



Scotiabank Lawyer Banking Program

You've worked hard to get where you are today and we can help ensure your ongoing success. The Scotiabank Lawyer Banking Program^A lets you manage your professional and personal banking with a customized suite of products and services, preferred rates, and the support of a dedicated Advisors and Professional Banking Specialists. We help you take care of your finances, so you can focus on growing your professional career and practice.

FOR YOUR PROFESSIONAL NEEDS

- Dedicated Advisors and Professional Banking Specialists
- Up to 100% financing for your practice¹
 - Capital injections, practice acquisition, renovations, building purchase, equipment and leaseholds
 - Leasing options
- Equity take-outs
- Capital loan arrangements
- Monthly plan fee waiver on Select Account *for business* Plan B with no minimum balance required²
- A choice of other premium operating accounts to suit all of your unique business needs
- Scotia Professional[®] Plan line of credit with preferred interest rates³ and low monthly fees
- Cash Management solutions to help you manage your cash flow and save you time and money
 - 6 months of free online banking with ScotiaConnect[®] Digital Banking⁴
- Preferred rates on merchant and payroll services with the Scotia Professional Plan
- First year annual fee waiver on a Scotiabank Passport[®] Visa Infinite Business^{*} Card with the Scotia Professional Plan or Plan Lite⁵

FOR YOUR PERSONAL NEEDS

- Monthly account fee waiver on the Scotiabank Ultimate Package when you set up an eligible automated and recurring direct deposit such as payroll or recurring pre-authorized transaction in your account⁶
- Preferred borrowing and GIC rates⁷
- Flexible personal mortgage solutions with preferred rates on select fixed, closed and variable rate mortgage terms⁸
- Save the annual fee on the Scotiabank Passport[®] Visa Infinite^{*} Card for Scotia Professional Plan or Scotia Professional Plan Lite clients⁹ or with the Ultimate Package¹⁰
- Save the annual fee on the Scotiabank Gold American Express^{®*} Card for Scotia Professional Plan or Scotia Professional Plan Lite clients¹¹ or with the Ultimate Package¹⁰
- Integrated Wealth Management¹² solutions including comprehensive financial planning and investment management, estate and trust services

To learn more, visit scotiabank.com/lawyers or contact your local Advisors and Professional Banking Specialists.

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All offers, rates, fees, features and benefits featured herein are subject to change. Additional terms and conditions may apply. Credit and lending products are subject to credit approval by Scotiabank. Unless otherwise specified, all benefits featured herein are exclusive and only available to clients who meet the eligibility requirements of the Scotiabank Lawyer Banking Program.

Δ To be eligible for the Scotiabank Lawyer Banking Program, you must be a member in good standing of a provincial or territorial law society authorized to practice law or a retired member of a provincial or territorial law society. Continued eligibility for benefits of the Scotiabank Lawyer Banking Program is subject to annual verification of client's legal license status upon request by Scotiabank.

¹ Subject to credit approval. This is not a commitment to lend.

² The monthly account fee is waived for eligible lawyer clients on one (1) Select Account *for business* Plan B account ("Account"). The monthly account fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. Maximum one offer per customer. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice.

³ Credit products are subject to credit approval. Preferred rates may vary per applicant and are subject to change. Additional conditions may apply. Offer may be changed, cancelled, or extended at any time without notice.

⁴ Customers enrolled in the ScotiaConnect 'Cash Management Zero – Lawyers' plan are eligible for a 6-month waiver of all Cash Management Zero Plan related fees, commencing from and including the month of enrollment. Note: Business Tax related fees are exempt from the 6-month fee waiver. After the 6-month waiver period, standard fees apply.

⁵ Subject to approval. If you open a new Scotiabank Passport Visa Infinite Business credit card account ("Account") you will receive an annual fee waiver for the first year only ("First Year Annual Fee Waiver") as long as you are a Scotia Professional Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one First Year Annual Fee Waiver regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. First Year Annual Fee Waiver is non-transferable and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for the Account are subject to change.

⁶ As of June 24, 2024, the Ultimate Package monthly account fee is waived for eligible lawyer clients on one (1) Ultimate Package Account ("Ultimate Package Account") of which they are the primary accountholder. To be eligible, a client must:

- be a member in good standing of a provincial or territorial law society authorized to practice law or a retired member of a provincial or territorial law society and
 - Visit a branch and speak with an Advisor, or speak with a Scotiabank Professional Banking Specialist and
- set up and clear at least one of the following in their Ultimate Package Account on a monthly basis:
 - An eligible¹ automated and recurring direct deposit, such as payroll, or
 - An eligible¹ recurring pre-authorized transaction, such as mortgage payments or utilities.

⁷ Click here for a list of eligible direct deposits, pre-authorized transactions. Notwithstanding a transaction may be included in these lists, certain exclusions may still apply and Scotiabank reserves the right to modify these lists and to determine whether a specific direct deposit, pre-authorized transaction is eligible for the offer.

Subject to these terms, the monthly account fee will be waived and will not appear as a charge on your Ultimate Package Account for each month following the month the above conditions are met and provided the Ultimate Package Account is open and in "good standing" at the time of the waiver. For example, if you clear an eligible direct deposit or pre-authorized transaction in the month of July, your monthly account fee will be waived in the month of August and will not appear as a charge on your Ultimate Package Account. However, if you do not clear an eligible direct deposit or pre-authorized transaction in the month of August, you will be charged the monthly account fee in September. The Ultimate Package Account is not in "good standing" if any of the following conditions are not met: (i) it has a negative balance exceeding the authorized overdraft limit, (ii) it has been in continuous overdraft for a period of three (3) consecutive months, or (iii) the account holder is in breach of the Ultimate Package Account agreement with Scotiabank.

For existing eligible clients with a different Scotiabank chequing account who switch to the Ultimate Package Account, the fee waiver will begin in the month following the month in which the client's account was switched to the Ultimate Package Account, provided all offer conditions have been met. This means if a client switches accounts they could be charged the monthly Ultimate Package Account fee in the first month.

Continued eligibility for this offer is subject to annual verification of client's legal license status upon request by Scotiabank and compliance with these offer terms. Failure to provide the required validation will invalidate this offer. If the client ceases to be a member in good standing of a provincial or territorial law society authorized to practice law they will no longer be eligible for this offer and the Ultimate Package Account will begin to be charged the then current monthly account fee.

All other applicable service charges on the Ultimate Package Account will continue to be applied. Maximum one offer per client regardless of the number of Ultimate Package Accounts opened and the fee waiver will be applied to the first Ultimate Package Account opened.

This offer is only available through a Scotiabank Advisor in branch or Scotiabank Professional Banking Specialist. This offer is non-transferable and may be changed, suspended, cancelled, or extended at any time without notice.

⁷ Credit products are subject to credit approval. Preferred GIC rates may vary per applicant and are subject to change. Additional conditions may apply. Offer may be changed, cancelled, or extended at any time without notice.

⁸ All mortgages are subject to meeting Scotiabank's standard credit criteria, residential mortgage standards and permitted loan amounts. Preferred rates may vary per applicant and are subject to change. Additional conditions apply. Offer is only available by visiting a branch and speaking with a Scotiabank Advisor, or speaking with a Scotiabank Professional Banking Specialist. Offer may be changed, cancelled, or extended at any time without notice.

⁹ If you open a new Scotiabank Passport Visa Infinite credit card account ("Account") you will receive an annual fee waiver ("Annual Fee Waiver") each year for as long as you are a Scotia Professional Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Waiver regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Waiver is non-transferable and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for the Account are subject to change.

¹⁰ If you open an Ultimate Package account (the "Account"), on or after the date you open the Account ("Account Open Date") you will receive an annual fee waiver ("Annual Fee Waiver"), each year for as long as you have one eligible Scotiabank Credit Card account (an "Eligible Card") and the Account. You will receive the Annual Fee Waiver, even if you opened an Eligible Card prior to the Account Open Date. Eligible Cards are the Scotiabank Gold American Express, Scotiabank Passport™ Visa Infinite®, Scotia Momentum® Visa Infinite and Scotiabank Value® Visa® credit cards. Eligible Cards are subject to change. Each Account will only receive one Annual Fee Waiver regardless of the number of accountholders on the Account or Eligible Cards opened. The Annual Fee Waiver will be applied to the first annual fee for a primary Card charged on an Eligible Card after the Account Open Date. If there is more than one Eligible Card after the Account Open Date, the Annual Fee Waiver will be applied only to the first annual fee for a primary card that is charged on an Eligible Card after the Account Open Date. All other fees and charges applicable to the Eligible Card continue to apply. Annual Fee Waiver will not be applied if your Account or Eligible Card is not open or is not in good standing and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for Eligible Cards are subject to change.

¹¹ If you open a new Scotiabank Gold American Express credit card account ("Account") you will receive an annual fee waiver ("Annual Fee Waiver") each year for as long as you are a Scotia Professional Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Waiver regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Waiver is non-transferable and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for the Account are subject to change.

¹² Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management® Scotia Wealth Management® consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®); The Bank of Nova Scotia Trust Company (Scotiabank®); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Portfolio management is provided by 1832 Asset Management L.P. and 1832 Asset Management U.S. Inc. Financial planning and advisory services are provided by Scotia Capital Inc. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Insurance services are provided by Scotia Wealth Insurance Services Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. Scotia Capital Inc. is a member of the Canadian Investment Regulatory Organization.

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* Visa Int./ Licensed User