Scotiabank Bank Account Offers – Qualifying Activities

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

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Popular Direct Deposits: • Payroll • Pension Other:	 Popular Recurring Pre-Authorization Transaction Includes Pre-authorized Debits and Pre-Authorized Credits Insurance Payments Loan Payments Other: 		 Popular Bill Payments: Not applicable to: Scotiabank SCENE Bundle for Students Phone Bill Payment Utility Payment 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 	 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 Donations Federal Payment Fees/Dues Health Care Premium Housing Allowance Insurance (Auto, Pers Casualty, Mortgage) Investments (PACs to Registered plans) Loans (Personal, Term Improvements, Insura Farm Improvement) 	Superannuation (Public Service Pension Plan) • Utilities • Cable/Internet sonal,	 Credit card payment Bill Payment Cable Bill Payment Fuel Bill Payment Insurance Bill Payment Hydro Bill Payment Tip: These eligible bill payments may also count as eligible pre-authorized transactions.

Eligible Direct Deposits, Pre-Authorized Transactions and Bill payments (if applicable to your specific bank account offer) are categorized under the codes listed below 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.

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