

Scotia Plan Loan Summer Campaign 2018

Anguilla

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: “Scotia Plan Loan Summer Campaign”

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Anguilla who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank’s decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Scotia Plan Loan Summer Campaign 2018

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Anguilla.

Antigua

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Antigua who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotia Plan Loan Summer Campaign 2018

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th, 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Scotia Plan Loan Summer Campaign 2018

Governing Law

These terms and conditions are governed by the Laws of Antigua.

Bahamas

Prize: refers to the Grand Prize or the consolation prizes

Name of the Promotion: “Scotia Plan Loan Summer Campaign”

Promotion Period: Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of The Bahamas who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the prizes.
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, upon consideration of Bank policy and local legal requirements, the Bank’s decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry coupon (a data base the winner will randomly selected)

Only one prize per customer is allowed during the promotion.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018 Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to reward the prizes.

Scotia Plan Loan Summer Campaign 2018

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 4,000 or equivalent in local currency will be awarded to the first name drawn*
2. Consolation prizes: 10 cash prizes (USD\$150 each) to the next 10 names drawn*

***Once customer is eligible**

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will receive official notification by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide government issued picture identification in person.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Bahamas.

Barbados

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Barbados who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Scotia Plan Loan Summer Campaign 2018

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 4,000 or equivalent in local currency
2. Consolation prizes: 10 cash prizes of USD\$150 each

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th, 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Scotia Plan Loan Summer Campaign 2018

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Barbados.

Belize

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Belize who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Advertising Agency are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry coupon (the winner will randomly selected from a database)

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Scotia Plan Loan Summer Campaign 2018

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to reward the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 5 cash prizes (USD\$150 each).

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th, 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Belize.

British Virgin Islands

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of British Virgin Islands who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotia Plan Loan Summer Campaign 2018

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, upon consideration of Bank policy and local legal requirements, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency will be awarded to the first name drawn*
2. Consolation prizes: 3 cash prizes of USD\$150 each to the next 3 names drawn*

***Once customer is eligible**

Claiming Period:

Winners will be announced publicly in the print and/or social media and the draw will be held within the week of January 14th to 18th 2019.

The winners will receive official notification by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide government issued picture identification in person.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

Scotia Plan Loan Summer Campaign 2018

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of British Virgin Islands.

Cayman

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Cayman who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Advertising Agency are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, upon consideration of Bank policy and local legal requirements, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry coupon (The winner will randomly selected from a database)

Scotia Plan Loan Summer Campaign 2018

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to reward the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency will be awarded to the first name drawn*
2. Consolation prizes: 3 cash prizes (USD\$150 each) to the next 3 names drawn*

***Once customer is eligible**

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will receive official notification by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide government issued picture identification in person.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the bank's customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Cayman.

Scotia Plan Loan Summer Campaign 2018

Dominica

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: “Scotia Plan Loan Summer Campaign”

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Dominica who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank’s decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Scotia Plan Loan Summer Campaign 2018

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Dominica.

Grenada

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Grenada who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes

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- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

Scotia Plan Loan Summer Campaign 2018

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of Grenada.

Guyana

DEFINITIONS

The following definitions apply to these Terms and Conditions:

“Eligible” refers to any individual qualified to participate in this contest.

“Individual” means a person who has entered the contest during the Promotional Period.

“Promotional Period” means from July 1st to September 30th, 2018 inclusive.

“Promotion” refers to this Scotia Plan Loan Promotion and not any of The Bank’s other promotions or programs.

“Account” refers to Scotia Plan Loans, Mortgages, credit cards and Scotia Line

“The Bank” means Scotiabank Guyana

ELIGIBILITY

1. This Promotion is open to legal residents of Guyana, 18 years of age or older with the exception of Scotiabank employees and/or those living in the same household of Scotiabank employees, their immediate families (spouses, parents, children and siblings and their respective spouses), as well as any of Scotiabank’s partner companies, subsidiaries and/or its advertising agency and their immediate families.
2. To qualify for any prize the Individual must be a Scotiabank customer whose account is in good standing which includes not being blocked, frozen, written off, or delinquent throughout the Promotional Period ending September 30th, 2018.
3. An Individual's prize earned through this Promotion will be forfeited in the event that the Individual ceases to be a Scotiabank customer at any time during the Promotional Period and/or ceases to be a Scotiabank account holder and/or whose account ceases to be in good standing which includes an account which is blocked, frozen, written off, or becomes delinquent during the Promotional Period ending September 30, 2018 or delinquent for two (2) or more cycles within the past twelve (12) months.

HOW TO ENTER

Customer will automatically receive one (1) entry where during the Promotional Period they have (or open) a deposit account and:

1. Apply and be approved for a new Scotia Plan Loan, or
2. Refinance an existing Scotia Plan Loan

OFFICIAL RULES & REGULATIONS

1. The Promotion runs from July 1st 2018 to September 30th, 2018 both dates inclusive and is available to all new and existing Scotiabank retail customers.
2. All Scotia Plan Loans must be booked by October 1st 2018 to qualify.
3. After the Promotional Period winners will be selected as follows:

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes (USD\$150 each).

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- a. Each winner can only collect one prize.
- b. These prizes will be drawn up to 90 days after the conclusion of the Promotion.
4. Winners shall be determined by an automated random selection process and conducted by the Bank.
5. Each winner shall be notified by telephone within five (5) business days from the date of the draw and shall as a condition of the award of a prize, provide proof of their age and sign an Affidavit of Eligibility/Prize Acceptance and Release within five (5) business days of notification to be confirmed as a winner. If the winner declines to fulfill these conditions to collect the prize, their eligibility will be voided and another winner will be drawn from the pool of eligible entries.
6. Contact will be attempted using the Individual's phone number as found in Scotiabank's records. If the winner cannot be contacted after five (5) attempts by telephone within five (5) business days from the date of the draw The Bank has the right to draw an alternate name.
7. The winners agree that The Bank will have the right without compensation or permission to publish their name, age and likeness in the media or otherwise, for related promotional purposes and/or in any forthcoming publicity by The Bank.
8. The use of your eligible Scotiabank account to make an eligible transaction constitutes your consent to participate in this Promotion and your consent for The Bank to obtain your name, address and other information for the lawful purpose of administering this Promotion and for other uses as permitted by applicable law.
9. Prizes are non-transferable.
10. The Bank reserves the right, in its sole discretion to void any and all entries.

Governing Law

These terms and conditions are governed by the Laws of Guyana.

Jamaica

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1st to September 30th 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Jamaica who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

The terms and conditions can vary at any time, at **the discretion** of The Bank, **in consultation with and approval by BGLC.**

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

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- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes.

Scotiabank retains the right to vary the terms and conditions at any time, **in consultation with and approval by BGLC.**

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic database where the winner will randomly be selected. Three (3) entries for the grand prize will be drawn as back up winners and one (1) entry will be drawn as the backup winner for each of the 10 consolation prizes.

The winners of the consolation prizes and the 10 respective backup winners will be selected first, followed by the selection of grand prize winner and the three backup winners. Once a participant is the winner of a consolation prize they will not be eligible for the grand prize and vice versa.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line. Customers will be randomly selected from an electronic customer database of approved and disbursed loan applications.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank, **in consultation with and approval by BGLC.**

Date/s of selection:

The Bank has a period of up to 90 days after the Promotion ends to reward the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 4,000 or equivalent in local currency
2. Consolation prizes: 10 cash prizes (USD\$150 each).

Claiming Period:

Winners will be announced publicly in the media and the draw will be held on Friday, December 14th, 2018 at the Scotia Centre located on the Corners of Duke and Port Royal Streets, Kingston.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification (driver's license, national ID or passport).

Upon placing the notification call, potential winners will be required to complete the below Test of Skill statement correctly before being awarded the prize, if the

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attempt is unsuccessful another potential winner will be selected from the back up winners.

“S_o_i_a P_an L_an S_mm_r Camp_i_n”

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within two (2) days at a contact number on the bank’s customer operating document held at the bank records, the Bank has the option to draw another name from the backups previously drawn. The winners’ names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within seven (7) days after the winner has been duly notified, without any subsequent compensation to them. Only the winner(s) will be able to accept his/her prize.

Customers agree to be bound by the Bank’s operating processes and procedures, account operating terms and conditions and confidentiality requirements.

Authorized under section 58(3) of the Betting, Gaming and Lotteries Act.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law: These terms and conditions are governed by the Laws of Jamaica.

St. Kitts

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: “Scotia Plan Loan Summer Campaign”

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of St. Kitts who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

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- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

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Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of St. Kitts.

St. Lucia

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of St. Lucia who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed

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ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th, 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of St. Lucia and the promotion approved by the National Lotteries Authority of St. Lucia.

St. Maarten

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of St. Maarten who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or

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those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven

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(7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

* Trademark of The Bank of Nova Scotia, used under license.

Governing Law

These terms and conditions are governed by the Laws of St. Maarten.

Trinidad

DEFINITIONS

The following definitions apply to these Terms and Conditions:

"Eligible" refers to any individual qualified to participate in this contest.

"Individual" means a person who has entered the contest during the Promotion Period.

"Promotional Period" means from July 1st to September 30th, 2018 inclusive.

"Promotion" refers to this Scotia Plan Loan Promotion and not any of The Bank's other promotions or programs.

"Account" refers to Scotia Plan Loans, Mortgages, credit cards, Scotia Line or any other credit product of the Bank

"The Bank" means Scotiabank Trinidad and Tobago Limited.

ELIGIBILITY

4. This Promotion is open to legal residents of Trinidad and Tobago, 18 years of age or older with the exception of Scotiabank employees and/or those living in the same household of Scotiabank employees, their immediate families (spouses, parents, children and siblings and their respective spouses), as well as any of Scotiabank's partner companies, subsidiaries and/or its advertising agency Valdez and Torry International and their immediate families.
5. To qualify for any Prize the Individual must be a Scotiabank customer whose account is in good standing which includes not being blocked, frozen, written off, or delinquent throughout the Promotional Period ending September 30, 2018.
6. An Individual's Prize earned through this Promotional Period will be forfeited in the event that the Individual ceases to be a Scotiabank customer at any time during the Promotional Period and/or ceases to be a Scotiabank account holder and/or whose account ceases to be in good standing which includes an account which is blocked, frozen, written off, or becomes delinquent during the Promotional Period ending September 30th, 2018 or delinquent for one (1) or more cycles within the past twelve (12) months.

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HOW TO ENTER

1. For the Grand Prize, customers will automatically receive one (1) entry where during the promotional period (July 1st to September 30th 2018) they have (or open) a deposit account and:
 - a. Apply and be approved for a new Scotia Plan Loan, or
 - b. Refinance an existing Scotia Plan Loan

OFFICIAL RULES & REGULATIONS

11. The Promotion runs from July 1st to September 30th, 2018 both dates inclusive and is available to all new and existing Scotiabank retail customers.
12. Scotia Plan Loans must be booked during the period July 1st to September 30th, 2018 to qualify.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 4,000 or equivalent in local currency
 2. Consolation prizes: 10 cash prizes (USD\$150 each).
- These prizes will be drawn up to 90 days after the conclusion of the Promotion.
13. The winner shall be determined by an automated random selection process and conducted by the Bank.
 14. The winner shall be notified by telephone within five (5) business days from the date of the draw and shall as a condition of the award of a prize, provide proof of their age and sign an Affidavit of Eligibility/Prize Acceptance and Release within five (5) business days of notification to be confirmed as a winner. If the winner declines to fulfill these conditions to collect the prize, their eligibility will be voided and another winner will be drawn from the pool of eligible entries.
 15. Contact will be attempted using the Individual's phone number as found in Scotiabank's records. If the winner cannot be contacted after five (5) attempts by telephone within five (5) business days from the date of the draw The Bank has the right to draw an alternate name.
 16. The winner agrees that The Bank will have the right without compensation or permission to publish their name, age and likeness in the media or otherwise, for related promotional purposes and/or in any forthcoming publicity by The Bank.
 17. The use of your eligible Scotiabank account to make an eligible transaction constitutes your consent to participate in this Promotion and your consent for The Bank to obtain your name, address and other information for the lawful purpose of administering this Promotion and for other uses as permitted by applicable law.
 18. Prizes are non-transferable.
 19. The Bank reserves the right, in its sole discretion to void any and all entries.
 20. This Promotion is approved by the National Lotteries Control Board.

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Turks & Caicos Islands

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: “Scotia Plan Loan Summer Campaign”

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of Turks & Caicos Islands who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1, 2018 to September 30, 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, upon consideration of Bank policy and local legal requirements, the Bank’s decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency will be awarded to the first name drawn*
- 2.
3. Consolation prizes: 3 cash prizes of USD\$150 each to the next 3 names drawn*

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***Once customer is eligible**

Claiming Period:

Winners will be announced publicly in the print and/or media and the draw will be held within the week of January 14th to 18th 2019.

The winners will receive official notification by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide government issued picture identification in person.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

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Governing Law

These terms and conditions are governed by the Laws of Turks & Caicos Islands.

St. Vincent

Prizes: refer to the Grand Prize or the Consolation prizes

Name of the Promotion: "Scotia Plan Loan Summer Campaign"

Promotion Period: The Promotion will start July 1, 2018 and end at midnight on September 30th, 2018.

Mechanics/Rules of the Promotion:

This promotion is open to legal residents of St. Vincent who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of Scotiabank are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

Scotia Plan Loan Summer Campaign 2018

- All new customers applying for a Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (July 1st to September 30th 2018) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, the Bank's decision will be final.

Method of selection of Winner/s:

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic data base where the winner will randomly selected.

The sweepstakes are across several markets (Anguilla, Antigua, Dominica, Grenada, St. Kitts, St. Lucia, St. Maarten and St. Vincent), and the winners may be drawn from any of those countries.

Only one prize per customer is allowed during the promotion. Winner/s will not be re-entered for subsequent draws.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by October 1st, 2018. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

Date/s of selection:

The Bank has a period of up to 120 days after the Promotion ends to award the prizes.

Campaign Prizes:

1. A Grand Prize: Value of USD\$ 3,000 or equivalent in local currency
2. Consolation prizes: 3 cash prizes of USD\$150 each.

Claiming Period:

Winners will be announced publicly in the media and the draw will be held within the week of January 14th to 18th, 2019.

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification.

The winners will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

If the winner(s) cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Scotia Plan Loan Summer Campaign 2018

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