

Scotiabank Bank Account Offers – Qualifying Activities

Provided below is a list of qualifying transactions that can be used for select welcome offers.

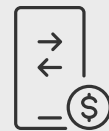


Popular Direct Deposits:

- Payroll
- Pension

Other:

- Adjustment Payroll
- Advance Payroll
- Bonus Payroll
- Canada Pension Plan
- Commission Payroll
- Employment Insurance
- Federal Pension
- Income Security Benefits
- Old Age Security
- Overtime Payroll
- Private Pension
- Provincial Pension
- Retirement Income Fund
- Special Payroll
- Vacation Payroll
- War Veterans Allowance
- Workers Compensation



Popular Recurring Pre-Authorization Transactions:

- Insurance Payments
- Loan Payments
- Mortgage Payments
- Rent Payments

Other:

- Annuity
- Rent/Leases (Appliance, Automotive, Commercial, Residential, Equipment)
- Canadian Forces Superannuation (Canadian Armed Forces Pension)
- Child Tax Benefit
- Mortgage (Commercial, Farm, Common Dividend, Personal)
- Taxes (Corporate, Property, Income, Sales, School, Water)
- Credit Card (non-Scotiabank)
- Dairy Commission
- Dealer Plan Loans
- Dividend
- Donations
- Family Support program
- Federal Payment
- Fees/Dues
- Health Care Premium
- Housing Allowance
- Insurance (Auto, Personal, Casualty, Mortgage)
- Investments (PACs to Registered Plans)
- Loans (Personal, Term, Home Improvements, Insurance, Farm Improvement)
- Preferred Dividend
- Property Insurance
- Provincial Payments
- Public Service Superannuation (Public Service Pension Plan)
- Utilities
- Cable/Internet



Popular Bill Payments:

(Not applicable to: Scotiabank SCENE Bundle for Students)

- Phone Bill Payment
- Utility Payment

Other:

- Auto Loan Payment
- Bill Payment
- Cable Bill Payment
- Fuel Bill Payment
- Insurance Bill Payment
- Hydro Bill Payment
- Internet Access Payment
- Miscellaneous Payment
- Credit Card Payment

Tip: These eligible bill payments may also be set up as pre-authorized transactions.

Notes:

- Eligible Direct Deposits, Pre-Authorized Transactions and Bill payments (if applicable to your specific bank account offer) are categorized under the codes listed above and may qualify for select offers as outlined in the applicable offer terms and conditions. This list is descriptive only and may differ from actual transaction coding. Scotiabank reserves the right to determine whether a specific transaction is eligible for an offer. See full offer terms and conditions for complete details. Offers subject to change or be cancelled without notice.
- Pre-authorized transactions to the same bill company will count as one activity towards qualifying criteria.