

Notice of Inactivity:

We noticed that your Account has been inactive without a transaction for over 12 months. If you still wish to take advantage of your Account, a transaction must be posted on your Account by **March 31, 2021**. If you do not make a transaction by this date, we will close your Account shortly thereafter, at which point you will no longer be able to use your Account, your Card(s) on your Account will be cancelled and any benefits related to your Account will be discontinued.

If you do not intend to use this Account, depending on your circumstances, it may be beneficial to have the Account closed as credit extended to you may impact your credit score. Also note that if you have creditor insurance on your Account, your coverage will end on the day your Account is closed.

If you have any questions, please visit **scotiabank.com/crnotice**, your local branch, or call 1-888-999-7185 from Monday to Saturday 8:00 a.m. to Midnight Eastern Time (ET).

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