

**By opening an eligible Account and participating in this offer, you acknowledge that you have read and agree to the Offer terms and conditions below.<sup>1</sup>**

<sup>1</sup>. To qualify for the \$300 cash bonus offer (the “Offer”) for the Select Account *for business* or Scotia Professional Plan *Plus* account you must:

Open a new Select Account *for business* or Scotia Professional Plan *Plus* account (the “Eligible Account”) between April 1, 2025 and September 30, 2025, and

Complete a minimum of fifteen (15) transactions in your Eligible Account within the first 90 days of account opening (for a full list of possible transactions for Eligible Accounts, please refer to “Your Guide to Fees and Interest Schedules”).

**Eligibility and Exclusions:** The Offer is only available to individuals who attended a 2025 Start Up Canada Conference and excludes the following:

- Business customers who are currently holders of a Select Account *for business* or Scotia Professional Plan *Plus* Account are not eligible for the Offer
- Business customers who were previously holders of a Select Account *for business* or Scotia Professional Plan *Plus* Account within the last two (2) years are not eligible for the Offer
- New Business Customers who did not attend or otherwise cannot show that they attended a 2025 Start Up Canada Conference
- Commercial Banking customers

**General Terms:** If you meet the conditions for the \$300 cash bonus, the \$300 cash bonus will be deposited to the Eligible Account within approximately six (6) months from Eligible Account open date provided all Offer conditions outlined herein have been met. The Eligible Account must be open and in good standing at the time of payout of the cash bonus. The Eligible Account is not in “good standing” if: (i) it has a negative balance exceeding the authorized overdraft limit, or (ii) it has been in continuous overdraft for a period of three consecutive months.

The Offer is non-transferable and may not be duplicated. Limit of one (1) Offer per customer, regardless of the number of Eligible Accounts opened. If more than one (1) Eligible Account is opened, only the first Eligible Account opened will be eligible for the Offer. All rates, fees, features, and benefits are subject to change.

The Offer may be changed, cancelled, or extended at any time without notice and cannot be combined with any other offers except as otherwise permitted. **By opening an eligible Account and participating in this Offer, you acknowledge that you have read and agree to all of the Offer terms and conditions.**

All plan minimum monthly fees are published in “Your Guide to Fees and Interest Schedules” on Scotiabank.com or on individual service agreement forms and are subject to change from time to time. The monthly minimum balance must be maintained in the Account on each day of the month to receive the monthly Select account plan fee waiver.

Monthly plan fees vary per plan. Details are published in “Your Guide to Fees and Interest Schedules” on Scotiabank.com or on individual service agreement forms and is subject to change from time to time.

The amount of cash deposits included varies per plan. Details are published in “Your Guide to Fees and Interest Schedules” on Scotiabank.com or on individual service agreement forms and is subject to change from time to time. Cash deposit does not include coins.

The number of *Interac* e-Transfer transactions included varies per plan. Details are published in “Your Guide to Fees and Interest Schedules” on Scotiabank.com or on individual service agreement forms and is subject to change from time to time.

Scotiabank has partnered with Chase to provide customers with exceptional payment processing with the ability to accept payments from customers in-store, online or on-the-go. Merchants who wish to obtain payment processing services from Chase must submit an application. All applications are subject to credit approval and entering into a Merchant Agreement with Chase.

Deposit Fees are waived for Chase Merchant Services customers using the Select Account *for business* or the Scotia Professional Plan *Plus* Account. Customers are subject to a transaction fee for each of their Visa\*, Mastercard\*\* and *Interac*<sup>†</sup> deposit transactions if they process payments with a service provider other than Chase Merchant Services.

Next business day funding on Visa, MasterCard, Amex Opt Blue and *Interac* transactions is available to Chase Merchant Services customers who bank with Scotiabank and submit transactions prior to applicable settlement cut-off times. Next business day funding is subject to merchant credit approval, fraud monitoring and the terms of the merchant agreement. All eligible funds are deposited on the next business day, excluding weekends and holidays.

Your access to and use of any products and services offered by the above third-party providers is governed solely by their terms and conditions. The Bank of Nova Scotia ("Scotiabank") is not responsible for, and provides no representations, warranties or conditions regarding, any third-party products or services, including those of the companies featured above. In some cases, a referral by Scotiabank to these companies may result in a commission fee being paid to Scotiabank.

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