



BNS U.S. BANKS (AR) INDEX CALLABLE CONTINGENT \$9.30 MEMORY ROC NOTES, SERIES 5F (CAD)

Principal at Risk Notes – Due May 24, 2033

May 5, 2026

The Bank of Nova Scotia short form base shelf prospectus dated March 12, 2026 and pricing supplement No. 6746 (the “pricing supplement”) thereto dated May 5, 2026 (collectively, the “Prospectus”) have been filed with the securities regulatory authorities in each of the provinces and territories of Canada. A copy of the Prospectus and any amendments or supplements thereto that have been filed are required to be delivered with this document. The Prospectus and any amendments or supplements thereto contain important information relating to the securities described in this document. This document does not provide full disclosure of all material facts relating to the securities offered and investors should read the Prospectus, and any amendments or supplements thereto, for disclosure of those facts, especially risk factors relating to the securities offered, before making an investment decision. A copy of the short form base shelf prospectus and the pricing supplement can also be obtained at www.sedarplus.ca. Unless the context otherwise requires, terms not otherwise defined herein will have the meaning ascribed thereto in the Prospectus.

Linked to
Solactive Equal Weight
US Major Bank Daily
Hedged to CAD 104 AR
Index

Contingent
Partial Principal
Repayments
of up to
\$9.30 per annum,
payable Monthly

Partial Principal
Repayment Barrier Level
of 75.00%
of the Initial Index Level

Quarterly Autocall
at 105.00%
of the Initial Index Level
starting May 21, 2027

40.00% Contingent
Principal Protection
at Maturity

KEY TERMS

Issuer

The Bank of Nova Scotia (the “Bank”).

Index*

Solactive Equal Weight US Major Bank Daily Hedged to CAD 104 AR Index (the “Index”). The Index was launched on January 22, 2026.

Monthly Partial Principal Repayments

On each Payment Date, holders of record may be entitled to receive a Partial Principal Repayment determined as follows:

If the Closing Index Level on the relevant Partial Principal Repayment Valuation Date is less than the Partial Principal Repayment Barrier Level (which is 75.00% of the Initial Index Level):

no Partial Principal Repayment will be made.

If the Closing Index Level on the relevant Partial Principal Repayment Valuation Date is greater than or equal to the Partial Principal Repayment Barrier Level:

the Partial Principal Repayment will be equal to \$0.775 per Note × (1 + Memory Period).

where “Memory Period” means, since and excluding the last Partial Principal Repayment Valuation Date on which a Partial Principal Repayment was made, the number of Partial Principal Repayment Valuation Dates immediately preceding the relevant Partial Principal Repayment Valuation Date on which the Closing Index Level is greater than the Partial Principal Repayment Barrier Level, where no Partial Principal Repayment was made in respect of such immediately preceding Partial Principal Repayment Valuation Dates.

For greater certainty, the Memory Period will be equal to zero on the first Partial Principal Repayment Valuation Date since there are no Partial Principal Repayment Valuation Dates preceding the first Partial Principal Repayment Valuation Date. A Partial Principal Repayment that is not paid in respect of a previous Partial Principal Repayment Valuation Date may be counted only once if the Closing Index Level is greater than or equal to the Partial Principal Repayment Barrier Level on a subsequent Partial Principal Repayment Valuation Date meaning that once a previous Partial Principal Repayment has been paid on a later Payment Date, it will not be paid again on any subsequent Payment Date.

The aggregate Partial Principal Repayments over the term of the Notes will not exceed \$65.10 per Note. Any Partial Principal Repayments paid over the term of the Notes will reduce the Principal Outstanding during the term of the Notes. The Partial Principal Repayments received in respect of the Notes should not be included in the Resident Initial Investor’s income when received but rather should reduce the Resident Initial Investor’s adjusted cost base of the Notes. See “Certain Canadian Federal Income Tax Considerations” in the base shelf prospectus.

Autocall

The Notes will be automatically called (i.e., redeemed) by the Bank if the Closing Index Level on any Autocall Valuation Date is greater than or equal to the Autocall Level (which is 105.00% of the Initial Index Level). If the Notes are automatically called, the Notes provide holders of record with a return based on the Index Return greater than 5.00% (subject to the Participation Rate (5.00%), applied to any such Index Return). The Notes are callable on a quarterly basis as set forth in the pricing supplement and cannot be automatically called prior to May 21, 2027. If the Closing Index Level on any Autocall Valuation Date is not greater than or equal to the Autocall Level, the Notes will not be automatically called by the Bank. If the Notes are automatically called by the Bank on any Call Date, the Notes will be cancelled and holders will not be entitled to receive any subsequent payments in respect of the Notes.

Variable Return

The Variable Return (which can be zero, positive or negative) is equal to the difference between the Maturity Redemption Amount and the Principal Outstanding. If the Notes are automatically called (i.e., redeemed) by the Bank, or if the Final Index Level on the Final Valuation Date is greater than or equal to the Autocall

Level, holders of record will receive a positive Variable Return based on the Index Return greater than 5.00% (subject to the Participation Rate (5.00%), applied to any such Index Return). If the Notes are not automatically called, the Variable Return may be negative on the Final Valuation Date.

Contingent Principal Protection

40.00% contingent principal protection. The Notes provide contingent principal protection at maturity if the Final Index Level on the Final Valuation Date is greater than or equal to the Maturity Barrier Level (which is 60.00% of the Initial Index Level). If the Final Index Level on the Final Valuation Date is less than the Maturity Barrier Level, a holder of the Notes will be fully exposed to any negative performance of the Index, meaning that substantially all of such holder's investment may be lost (subject to any Partial Principal Repayments and a minimum principal repayment of \$1.00 per Note).

*The Closing Index Level reflects the gross total return performance of the Target Index as reduced by the Adjusted Return Factor. The Closing Index Level on March 31, 2026 was 3,245.21. The Adjusted Return Factor as a percentage of the Closing Index Level on March 31, 2026 was approximately 3.20%. The foregoing percentage amount is not an estimate or forecast of what any such percentage amount may be over the term of the Notes. The annual dividend yield on the Underlying Index as of March 31, 2026 was 2.12%, representing an aggregate dividend yield of approximately 15.82% annually compounded over the term of the Notes on the assumption that the dividends paid on the securities comprising the Underlying Index remain constant.

Fundserv	Available Until	Issue Date	Term to Maturity
SSP7844	May 15, 2026	May 21, 2026	7 years (if not called)

CONTACT INFORMATION

www.scotianotes.com

Sales and Marketing: 1-866-416-7891
Fundserv Customer Service for Advisors: 1-833-594-3143

The information above must be read in conjunction with the Prospectus.

ADDITIONAL KEY TERMS

Principal Amount

\$100.00 per Note.

Minimum Investment

\$1,000 (10 Notes).

CUSIP

06421ZAC4.

Fundserv Code

SSP7844.

Index

Whether there is a return on the Notes through the Variable Return, whether the Principal Amount is returned at maturity and whether there are Partial Principal Repayments is based on the performance of the Solactive Equal Weight US Major Bank Daily Hedged to CAD 104 AR Index (the "Index"). The Index aims to track the gross total return performance of the Solactive Equal Weight US Major Bank Daily Hedged to CAD Total Return Index (the "Target Index"), adjusted for a synthetic dividend of 104 index points per annum calculated daily in arrears at the time the Index is calculated (the "Adjusted Return Factor"). The Target Index tracks the performance of the Solactive Equal Weight US Major Bank Select GTR Index (the "Underlying Index") and hedges the U.S. currency exposure to Canadian dollars on a daily basis via foreign exchange forward contracts. The Underlying Index is a gross total return index that reflects the applicable price changes of its constituent securities and any dividends and distributions paid in respect of such securities. The performance of the Index will vary above or below the price return version of the Target Index, which version excludes dividends and distributions, depending on whether the amount and timing of reinvested dividends and/or distributions reflected in the Target Index outweighs the impact of the Adjusted Return Factor on the Index.

The Index was launched on January 22, 2026. Accordingly, there is very limited performance history to evaluate the performance of the Index. The level of the Index may be affected by the volatility of the prices of the equity securities of the issuers comprising the Underlying Index, meaning that such prices can fluctuate and change considerably in relatively short periods and the performance of such prices cannot be predicted for any future period and as a result an investment linked to Index levels may also be volatile. There is no assurance of the ability of issuers comprising the Underlying Index to declare and pay dividends or make distributions in respect of the constituent securities of the Underlying Index or to sustain or increase such dividends and distributions at or above historical levels. Prospective investors are urged to consult publicly available sources for the levels of the Index, the Target Index and the Underlying Index and the patterns of fluctuations and changes in the levels of the Index, the Target Index and the Underlying Index and the prices and trading patterns of the constituent securities of the Underlying Index before investing in the Notes. See "Risk Factors" in the pricing supplement.

The Notes do not represent a direct or indirect investment in the Index, the Target Index, the Underlying Index, or the constituent securities of the Underlying Index, and holders will have no right or entitlement to such securities, including voting rights or the right to receive any dividends, distributions or other income or amounts accruing or paid thereon. The Closing Index Level reflects the gross total return performance of the Target Index as reduced by the Adjusted Return Factor. The Closing Index Level on March 31, 2026 was 3,245.21. The Adjusted Return Factor as a percentage of the Closing Index Level on March 31, 2026 was approximately 3.20%. The foregoing percentage amount is not an estimate or forecast of what any such percentage amount may be over the term of the Notes. The annual dividend yield on the Underlying Index as of March 31, 2026 was 2.12%, representing an aggregate dividend yield of approximately 15.82% annually compounded over the approximately 7 year term of the Notes on the assumption that the dividends paid on the securities comprising the Underlying Index remain constant. The foregoing dividend yield information is for comparative purposes only and is not an indication of any future dividends that might be paid or payable on such securities. There is no requirement for the Bank to hold any interest in the Index, the Target Index, the Underlying Index or the constituent securities of the Underlying Index.

Initial Valuation Date

May 21, 2026 (the "Initial Valuation Date"), provided that if such day is not an Exchange Business Day then the Initial Valuation Date will be the first succeeding day that is an Exchange Business Day, subject to the occurrence of any special circumstances (see "Special Circumstances" in the pricing supplement).

Final Valuation Date

May 17, 2033 (the "Final Valuation Date"), provided that if such day is not an Exchange Business Day then the Final Valuation Date will be the immediately preceding Exchange Business Day, subject to the Notes being automatically called and the occurrence of any special circumstances (see "Special Circumstances" in the pricing supplement).

Valuation Dates, Payment Dates and Call Dates

The specific Partial Principal Repayment Valuation Dates, Autocall Valuation Dates, Payment Dates and Call Dates for the Notes are set forth in the pricing supplement (see "Valuation Dates, Payment Dates and Call Dates" in the pricing supplement), subject to the occurrence of any special circumstances (see "Special Circumstances" in the pricing supplement) and the Notes being automatically called by the Bank.

Principal Outstanding

Principal Outstanding means in respect of a Note on a given day, an amount equal to the Principal Amount minus the aggregate Partial Principal Repayments, if any, made in respect of such Note to and including such date.

Maturity Redemption Amount

Holders of record will be entitled to an amount payable per Note if the Notes are automatically called by the Bank, or at maturity, as the case may be (in each case, the "Maturity Redemption Amount") as calculated by the Calculation Agent in accordance with the applicable formula below:

If the Closing Index Level on an Autocall Valuation Date or the Final Valuation Date is greater than or equal to the Autocall Level, the Maturity Redemption Amount will equal:

$$\text{Principal Amount} + [\text{Principal Amount} \times \text{Participation Rate} \times (\text{Index Return} - 5.00\%)]$$

If the Final Index Level on the Final Valuation Date is less than the Autocall Level but greater than or equal to the Maturity Barrier Level, the Maturity Redemption Amount will equal:

$$\text{Principal Amount}$$

If the Final Index Level on the Final Valuation Date is less than the Maturity Barrier Level, the Maturity Redemption Amount will equal:

$$\text{Principal Amount} + (\text{Principal Amount} \times \text{Index Return})$$

The return on the Notes (i.e., the Variable Return), if any, will be equal to the difference between the Maturity Redemption Amount and the Principal Outstanding.

The Maturity Redemption Amount will only be greater than the Principal Amount if the Index Return on an Autocall Valuation Date or the Final Valuation Date is greater than 5.00% (subject to the Participation Rate). The Maturity Redemption Amount may be substantially less than the Principal Outstanding and will be substantially less than the Principal Amount invested by an investor, and the Variable Return may be negative, if the Final Index Level on the Final Valuation Date is less than the Maturity Barrier Level. The Maturity Redemption Amount will be subject to a minimum principal repayment of \$1.00 per Note. **The return on the Notes will not reflect the total return that an investor would receive if such investor owned the securities included in the Underlying Index.**

Autocall Level

105.00% of the Initial Index Level.

Partial Principal Repayment Barrier Level

75.00% of the Initial Index Level.

Maturity Barrier Level

60.00% of the Initial Index Level.

Participation Rate

5.00%, applied to any Index Return greater than 5.00% on an Autocall Valuation Date or the Final Valuation Date, as the case may be.

Index Return

The Index Return is an amount expressed as a percentage (which can be zero, positive or negative) calculated by the Calculation Agent in accordance with the following formula:

$$(\text{Final Index Level} - \text{Initial Index Level}) \div \text{Initial Index Level}$$

Closing Index Level

The official closing level or value of the Index on a given day as calculated and announced by the Index Sponsor on an Exchange Business Day.

Initial Index Level

The Closing Index Level on the Initial Valuation Date.

Final Index Level

The Closing Index Level on an Autocall Valuation Date or the Final Valuation Date, as the case may be.

Currency

The Notes are denominated in Canadian dollars and any amounts owing under the Notes will be payable in Canadian dollars.

Listing and Secondary Market

The Notes will not be listed on any exchange or marketplace. Scotia Capital Inc. will use reasonable efforts under normal market conditions to provide a daily secondary market for the sale of the Notes but reserves the right to elect not to do so at any time in the future, in its sole and absolute discretion, without prior notice to holders.

Eligibility for Investment

Eligible for RRSPs, RRIFFs, RESPs, RDSPs, DPSPs, TFSA's and FHSAs.

Fees and Expenses

There is no selling concession fee payable to the Dealers in respect of the Notes. A fee of up to \$0.15 per Note sold (or up to 0.15% of the Principal Amount) will be payable directly by the Bank to iA Private Wealth Inc. at closing for acting as the independent agent. The payment of these fees will not reduce the amount on which the Maturity Redemption Amount payable on the Notes is calculated.

HYPOTHETICAL EXAMPLES

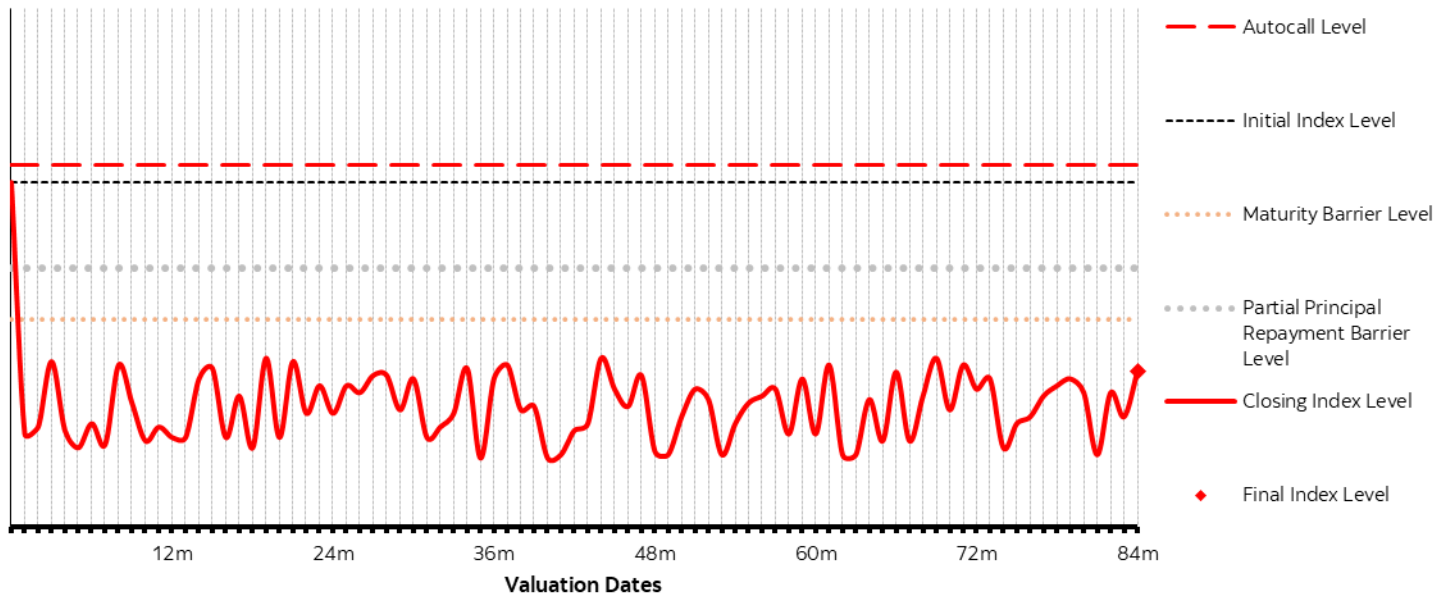
The following hypothetical examples show how the Partial Principal Repayments and Maturity Redemption Amount would be calculated and determined based on certain hypothetical values and assumptions that are set out below. **These examples are for illustrative purposes only and should not be construed as an estimate or forecast of the performance of the Index or the return that an investor might realize on the Notes.** The return on the Notes will be calculated based on the performance of the Index, which reflects the gross total return performance of the Target Index as reduced by the Adjusted Return Factor. Certain dollar amounts are rounded to the nearest whole cent and "\$" refers to the relevant currency for the specific hypothetical dollar amounts and hypothetical prices that the context requires.

Hypothetical values for calculations:

Initial Index Level*:	100.00
Maturity Barrier Level:	60.00% of the Initial Index Level = 60.00% × 100.00 = 60.00
Partial Principal Repayment Barrier Level:	75.00% of the Initial Index Level = 75.00% × 100.00 = 75.00
Autocall Level:	105.00% of the Initial Index Level = 105.00% × 100.00 = 105.00
Participation Rate:	5.00%, applied to any Index Return greater than 5.00% on an Autocall Valuation Date or the Final Valuation Date, as the case may be.
Partial Principal Repayment:	\$0.775

**The Initial Index Level of 100.00 is a hypothetical Initial Index Level that has been chosen for illustrative purposes only and does not represent the actual Initial Index Level. The actual Initial Index Level is equal to the Closing Index Level on the Initial Valuation Date.*

Example #1 – The Notes are not automatically called as the Closing Index Level on each Autocall Valuation Date is less than the Autocall Level. The Final Index Level on the Final Valuation Date is less than the Maturity Barrier Level.



Since the Final Index Level (45.00) on the Final Valuation Date is less than the Maturity Barrier Level, the Maturity Redemption Amount is calculated as follows:

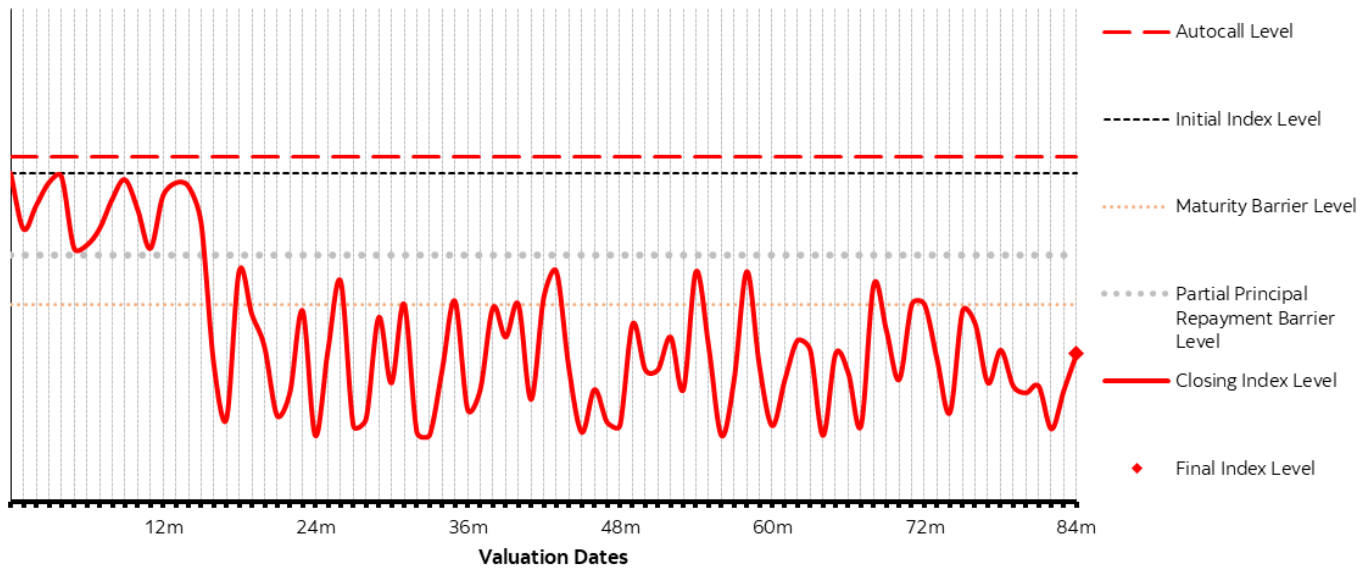
Principal Amount + (Principal Amount × Index Return)

$$\$100.00 + (\$100.00 \times -55.00\%) = \$45.00 \text{ per Note}$$

In this example, since the Closing Index Level is less than the Partial Principal Repayment Barrier Level on all Partial Principal Repayment Valuation Dates, an investor would not receive any Partial Principal Repayments.

An investor would receive a Maturity Redemption Amount of \$45.00 per Note on the Maturity Date, which is equivalent to an annual compound rate of return of approximately -10.78% per Note. In this example, the Principal Outstanding would be \$100.00 and the Variable Return would be -\$55.00 per Note.

Example #2 – The Notes are not automatically called as the Closing Index Level on each Autocall Valuation Date is less than the Autocall Level. The Final Index Level on the Final Valuation Date is less than the Maturity Barrier Level.



Since the Final Index Level (45.00) on the Final Valuation Date is less than the Maturity Barrier Level, the Maturity Redemption Amount is calculated as follows:

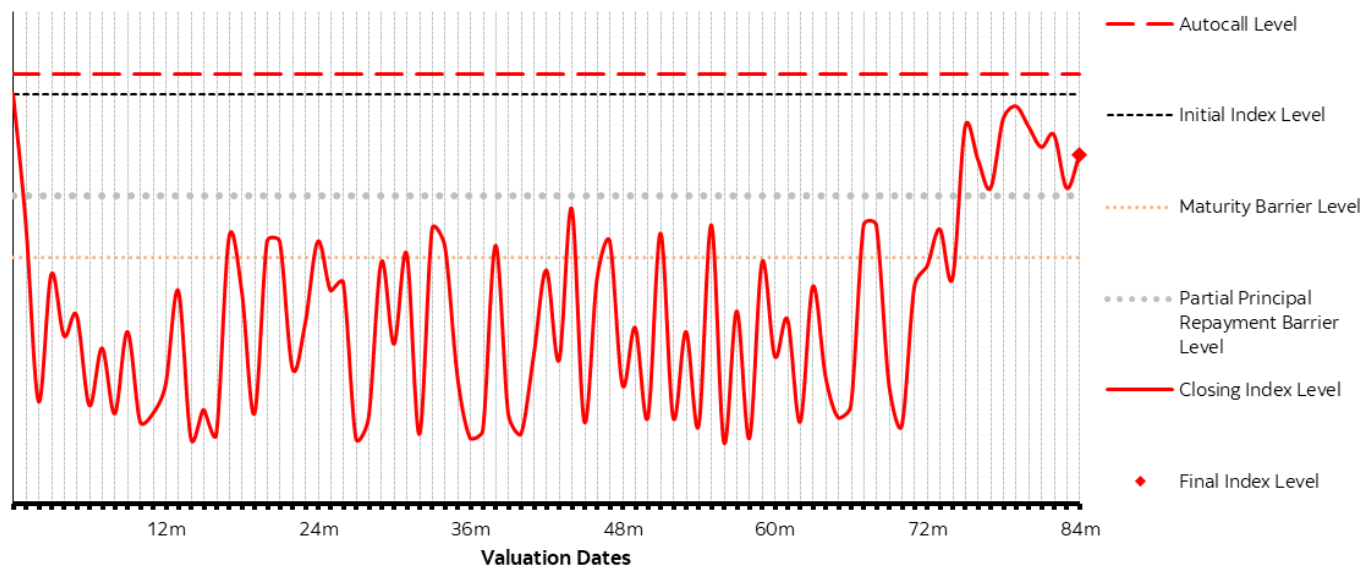
Principal Amount + (Principal Amount × Index Return)
 $\$100.00 + (\$100.00 \times -55.00\%) = \45.00 per Note

In this example, since the Closing Index Level is greater than the Partial Principal Repayment Barrier Level on the first fifteen Partial Principal Repayment Valuation Dates, an investor would receive Partial Principal Repayments of \$0.775 per Note on each of the first fifteen Payment Dates.

Since the Closing Index Level is less than the Partial Principal Repayment Barrier Level on all subsequent Partial Principal Repayment Valuation Dates, an investor would not receive Partial Principal Repayments for the related Payment Dates.

An investor would receive aggregate Partial Principal Repayments of \$11.63 per Note, and a Maturity Redemption Amount of \$45.00 per Note on the Maturity Date, which is equivalent to an annual compound rate of return of approximately -7.80% per Note. In this example, the Principal Outstanding would be \$88.38 and the Variable Return would be -\$43.38 per Note.

Example #3 – The Notes are not automatically called as the Closing Index Level on each Autocall Valuation Date is less than the Autocall Level. The Final Index Level on the Final Valuation Date is greater than or equal to the Maturity Barrier Level.



Since the Final Index Level (85.00) on the Final Valuation Date is greater than the Maturity Barrier Level, the Maturity Redemption Amount is calculated as follows:

Principal Amount

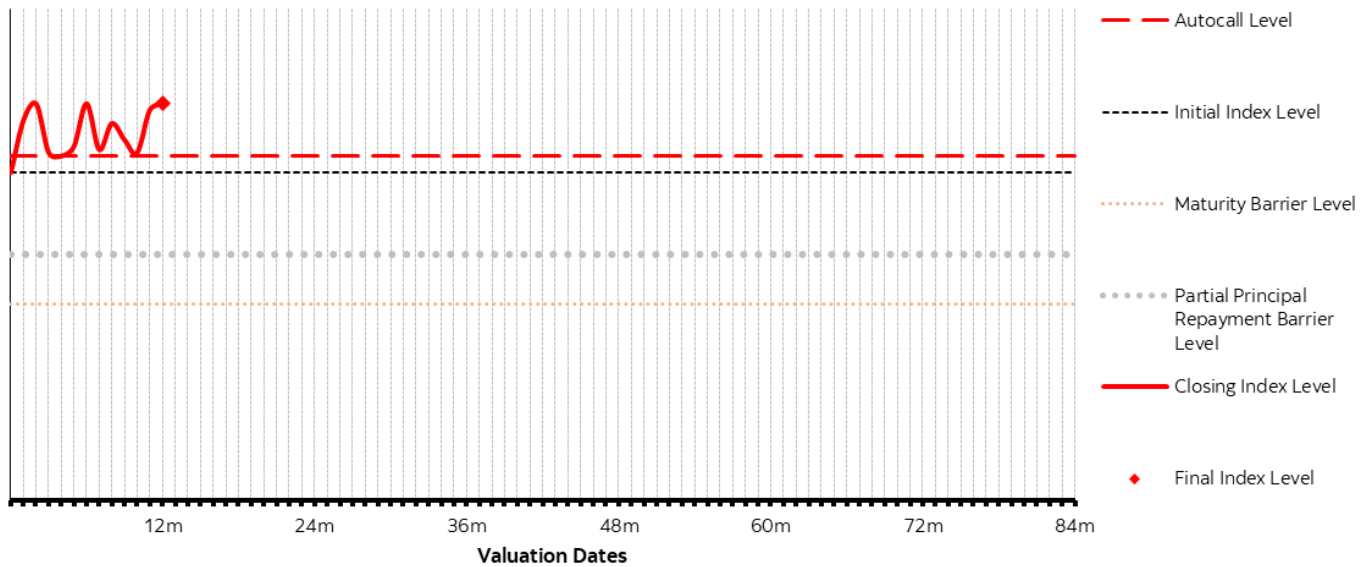
\$100.00 per Note

In this example, since the Closing Index Level is less than the Partial Principal Repayment Barrier Level on the first to the seventy-fourth Partial Principal Repayment Valuation Dates, an investor would not receive Partial Principal Repayments for the related Payment Dates.

An investor would receive the first to the seventy-fourth Partial Principal Repayments along with the seventy-fifth Partial Principal Repayment on the seventy-fifth Payment Date, as well as all remaining Partial Principal Repayments on the remaining Payment Dates, since the Closing Index Level is greater than the Partial Principal Repayment Barrier Level on the seventy-fifth and all of the remaining Partial Principal Repayment Valuation Dates, respectively.

An investor would receive aggregate Partial Principal Repayments of \$65.10 per Note, and a Maturity Redemption Amount of \$100.00 per Note on the Maturity Date, which is equivalent to an annual compound rate of return of approximately 7.43% per Note. In this example, the Principal Outstanding would be \$34.90 and the Variable Return would be \$65.10 per Note.

Example #4 – The Notes are automatically called on the first Autocall Valuation Date as the Closing Index Level on the first Autocall Valuation Date is greater than or equal to the Autocall Level.



Since the Closing Index Level (121.00) on the first Autocall Valuation Date is greater than the Autocall Level, the Maturity Redemption Amount is calculated as follows:

Principal Amount + [Principal Amount × Participation Rate × (Index Return – 5.00%)]

$$\$100.00 + [\$100.00 \times 5.00\% \times (21.00\% - 5.00\%)] = \$100.80 \text{ per Note}$$

In this example, since the Closing Index Level is greater than the Partial Principal Repayment Barrier Level on each applicable Partial Principal Repayment Valuation Date, an investor would receive Partial Principal Repayments of \$0.775 per Note on each of the first twelve Payment Dates, and a Maturity Redemption Amount of \$100.80 per Note, which is equivalent to an annual compound rate of return of 10.10% per Note. In this example, the Principal Outstanding would be \$90.70 and the Variable Return would be \$10.10 per Note (\$0.80 of which represents the Participation Rate applied to the Index Return greater than 5.00%).

DISCLAIMER

No securities regulatory authority has in any way passed upon the merits of the securities referred to herein and any representation to the contrary is an offence. The Notes are not principal protected (subject to any Partial Principal Repayments and a minimum principal repayment of \$1.00 per Note) and an investor may receive substantially less than the original principal amount at maturity. A person should reach a decision to invest in the Notes only after carefully considering, with their investment, legal, accounting, tax and other advisors, the suitability of the Notes in light of their investment objectives and the information set out in the Prospectus. The Bank, the Calculation Agent, Scotia Capital Inc. and iA Private Wealth Inc. make no recommendation as to the suitability of the Notes for investment by any particular person. The Notes have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "1933 Act"), or any State securities laws and, subject to certain exceptions, may not be offered for sale, sold or delivered, directly or indirectly, in the United States, its territories or possessions or to or for the account or benefit of U.S. persons within the meaning of Regulation S under the 1933 Act. In addition, the Notes may not be offered or sold to residents of any jurisdiction or country in Europe. "Scotiabank" and "Scotiabank Global Banking and Markets" are registered trademarks of The Bank of Nova Scotia. Scotia Capital Inc. is a wholly-owned subsidiary of The Bank of Nova Scotia.

Amounts paid to holders of the Notes will depend on the performance of the underlying interests. Unless otherwise specified in the Prospectus, the Bank does not guarantee that any of the principal amount of the Notes will be paid, or guarantee that any return will be paid on the Notes, at or prior to maturity (in each case, subject to a minimum principal repayment of \$1.00 per Note). Purchasers could lose substantially all of their investment in the Notes. The Notes are not appropriate investments for persons who do not understand the risks associated with structured products or derivatives. A purchaser of the Notes will be exposed to fluctuations and changes in the levels of the Index to which the Notes are linked. The Index levels may be volatile and an investment linked to Index levels may also be volatile. Purchasers should read carefully the "Risk Factors" sections in the Prospectus.

The Notes will not constitute deposits under the *Canada Deposit Insurance Corporation Act* or under any other deposit insurance regime. The Notes have not been rated and will not be insured by the Canada Deposit Insurance Corporation or any other entity and therefore the payments to investors will be dependent upon the financial health and creditworthiness of the Bank.

Scotia Capital Inc. is a wholly owned subsidiary of the Bank. Consequently, the Bank is a related and connected issuer of Scotia Capital Inc. within the meaning of applicable securities legislation. See "Plan of Distribution" in the Prospectus.

The information contained herein, while obtained from sources believed to be reliable, is not guaranteed as to its accuracy or completeness.

INDEX SPONSOR

The Index Sponsor and the Bank have agreed to enter into a non-exclusive license agreement providing for the license to the Bank, in exchange for a fee, of the right to use the Index, which is owned, calculated, administered and published by the Index Sponsor, in connection with the Notes. The Bank also has the right to reference each of the Target Index and the Underlying Index to the extent the Notes use the related adjusted return index that is licensed.

The license agreement between the Index Sponsor and the Bank provides that the following language must be set forth herein:

The Notes are not sponsored, promoted, sold or supported in any other manner by the Index Sponsor nor does the Index Sponsor offer any express or implicit guarantee or assurance, either with regard to the results of using the Index, the Target Index and the Underlying Index and/or the trademarks of the Index, the Target Index and the Underlying Index or the applicable "Index Price" (as defined in the license agreement) in respect of the Index, the Target Index and the Underlying Index at any time or in any other respect. The Index, the Target Index and the Underlying Index are calculated and published by the Index Sponsor. The Index Sponsor uses its best efforts to ensure that the Index, the Target Index and the Underlying Index are calculated correctly. Irrespective of its obligations towards the Bank, the Index Sponsor has no obligation to point out errors in the Index, the Target Index and the Underlying Index to third parties including but not limited to investors and/or financial intermediaries of the Notes. Neither publication of the Index, the Target Index and the Underlying Index by the Index Sponsor nor the licensing of the Index, the Target Index and the Underlying Index or the trademarks of the Index, the Target Index and the Underlying Index for the purpose of use in connection with the Notes constitutes a recommendation by the Index Sponsor to invest capital in the Notes nor does it in any way represent an assurance or opinion of the Index Sponsor with regard to any investment in the Notes.

TRADEMARK NOTICE

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