:

All standard investment products are available with the addition of:

Access to Scotia Capital Markets for:

- *Customized Index and other Asset Linked Notes*
- *Customized Options*
- *Asset and Equity Monetization services*
- *Other Portfolio Diversification tools*

Private Banking clients also have the opportunity to access International Trust and Private Banking for:

- *Personal and Corporate Trusts*
- *Discretionary Investment Management Services*
- *Offshore Mutual Funds, Bank and Trust Company Administrative Services*
- *Pension Plan and Employee Benefit Services*
- *Global Custodial Facilities*
- *Offshore Companies*

As a Private Banking client, you and your family benefit from the personal, attentive, and professional service from your dedicated Private Banker, with an emphasis on anticipating and addressing all your banking needs quickly, accurately and completely.