

Guaranteed Investment Certificate (GIC) Purchase & Maturity Instructions

Quick Reference Guide

INTRODUCTION	2
PURCHASING GICS	2
CHANGING MATURITY INSTRUCTIONS	5
Renewing GICs	6
Cashing Out GICs to your Investment Account (on Maturity)	8
SETTING UP ACCESS FOR USER GROUPS	9
FOR FURTHER ASSISTANCE	10

Legal Disclaimer

This reference guide has been prepared by The Bank of Nova Scotia for use and reference by its customers only. It is not to be relied upon as financial, tax or investment advice. Scotiabank makes no representation or warranties in this reference guide including about the services described in it.

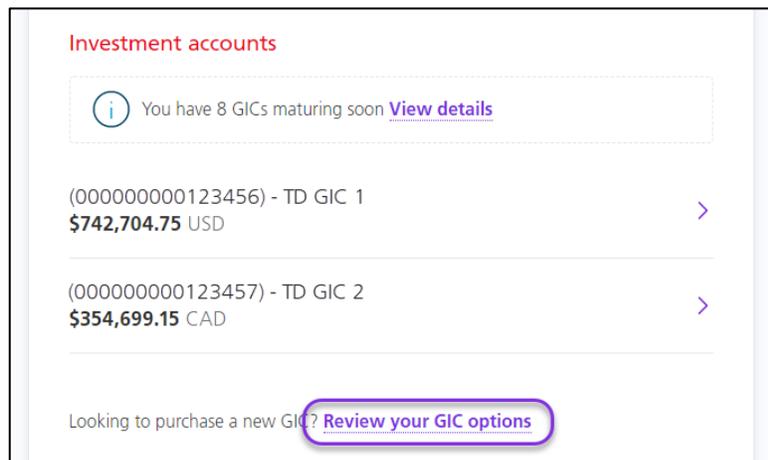
This reference guide is not for public use or distribution. This guide is for information purposes only. Usage of this service is subject to the terms set out in its enrollment documentation.

INTRODUCTION

Guaranteed Investment Certificates (GICs) can be purchased, renewed or redeemed on maturity through ScotiaConnect. Please note that this functionality is only available to the Small Business segment at this time. If you are unable to access any of these functionalities, talk to your Super User to make sure that your access has been set up correctly. For steps on how to provide access to a user group, please refer to the [Setting up Access for User Groups](#) section of this guide.

PURCHASING GICs

From the **Overview** page, scroll down to the **Investment accounts** section and click **Review your GIC options** link. Alternatively, you can also go to the Accounts tab and do the same.



This will navigate you to the GIC purchase page. In this page, you will be able to select the **Investment Plan** number, the **Account to fund investment** and the **Investment amount**. Click **Continue** when you have completed all 3 fields.

GIC purchase

1 2 3 4 5
Step 1 of 5: Decide how you'll invest

First, let's decide how you'd like to invest

Purchase guaranteed investment certificates to boost cash flow and meet your short- and long-term business investment goals

[Learn more about GIC purchase](#)

Investment plan
TD-GIC (000000000123456)

Account to fund investment ⓘ
CAD Cash - \$1,447,144.87 CAD

Investment amount (min \$500)
\$100,000

Cancel Continue

Next, is to choose a GIC product options. Start by selecting the **Investment type** and **Investment product issuer**.

Investment type All GICs All GICs Cashable GICs Non-redeemable GICs - less than 1 year Non-redeemable GICs - 1 year +	Investment product issuer The Bank of Nova Scotia The Bank of Nova Scotia National Trust Company Montreal Trust Company of Canada Scotia Mortgage Corporation
--	--

Then, choose the type of GIC you would like the funds to be invested in. You can click **View more options** for additional rates. Click **Continue** to go to the next step.

Promotional rates
 Get premium interest rates with principal guarantee. Available for a limited time only.

<input type="radio"/>	1 year	0.36%	BNS Cashable GIC. Paid at Maturity. ¹
<input checked="" type="radio"/>	1 year	1.07%	BNS Long Term Non-Redeemable GIC. Compounded Annually. ¹
<input type="radio"/>	18 months	1.12%	BNS Long Term Non-Redeemable GIC. Compounded Annually. ¹

[View more options \(+\)](#)

[Back](#) [Cancel](#) [Continue](#)

1. This GIC has additional options for interest payment frequency

Next: Select investment details

Depending on the term you chose from the previous step, most GIC terms will allow you to choose an **Interest payment frequency** from a drop-down menu. Note that changing this may affect the interest rate. Then, select a maturity instruction and click **Continue**.

TD-GIC (00000000123456)

Term	Interest rate ⓘ	Investment amount/principal
1 year	1.07 %	\$100,000.00 CAD
Issuer - GIC type	BNS Long Term Non-Redeemable GIC	
Purchase date ⓘ	April 26, 2022	
Account to fund investment	CAD Cash	

Interest payment frequency (Note: Changing this may affect interest rate)
 Compounded Annually - 1.07 %

Select a maturity instruction

Cash out GIC to my account Renew or reinvest in a new GIC

At maturity date, funds will be reinvested into the same product with the same terms. You can view the details of the GIC after purchase to make changes to your investment.

[Back](#) [Cancel](#) [Continue](#)

Note that you will have another opportunity to change the maturity instruction 28 days prior to the maturity date. For steps on how to change the maturity instructions, go to the [Changing Maturity Instructions](#) section of this guide.

The summary of GIC terms will be shown once again. Read the **Terms and Conditions** and mark that you have read, understood and agree with the terms and conditions. Then, click **Continue** to complete the purchase.

***Please note:** If your current GIC's maturity instruction is any one of the following or a combination of the following: (a). move the Maturity Amount into the Cash Account, (b). move the Maturity Amount into a new eligible GIC, or (c). move the Maturity Amount into another Scotiabank Business Account, the request for a change in maturity instructions (as detailed in the section above) can be submitted up to one (1) day prior to the maturity date of your current GIC. If your current GIC's maturity instruction includes moving the Maturity Amount to an account with another financial institution, the request for change in maturity instructions (as detailed in the section above) must be submitted at least three (3) days prior to the maturity date of your current GIC (by no later than 10:30 PM if such date is a business day and no later than 3:30 PM if such date is a Saturday or Sunday). If your current GIC's maturity instruction includes a payment through cheque, the requested change in maturity instructions (as detailed in the section above) must be submitted at least 12 days prior to the maturity date of your current GIC (by no later than 10:30 PM if such date is a business day and no later than 3:30 PM if such date is a Saturday or Sunday).

Interest Calculation: Interest is accrued daily on your GIC, on the basis of a year with 365 days (for CAD currency) and 360 days (for USD currency), from the issue date up to, but not including, the maturity date. During a leap year, interest is also earned on the leap day. For Scotia GICs that pay interest during their term (monthly, semi-annually or annually) the last payment is paid at maturity. The value of a compounded GIC is paid to you on the maturity date. If the maturity date does not fall on a business day the term of the GIC will be extended to the next business day and interest will be paid to that day. Please see the Investment Companion booklet regarding possible interest rate clawbacks, as applicable to certain GICs.

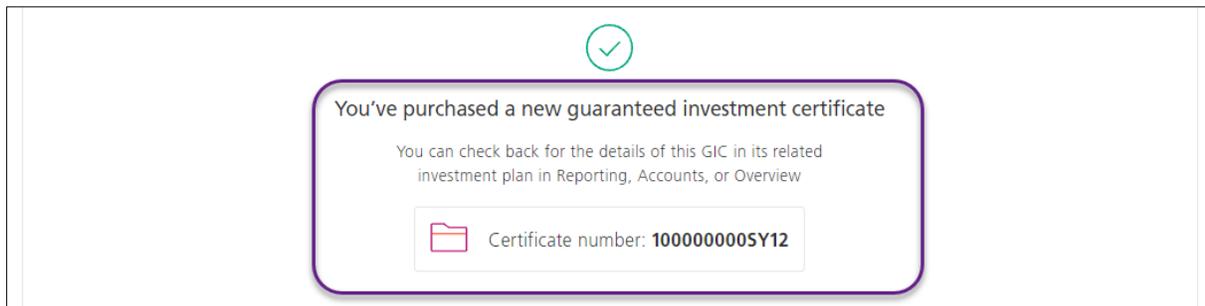
I have read, understood, and agree with the terms above and the terms and conditions detailed in the Investment Companion Booklet and the other agreements and documents listed above.

[Back](#) [Cancel](#) [Confirm purchase](#)

Next: Purchase summary

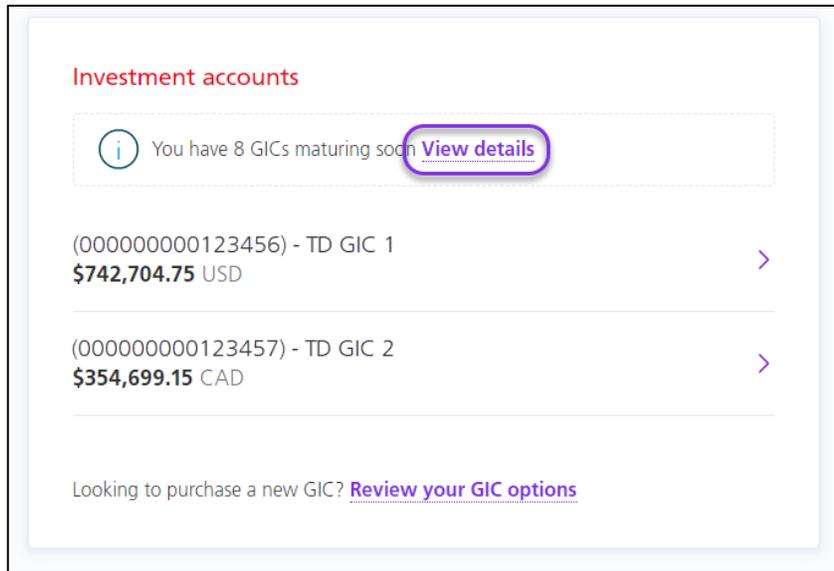
[Privacy](#) [Legal](#) [Security](#) [Contact Us](#) [Help Centre](#) © Scotiabank. All Rights Reserved.

A confirmation that the GIC purchase is successful will appear together with the GIC Certificate number. The investment details will also be visible including the Maturity date and value. You can either **Go to GIC details** or **Go to Accounts** from this page.

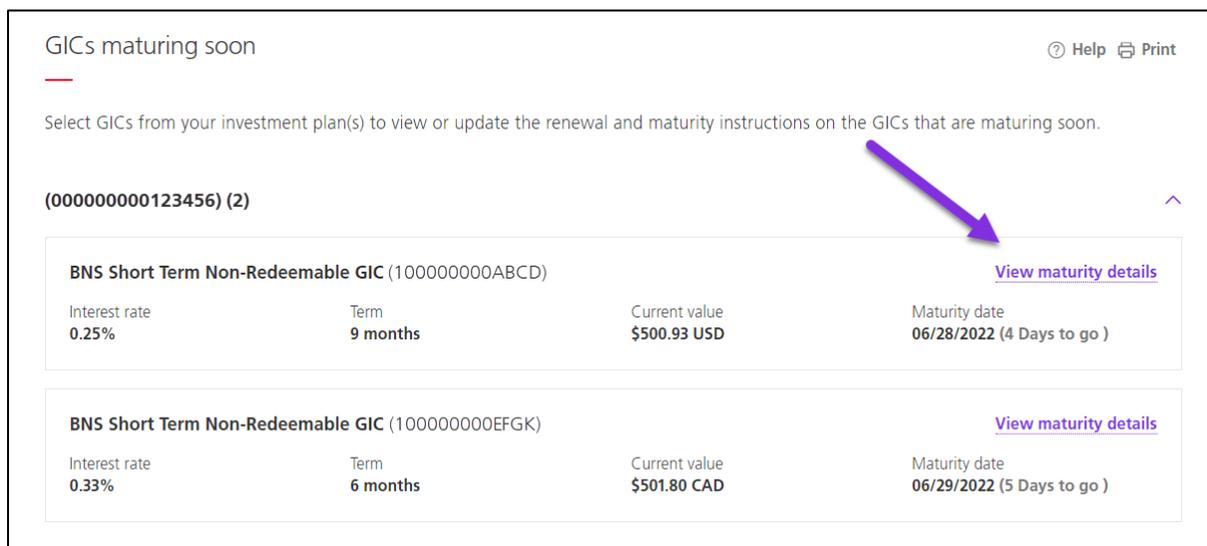


CHANGING MATURITY INSTRUCTIONS

To change the maturity instructions of a GIC maturing within 28 days, go to the **Overview** page, locate the **Investment accounts** section, and click **View details**. Alternatively, you can also go to the Accounts tab and do the same.



This will take you to the list of your investment accounts. Click the investment account number to see the information details of each GIC maturing within 28 days under that investment account. Click the **View maturity details** link to change the maturity instruction for the GIC that you wish to renew.



This will take you to the **Investment details – GIC page**. In this page you have the option to either renew the GIC or cash it out to your Investment account upon maturity.

RENEWING GICs

Start by clicking **Renew or reinvest in a new GIC**.

Select a maturity instruction


Cash out GIC to my account
>


Renew or reinvest in a new GIC
>

Choose the **Investment type** and the **Investment product issuer**.

Investment type

All GICs ▼

- All GICs
- Cashable GICs
- Non-redeemable GICs - less than 1 year
- Non-redeemable GICs - 1 year +

Investment product issuer

The Bank of Nova Scotia ▼

- The Bank of Nova Scotia
- National Trust Company
- Montreal Trust Company of Canada
- Scotia Mortgage Corporation

Next, choose the type of GIC you would like the funds to be re-invested in on the maturity date. You can click **View more options** for additional rates. Then, click **Continue** to go to the next step.

Promotional rates
Get premium interest rates with principal guarantee. Available for a limited time only.

<input type="radio"/>	1 year	0.78%	NTC Long Term Non-Redeemable GIC. Paid Monthly.
<input type="radio"/>	1 year	1.03%	NTC Long Term Non-Redeemable GIC. Compounded Annually. ¹
<input checked="" type="radio"/>	1 year	1.03%	NTC Long Term Non-Redeemable GIC. Paid Annually. ¹
<input type="radio"/>	1 year	0.32%	NTC Cashable GIC. Paid at Maturity. ¹
<input type="radio"/>	1 year	1.95%	NTC 1 Year Special Rate GIC. Paid Monthly. ¹
<input type="radio"/>	1 year	2.2%	NTC 1 Year Special Rate GIC. Compounded Annually. ¹
<input type="radio"/>	18 months	0.83%	NTC Long Term Non-Redeemable GIC. Paid Monthly.

[View more options +](#)

1. This GIC has additional options for interest payment frequency

Cancel

Continue

Review the information of the selected GIC. Depending on the term you chose from the previous step, some GIC terms will allow you to choose an **Interest payment frequency** from a drop-down menu. Note that changing this may affect the interest rate. If this option is not available, you can click **Continue** to proceed. If you would like to return to the previous page, click **Back**. If you want to cancel the renewal, click the **Cancel** button.

Interest payment and maturity options

 You will have a chance to update your interest and maturity instructions after completing this purchase on renewal

Interest payment frequency (Note: Changing this may affect interest rate)

Paid at Maturity - 0.15 % ▼

Paid Monthly - 0.15 %

Paid at Maturity - 0.15 %

USD Cash account

Maturity instruction (default) ¹

Cash

Back

Cancel

Continue

Next: Renewal summary

1. Default value may change before maturity date

The summary of the new GIC terms will be shown once again. Read the **Terms and Conditions** of the renewal and mark that you have read, understood and agree with the terms and conditions. Then, click **Continue** to complete the renewal.

Interest Calculation: Interest is accrued daily on your GIC, on the basis of a year with 365 days (for CAD currency) and 360 days (for USD currency), from the issue date up to, but not including, the maturity date. For Scotia GICs that pay interest during their term (monthly, semi-annually or annually) the last payment is paid at maturity. The value of a compounded GIC is paid to you on the maturity date. If the maturity date does not fall on a business day the term of the GIC will be extended to the next business day and interest will be paid to that day. Please see the Investment Companion booklet regarding possible interest rate clawbacks, as applicable to certain GICs.

I have read, understood, and agree with the terms above and the terms and conditions detailed in the Investment Companion Booklet and the other agreements and documents listed above

Back

Cancel

Continue

A confirmation page will appear. Click **Go to GIC details** to proceed to the new GIC details.



You've updated a guaranteed investment certificate

You can check back for the details of this GIC in its related investment plan in Reporting, Accounts, or Overview.

Go to GIC details

The new maturity instruction will be reflected; however, the new rate and new term will not be in effect until the GIC renews on the maturity date.

Current value \$6,006.77 CAD		
Invested amount \$5,983.19 CAD	Interest rate ¹ 7.99%	Term 1 year
Issue date 07/18/2020	Issuer The Bank of Nova Scotia	CDIC This GIC is eligible for CDIC coverage
Maturity date 07/19/2021 (13 days to go)	Maturity value \$6,023.80 CAD	Maturity instruction ² Reinvest to BNS Long Term Non Redeemable GIC - 100.00%

CASHING OUT GICs TO YOUR INVESTMENT ACCOUNT (ON MATURITY)

From the **Investment details – GIC page**, select **Cash out GIC to my account**.

Select a maturity instruction

\$ Cash out GIC to my account >

\$ Renew or reinvest in a new GIC >

You will be prompted to confirm that you are about to change the maturity instructions for the GIC. Note that when the GIC matures, the funds will be cashed out to the Cash portion of your investment plan account. Click **Confirm** to proceed.

You're about to change the maturity instructions for this GIC

When this GIC matures, the funds will be cashed out to your investment plan account.

Cancel
Confirm

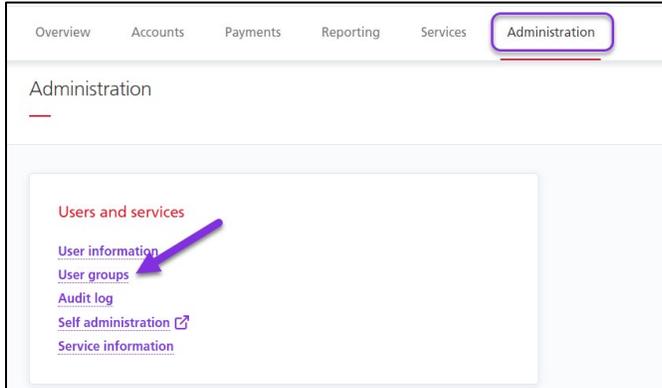
A confirmation will appear on the same **Investment details – GIC** screen.

Investment details - GIC Help Print

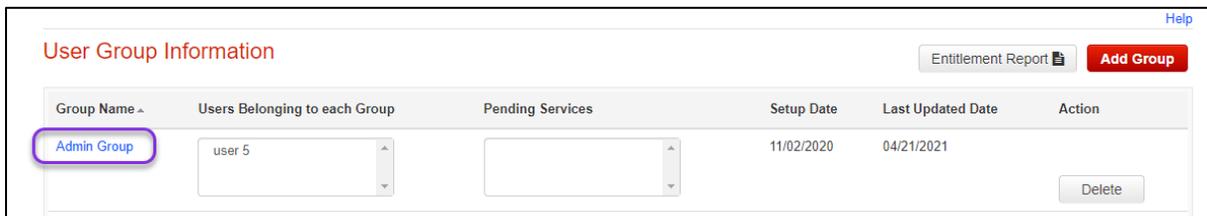
✓ You've successfully updated the maturity instructions for this GIC.

SETTING UP ACCESS FOR USER GROUPS

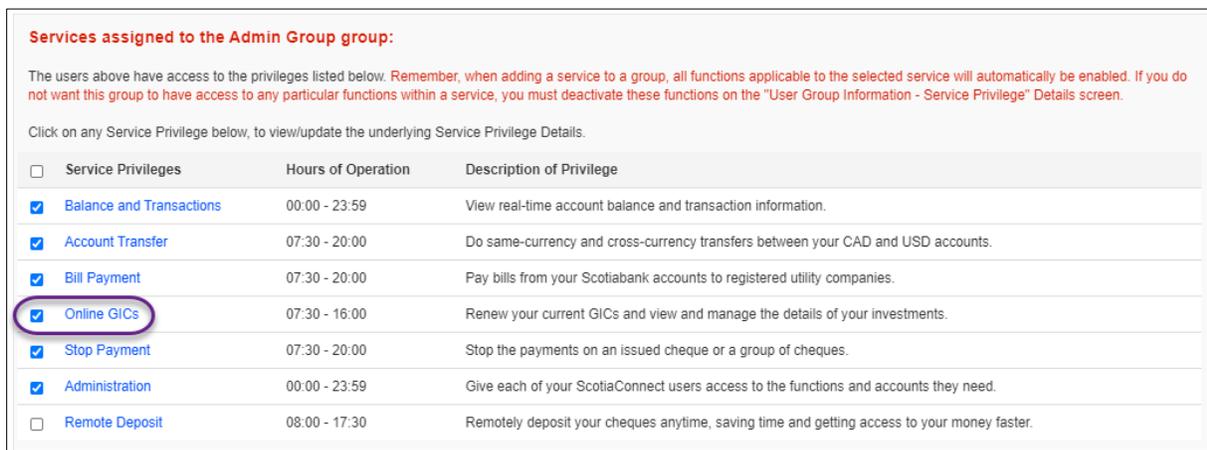
To add GIC functionality to an existing user group, navigate to **Administration > User Groups**. This functionality is added to the Super User group by default.



Select the **Group Name**.



Under the **Services assigned to the group**, place a check mark beside **Online GICs** and click the service name.



Check the GIC function(s) you would like to assign to this group and select the **Account Number(s)** that you want this group to have access on. Click **Continue**, then **Save**. A confirmation on top of the page will be displayed.

User Group Information - Service Privilege Details

User Group Name	Admin Group		
Service Name	Online GICs	Hours of Operation	07:30 - 16:00 Eastern Time

Functions belonging to the Online GICs service

The functions below are associated with this service. Place a check mark in each box to allow access.

Assign	Function	Assign	Function
<input checked="" type="checkbox"/>	Purchase	<input checked="" type="checkbox"/>	Renewal

Accounts belonging to the Online GICs service

The accounts below are associated with this service. Place a check mark in each box to allow access to the account when using this service.

Account Number	Account Name	Currency	Account Type
<input type="checkbox"/>	000000000123458	USD	TD
<input checked="" type="checkbox"/>	000000000123456	CAD	TD

[Privacy](#) [Legal](#) [Security](#) [Contact Us](#) [Help Centre](#)
© Scotiabank. All Rights Reserved.

FOR FURTHER ASSISTANCE

Need Help?

In the footer of any page in ScotiaConnect, you will find a **Help Centre** link.



Clicking that link will take you to a resource page with documents, videos, webinars and guided tutorials. There is also a knowledge base of Frequently Asked Questions.

Global Business Payments Technical Helpdesk - Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-265-5613 - Toll-free number within North America
- 1-416-288-4600 - Local Toronto area customers
- 1-800-463-7777 - pour le service en français
- Email: hd.ccebs@scotiabank.com. Your email will be answered within 24-48 business hours.

® Registered trademarks of the Bank of Nova Scotia