

# SCOTIABANK Trust



Effective Date: August 17, 2009

## CANADIAN DOLLAR RATES

<b>Long-Term -- Guaranteed Investment Certificate (Minimum Deposit \$1,000)</b>	<b>1 YEAR</b>	<b>2 YEARS</b>	<b>3 YEARS</b>	<b>4 YEARS</b>	<b>5 YEARS</b>
Annual	0.650%	1.800%	2.400%	2.900%	3.200%
Annual Compound	0.650%	1.800%	2.400%	2.900%	3.200%
Semi-Annual	0.575%	1.725%	2.325%	2.825%	3.125%
Monthly (\$5,000)	0.525%	1.675%	2.275%	2.775%	3.075%

<b>GIC -- Short-Term Deposits (Minimum Deposit \$5,000)</b>				
	<b>30-59 DAYS</b>	<b>60-89 DAYS</b>	<b>90-179 DAYS</b>	<b>180-364 DAYS</b>
<b>\$5,000 - \$99,999</b>	0.200%	0.200%	0.200%	0.250%

<b>RRSP-GIC Short-Term (Minimum Deposit \$5,000)</b>				
	<b>30-59 DAYS</b>	<b>60-89 DAYS</b>	<b>90-179 DAYS</b>	<b>180-364 DAYS</b>
<b>\$5,000 - \$99,999</b>	N/A	N/A	0.200%	0.250%

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE  
Please confirm rates with head office prior to committing