

# Bank on us

Financial services as rewarding  
as your career



## Retiree Banking Benefits

As a retired Scotiabanker, you have access to special employee pricing, preferred rates and fee waivers on a range of banking, investment and insurance services.



### Save

Save on your everyday banking needs.

[Bank Accounts & Credit Cards >](#)



### Grow

Reach your financial goals faster.

[Investments >](#)



### Plan

Plan for your future with peace of mind.

[Estate & Trust Planning >](#)



### Borrow

Pay less interest and keep more in your pocket.

[Loans & Mortgages >](#)



### Insure

Protect your future with preferred rates.

[Home & Auto Insurance >](#)

The Bank reserves the right to make amendments to Human Resources policies, programs, benefits or plan provisions up to and including their cancellation at any time.



# Save with us

Save on your everyday banking needs.



Benefits

**Save**

Grow

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## Bank Accounts & Credit Cards

- ⌘ No monthly account fees on up to three eligible bank accounts. (including stop sold products such as Powerchequing for existing accountholders)
- ⌘ 50% of the annual fee waived on any personal [Scotiabank credit card](#).\*
- ⌘ No service fees for bank drafts, certified cheques, and stop payments.
- ⌘ 100 free cheques (singles, Fareport design) per 12-month rolling period from the previous order date.
- ⌘ Preferred foreign exchange rates.
- ⌘ 50% off safety deposit box rental or safe keeping service charge.
- ⌘ 40% off standard monthly fee for [Private Banking services](#).

## Take advantage of your retiree banking benefits today

[Visit a branch](#)

See the value	Customer Offer	Employee Offer
<b>Any 3 of the following bank accounts</b>	<b>Monthly Account Fees</b>	
<a href="#">Preferred Package</a>	\$16.95**	\$0
<a href="#">Basic Plus Bank Account</a>	\$11.95**	\$0
<a href="#">Basic Bank Account</a>	\$3.95	\$0
<a href="#">Scotia U.S. Dollar Daily Interest Account</a>	1.00 USD	\$0
<a href="#">Scotia Euro Daily Interest Savings Account</a>	1.00 EURO	\$0

\*Pricing subject to change.

\*\*Pricing for Bank accounts in effect as of March 1, 2021.

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# Grow with us

Reach your financial goals faster.



Benefits

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## Investments

- ⌘ One of the best published customer rates offered by Big 5 Banks in Canada [registered and non-registered investment products](#).
- ⌘ Up to \$50 reimbursed on the transfer fee for a transfer of an RRSP or RRIF from another financial institution (\$5,000 minimum).
- ⌘ Up to \$50 reimbursed on the withdrawal fee for the withdrawal from a Scotiabank or ScotiaSecurities Inc. [RRSP](#) or [RRIF](#).
- ⌘ No annual administration fees for RSP/RIF/LIRA/LIF and RESP accounts at [Scotia iTRADE](#).
- ⌘ 25% fee reduction on standard fee schedule for Private Investment Counsel on Investment Management Services. Standard Minimum fee (\$10,000) and relationship size (\$500,000) parameters apply.

## Investing has never been easier

[Visit a branch](#)

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# Plan with us

Plan for your future with peace of mind.



Benefits

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## Financial Advice, Estate Planning and Private Banking

- ⌘ Financial planning services available in [branch](#) using Advice+ Plan, via Mobile investment specialists using BluePrint and access to Scotia Wealth Management using WealthPrint.
- ⌘ For will appointments, a 40% reduction on capital receipt fee on Scotiabank assets. Different rates may apply where [Scotiastrust®](#) also acts as attorney for property.
- ⌘ For Estate [EstateAssist™](#) administration, 25% fee reduction from the standard published capital fee.
- ⌘ 40% off standard monthly fee for [Private Banking](#) services.
- ⌘ 25% fee reduction on standard fee schedule for Private Investment Counsel on Investment Management Services. Standard Minimum fee (\$10,000) and relationship size (\$500,000) parameters apply.

## Advice that works for you

[Visit a branch](#)

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# Borrow with us

Pay less interest and keep more in your pocket.



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## Loans & Lines of Credit

- ⌘ A rate of prime + 1.5% on a new or existing [ScotiaLine® personal line of credit](#).
- ⌘ Best published customer rates on direct [Scotia Plan Personal Loan](#) products.

Why wait for tomorrow when you can enjoy it today

[Visit a branch](#)

## Mortgages

- ⌘ Preferred Employee rates on [Mortgages](#).\*
- ⌘ Now you can be pre-approved, search for a home and get a mortgage approval all in one place, all online through [Scotiabank eHOME](#).

\*Some conditions apply

Lets reach for your dream home

[Check rates](#)

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# Insure with us

Protect your future with preferred rates.



Benefits

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**Insure**

## Home & Auto Insurance

- ⌘ Preferred home and auto insurance rates.
- ⌘ Added savings when you bundle home and auto insurance coverages.\*
- ⌘ 24/7 claims service.
- ⌘ A dedicated team of licensed insurance specialists.

\*Some conditions apply

## We've got you covered

[Learn more](#)

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