

Scotiabank's Pooled High Interest Savings Account

OVERVIEW

Fossil Fuel Free 

Scotiabank is pleased to be working with the MFA of BC to provide our Pooled High Interest Savings Account ("PHISA") to its members.

The key features of this account are as follows:

- Liquidity on demand.
- Interest is earned daily on this account and paid monthly.
- Your individual PHISA will be accessible to you, as a member of the MFA of BC through ScotiaConnect.
- Funds can easily be deposited and withdrawn electronically from the Scotiabank PHISA.
- Interest rate resets upon Scotiabank Reference Rate** change.
- Current rates will be posted directly to the MFAs Client Portal or you can email invest@mfa.bc.ca.

ABOUT SCOTIABANK, MEMBERSHIP, AWARDS & RECOGNITION

- Scotiabank is a **leading bank in Canada and the Americas**, providing financial services in North America, Latin America, the Caribbean and Central America, and Asia-Pacific.
- Established on the east coast of Canada in **1832**.
- Serves **23 million customers in 32 countries** (with affiliates in four additional countries).
- For the second year in a row, Scotiabank has been named **Canadian Bank of the Year for 2020** by **The Banker** magazine. Bank of the Year winners are judged on their ability to deliver returns, gain strategic advantage, and serve their markets. This follows Scotiabank's award as the **Best Bank in North America for Innovation in Digital Banking** by The Banker earlier in 2020.
- Scotiabank has obtained the **Gold level Progressive Aboriginal Relations** certification (PAR).
- Scotiabank is also certified by United Nation's LGBTI Global Standards for Business
- The GBM D&I Office was recognized by Women in Capital Markets, with the 2018 Award for Excellence in Innovation (awarded every two years). This award honours those who have approached gender diversity with an innovative lens and taken bold steps to improve diversity and inclusion.

As part of our commitment to sustainable business initiatives, we are supporters, signatories or members of the following:



Total Assets: \$1,125Bn as at April 30th, 2021

SCOTIABANK CREDIT RATINGS

	Moody's	S&P	Fitch	DBRS
Short Term Deposits/ Commercial Paper	P-1	A-1	F1+	R-1 (high)
Legacy Senior Debt¹	Aa2	A+	AA	AA
Senior Debt²	A2	A-	AA-	AA (low)
Outlook	Stable	Stable	Negative	Stable

¹Per <https://www.scotiabank.com/ca/en/about/investors-shareholders/fixed-income-investors/credit-ratings.html>, accessed July 21, 2021

1 Includes: (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime.
2 Subject to conversion under the bank recapitalization "bail-in" regime.

Note: Scotia Global Asset Management, MD Financial Management, and Jarislowsky, Fraser Limited are signatories of PRI.

Scotiabank.

Deposits and GICs are eligible to be insured under the CDIC Act subject to certain limits. For more information, please visit the CDIC website at cdic.ca.

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**Scotiabank Reference Rate may change without notice and can be found at: <https://www.scotiabank.com/ca/en/small-business/rates-prices.html>