



**SCOTIABANK (BARBADOS) LIMITED
FOR IMMEDIATE RELEASE
Wednesday, March 18, 2020**

We're taking important steps to help you stay protected.

We continue to monitor the Covid-19 situation closely, and are following the latest guidance from health authorities to ensure that our practices are in line with the latest recommendations.

Our employees are kept informed of the latest precautionary measures to ensure that our workplaces, including our branches, remain safe for everyone.

We are conducting regular deep cleaning of our branches every business day, including sanitizing of all surfaces (door handles, ATM keypads and screens, pin pads, chair handles, desks, reception areas, teller wickets and washrooms), and hand sanitizer is available in-branch for use by both employees and customers.

In line with recommendations from the Ministry of Health, proper hygiene can help reduce the risk of infection or spreading of infection to others. We are prepared to do everything we can to ensure your banking experience continues uninterrupted. For our branches, as we observe the basics of social distancing, it is important to limit the number of persons in the banking hall at any point in time. We kindly ask customers for their patience and understanding in facilitating these measures.

Bank with us remotely.

There are a variety of flexible ways to connect with us to ensure your banking needs are met safely. We encourage our customers to transact with us, continuing to complete many of their everyday banking needs remotely, 24 hours a day, through:

- Scotia OnLine Banking
- Calling us at TeleScotia (246) 426 7000
- The Scotia Caribbean mobile banking app, available on the App Store or Google Play
- Automated Banking Machines (you can deposit or withdraw cash and pay bills that are set up on online banking)

With the Scotia Caribbean Mobile App and Scotia OnLine Banking you can:

- Transfer funds
- View account balances and transaction history
- Download statements
- Top up your Mobile
- Manage your money and other banking needs

Let us help guide you.

You may have questions about your accounts and financial situation. Please know that our team of advisors is available to help guide you and your family through these turbulent times. Your financial well-being matters to us. At times like these, a single conversation can make a big difference. You can reach out to us via (246) 426-7000

Customer assistance programme.

We're working to help you navigate this period and will advise soon on the deferment of loan payments including mortgages, personal loans, credit cards and lines of credit. Stay tuned to our website for further updates on this aspect or call 426-7000 for further details.

Be vigilant in the fight against fraud.

During this time of heightened concern, it is important to be especially vigilant against those seeking to commit fraud. We are here to protect you: Scotiabank will never send you unsolicited emails asking for confidential information, such as your password, PIN, access code, credit card, or account numbers. Please do not respond to unsolicited e-mails, text messages, websites, or pop-up windows that request this type of information. We also remind you not to open attachments or click hyperlinks in emails or text messages that are sent by someone you don't know or recognize.

Stay informed.

We also encourage our customers to follow the latest developments from the Ministry of Health and Wellness, Barbados and the World Health Organization (WHO).

We remain committed to supporting you and keeping you informed.

We are here to help. Should you be impacted by COVID-19 and need assistance, or if you have questions or concerns about your Scotiabank accounts or products, our agents are available 24 hours a day by calling 426-7000. Please also check our website www.bb.scotiabank.com for updates.

About Scotiabank

Scotiabank is a leading bank in Canada and a leading financial services provider in the Americas. We are here for every future. We help our customers, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of more than 100,000 employees and assets of over \$1 trillion (as at October 31, 2019), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit <http://www.scotiabank.com> and follow us on Twitter @ScotiabankViews.

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