



Interest on account balances*

Paid

Interest will be paid on the average monthly free credit balance in Self-directed registered accounts at BNS Prime Rate minus 5.25%, and in cash and margin accounts on a tiered basis as follows:

	CDN \$	U.S. \$
Balances	BNS prime rate minus	BNS U.S. prime rate minus
Less than \$5,000	5.50%	6.00%
5,000 – 9,999	5.50%	6.00%
10,000 – 24,999	5.50%	6.00%
25,000 – 99,999	5.25%	5.50%
100,000 and over	3.50%	4.25%

Charged

Interest will be charged on the average monthly debit balances in both cash and margin accounts as follows:

	CDN \$	U.S. \$
All Balances	BNS prime rate plus 1.25%	BNS U.S. prime rate plus 1.25%

Interest of less than \$1.00 will not be charged on margin accounts. Interest of less than \$5.00 will not be charged on cash account debit balances.

* The Bank of Nova Scotia Prime Rate and the BNS U.S. Prime Rate are subject to change without notice. Interest charged or earned is payable in Canadian or U.S. dollars on the twenty-second day of each calendar month. Debit and credit balances in various accounts of various currencies will not be offset for interest calculation purposes. Clients are responsible for directing TradeFreedom to transfer and/or convert funds between accounts. TradeFreedom is a service of Scotia Direct Investing, a division of Scotia Capital Inc., Member CIPF. Scotia Direct Investing does not provide investment advice or recommendations and investors are responsible for their own investment decisions. © TradeFreedom is a registered trademark of The Bank of Nova Scotia and is used under license. © Copyright Scotia Capital Inc. All Rights Reserved.