

Changes to fees for in-branch wire transfers

We are committed to keeping you, our customer, informed about actions that will impact you. From time to time, we need to adjust our fees to reflect market conditions and the cost of providing the service. We want to let you know that the fee for wire transfers within the branch will be changing. **From 1st August 2015, the fee for each in-branch wire transfer for our Small Business and Corporate & Commercial clients will increase to \$100.**

We are dedicated to offering you helpful solutions for your business and would like to introduce to you a time-saving and cost-effective alternative to in-branch wire transfers: Scotia OnLine for business. Scotia OnLine for business offers services like Information Reporting, which gives you account access so you can view current balances and get detailed transaction reports. **Scotia OnLine for business also offers International Wires, which allow you to send wire transfers safely and conveniently anywhere in the world without ever having to visit the branch, at a cost of just \$50 per wire transfer.**

Please ask your Business Banking Officer or Relationship Manager about these services, which are designed to give you more control and save you time. We value your business and would be happy to answer any questions you may have.