



Electronic Communications (e-Communications) Consent

The information requested in this form is in accordance with Canada's Anti-Spam Legislation (CASL)

A Account information (FOR OFFICE USE ONLY)

Account Number	Account Number	Account Number	Account Number
Account Number	Account Number	Account Number	Account Number

B KEEP US IN YOUR INBOX

Due to Canada's Anti-Spam Legislation, we are restricted in our ability to send you certain electronic communications.

By completing this form, you consent to receiving commercial electronic messages such as email from us and the other members of the Scotiabank group of companies identified on page 2*, including messages about our products and services and those of other members of the Scotiabank group of companies, and select third parties that may be of interest to you including those who are integral to the management of your account(s). We seek your consent on behalf of each of the members of the Scotiabank group of companies identified on page 2*. This consent will also apply to any company(ies) or person(s) that form a part of the Scotiabank group of companies in the future. If you are consenting on behalf of a business or organization, this consent allows the messages to be sent to any person that is part of your organization or business*.

By completing this form, you are not providing consent to the sharing of any personal or financial information (other than your electronic address) with members of the Scotiabank group of companies. Your consent permits members of the Scotiabank group of companies referred to above to communicate with you via electronic means in respect of product and service offers that may be of interest to you. This enables such members of the Scotiabank group of companies to continue to keep you up-to-date on valuable information and opportunities, including market insights and research, newsletters, promotions, events, new products and special offers in order to serve your financial needs efficiently and effectively across banking and borrowing, investments, wealth structuring and trust.


You will be able to withdraw your consent to receiving certain messages at any time. If you do, you may still receive certain electronic messages from the Scotiabank group of companies as permitted by law, such as transactional messages relating to your existing accounts and services.

This consent applies to all electronic addresses that have been provided to us or that are provided to us from time to time at any time. It applies to all of your accounts, current and future, with the members of the Scotiabank group of companies referred to above. This consent will remain valid and in effect until you cancel it—even after our relationship with you has ended.

C Consent (Signature(s) required)

Where there are more consenting authorized persons indicated for the account(s), add an appendix page(s) to cover the information and signature(s) of all parties.

Authorized person (please print name)

 Signature of Authorized person

Date (mm-dd-yyyy)

Authorized person (please print name)

 Signature of Authorized person

Date (mm-dd-yyyy)

Authorized person (please print name)

 Signature of Authorized person

Date (mm-dd-yyyy)

Original - Branch Copy - Client

*Registered trademark of The Bank of Nova Scotia, used under licence. ™Trademark of The Bank of Nova Scotia, used under licence. Scotia Wealth Management™ consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®); The Bank of Nova Scotia Trust Company (Scotiabank®); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Portfolio management services are provided by 1832 Asset Management L.P. and 1832 Asset Management U.S. Inc. Insurance services are provided by Scotia Wealth Insurance Services Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. International investment advisory services are provided by Scotia Capital Inc. Financial planning services are provided by The Bank of Nova Scotia and ScotiaMcLeod. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. Scotia Wealth Insurance Services Inc. is the insurance subsidiary of Scotia Capital Inc., a member of the Scotiabank group of companies. When discussing life insurance products, ScotiaMcLeod advisors are acting as Life Insurance Agents (Financial Security Advisors in Quebec) representing Scotia Wealth Insurance Services Inc.

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Members of the Scotiabank Group of Companies Serving your Financial Needs

*This consent is being sought on behalf of all members of the Scotiabank group of companies identified below:

<p>The Bank of Nova Scotia (<i>carrying on business as Scotiabank, Scotiabank Private Banking, International Private Banking and Scotia Wealth Management</i>)</p> <p>40 King St. W., 52nd Floor Toronto, Ontario M5H 1H1 www.scotiabank.com, www.scotiawealthmanagement.com</p>	<p>The Bank of Nova Scotia Trust Company (<i>carrying on business as Scotiatrust and Scotia Wealth Management</i>)</p> <p>40 King St. W., 52nd Floor Toronto, Ontario M5H 1H1 www.scotiawealthmanagement.com</p>	<p>1832 Asset Management L.P. 1832 Asset Management U.S. Inc. (<i>carrying on business as Scotia Asset Management, Dynamic Funds, Scotia Institutional Asset Management, Scotia International Asset Management, Private Investment Counsel, and Scotia Wealth Management</i>)</p> <p>1 Adelaide St. E., 28th Floor Toronto, Ontario M5C 2V9 www.scotiabank.com, www.dynamic.ca, www.scotiawealthmanagement.com, www.scotiainstitutional.com</p>
<p>Scotia Institutional Asset Management US, Ltd. (<i>carrying on business as Scotia Institutional Asset Management, and Scotia International Asset Management</i>)</p> <p>1 Adelaide St. E., 28th Floor Toronto, Ontario M5C 2V9 www.scotiabank.com, www.dynamic.ca</p>	<p>Scotia Securities Inc. (<i>carrying on business as Scotia Securities and Scotiabank</i>)</p> <p>40 King St. W., 5th Floor Toronto, Ontario M5H 1H1 www.scotiabank.com</p>	<p>Scotia Capital Inc. (<i>carrying on business as Scotia iTRADE, ScotiaMcLeod, HollisWealth, each a division of Scotia Capital Inc., International Investment Advisory and Scotia Wealth Management</i>)</p> <p>44 King St. W., 15th Floor Toronto, Ontario M5W 2X6 www.scotiaitrade.com, www.holliswealth.com, www.scotiawealthmanagement.com</p>
<p>Scotia Wealth Insurance Services Inc. (<i>carrying on business as Scotia Wealth Management and ScotiaMcLeod</i>)</p> <p>1 Adelaide St. E., 8th Floor Toronto, Ontario M5C 2V9 www.scotiawealthmanagement.com</p>	<p>HollisWealth Advisory Services Inc. (<i>carrying on business as HollisWealth and HollisWealth Advisory Services</i>)</p> <p>1 Adelaide St. E., 27th Floor Toronto, Ontario M5C 2V9 www.holliswealth.com</p>	<p>HollisWealth Insurance Agency Ltd. (<i>carrying on business as HollisWealth and HollisWealth Insurance Agency</i>)</p> <p>1 Adelaide St. E., 27th Floor Toronto, Ontario M5C 2V9 www.holliswealth.com</p>
<p>BNS Insurance Agency Inc. Scotia Life Insurance Company ScotiaLife Financial Services Inc. (<i>carrying on business as ScotiaLife Financial</i>)</p> <p>100 Yonge St., Suite 400 Toronto, Ontario M5H 1H1 www.scotialifefinancial.com</p>	<p>Scotia Institutional Real Estate Inc. (<i>carrying on business as Scotia Institutional Real Estate</i>)</p> <p>1 Adelaide St. E., 23rd Floor Toronto, Ontario M5C 2V9 www.scotiainstitutional.com</p>	

The Bank of Nova Scotia Trust Company (Bahamas) Limited, Scotiabank (Bahamas) Limited, The Bank of Nova Scotia (Barbados Branch), The Bank of Nova Scotia Jamaica Limited, Scotiabank & Trust (Cayman) Ltd., and The Bank of Nova Scotia (Miami Agency).

(*some of which carry on business as Scotia Wealth Management, International Investment Advisory, and International Private Banking*)
and

all other affiliates and subsidiaries of Scotiabank from time to time listed on Scotiabank's Public Accountability Statement, available at Scotiabank branches and on the internet at www.scotiabank.com, or upon request.

*If you are consenting on behalf of a business or organization and you are the representative of that organization with the authority to consent or withdraw consent on behalf of the organization as a whole, you will have the right to unsubscribe the entire organization from receiving our messages. Other members of your organization will only be permitted to unsubscribe their individual electronic address from our messages, or a class thereof. They will not have the capability to unsubscribe the entire organization upon actioning our unsubscribe feature.