

Scotia Mortgage+ Program

KEY FEATURES

The **Scotia Mortgage+ Program** is a bundled mortgage offer focused on **deepening the customer relationship** at mortgage origination.

When a customer obtains a new mortgage with Scotiabank, the Scotia Mortgage+ Program allows them to **access a preferred mortgage rate as an incentive** for expanding their banking relationship with us to more than just the mortgage.

FAST FACTS

Customer Eligibility

- Must have a new or existing BNS Day-to-Day account with a pre-authorized BNS mortgage payment, plus **at least one other retail or small business solution** in place prior to mortgage signing documents being issued (*not including an additional mortgage component or real estate secured line of credit*).
- For joint mortgage applications, Day-to-Day, retail, and small business solutions in single borrower's name are eligible for the offer.
- **Optional** Creditor Insurance is available on all borrowing solutions.
- New mortgage must be under **STEP**.

Available Solutions and Deal Types

- New purchase, switch and BNS refinance applications.
- Closed-term mortgage solutions.
- All property types are eligible for the offer.
- Standard rate-hold policies apply.

Additional Notes

- Broker should indicate that their customer is interested in the Mortgage+ program in their file submission notes.
- If the customer opts to not open the required solutions, the application will be re-adjudicated at standard rates.

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