

APPLICANT PERSONAL INFORMATION					
Mr. Ms. Mrs. Miss Dr.	First Name	Middle Name	Surname	Birth Date (yyyy-mm-dd)	
Present Address		City	Province	Postal Code	How Long Y: M:
Previous Address (if less than 3 years at present)		City	Province	Postal Code	Home Phone: ()
Residence <input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly Payment \$		Social Insurance Number	
APPLICANT EMPLOYMENT INFORMATION					
Current Employer		Position		Phone Number ()	How Long Y: M:
Employer Address		City	Province		Postal Code
Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Seasonal <input type="checkbox"/> Retired <input type="checkbox"/>			Gross Monthly Income: \$
Previous Employer (if less than 2 years at current)		Position		How Long Y: M:	Other Monthly Income: \$
CO-APPLICANT PERSONAL INFORMATION					
Mr. Ms. Mrs. Miss Dr.	First Name	Middle Name	Surname	Birth Date (yyyy-mm-dd)	
Present Address		City	Province	Postal Code	How Long Y: M:
Previous Address (if less than 3 years at present)		City	Province	Postal Code	Home Phone: ()
Residence <input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly Payment \$		Social Insurance Number	
CO-APPLICANT EMPLOYMENT INFORMATION					
Current Employer		Position		Phone Number ()	How Long Y: M:
Employer Address		City	Province		Postal Code
Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Seasonal <input type="checkbox"/> Retired <input type="checkbox"/>			Gross Monthly Income: \$
Previous Employer (if less than 2 years at current)		Position		How Long Y: M:	Other Monthly Income: \$
BANK and REFERENCE INFORMATION					
Name of Bank and Address			Outstanding Balance \$	Monthly Loan Payment \$	Other Monthly Obligations \$
Credit Card			Outstanding Balance \$		Monthly Payment \$
Reference	Relationship	Address		City	Home Phone: ()
Reference	Relationship	Address		City	Home Phone: ()

 Please correspond in English French

Applicable in the province of Quebec only: It is the express wish of the parties that this Application and all documents relating to it be drawn up and executed in English. Les parties conviennent et exigent expressément que le contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

The terms set out on the back of this Application are part of this Application. The Applicant and each additional Co-Applicant agree with the terms and conditions set forth in this agreement.

DATE

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

CONTRACT NUMBER

In this Agreement, the words "we", "our", "us" mean any Scotiabank Group Member* or the collective Scotiabank Group* and includes any program or joint venture any of these parties participate in. The words "you" and "your" mean the Applicant and Co-Applicant. "Service" means any personal or business bank, insurance, brokerage or financial product or service offered by us.

We may collect from, and use and disclose personal information to, any person or organization for the following purposes: to confirm your identity; to understand your needs; to determine the suitability of our Services for you; to determine your eligibility for our Service; to set up, manage and offer services that meet your needs; to provide you with ongoing Service; to meet our legal and regulatory requirements; to manage and assess our risks; to investigate and adjudicate insurance claims; to prevent or detect criminal activity or to manage or settle any actual or potential loss in connection with fraud or criminal activity. We will use health information strictly for the provision of an insurance Service.

We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services such as printing, mail distribution and marketing, and you acknowledge that we may release information about you to them. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank Group privacy policies and practices.

When you apply for, accept or guarantee a loan or credit facility or otherwise become indebted to us, and from time to time during the course of the loan or credit facility, we may use, give to, obtain, verify, share and exchange credit and other information (except health information) about you with others, including credit bureaus, mortgage insurers, creditor insurers, registries, other companies in the Scotiabank Group and other persons with whom you may have financial dealings, as well as any other person as may be permitted by law. We may do this throughout the relationship we have with you. You authorize any person whom we contact in this regard to provide such information to us. You acknowledge that, for the initial application, we may obtain two credit bureaus on each Applicant and Co-Applicant.

We may ask you for contact information such as your telephone or fax number, and keep and use this information as well as disclose it to other members of the Scotiabank Group so that we or any of these companies may contact you directly through these channels for the purpose of marketing including telemarketing and electronic communications. This consent will also apply to any companies that form a part of the Scotiabank Group in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time by contacting Scotiabank at 1-888-777-6842 or Scotia Dealer Advantage at 1-877-375-2771.

All information, which you give us at any time, will be true and complete and you will not withhold any material information.

If any personal information changes or becomes inaccurate or out of date, you will tell us so we can revise our records.

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you have with us or have guaranteed. We can continue to disclose your personal information to credit bureaus even after your loan or credit facility has been retired and you may not withdraw your consent to us doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system. For further information with respect to refusing or withdrawing your consent to our collection, use or disclosure of information, please refer to the Scotiabank Group Privacy Agreement.

We may collect use and disclose your Social Insurance Number (SIN) for income tax reporting purposes, as required by law. In addition, we may ask you for your SIN to verify and report credit information to credit bureaus and credit reporting agencies as well as to confirm your identity. This allows us to keep your personal information separate from that of other customers, particularly those with similar names, and helps maintain the integrity and accuracy of your personal information. You may refuse to consent to its use or disclosure for these purposes other than as required by law.

You expressly waive your right, where permitted by law to receive a copy of any Financing Statements, Financing Change Statements or Verification Statements registered or issued under the Personal Property Security Act or similar legislation as a result of a loan made by us to you or any renewal or discharge thereof.

For Indirect Loan customers, by signing this application, you agree to the terms of the Scotiabank Privacy Agreement, a copy of which has been or will be provided to you and can be obtained at any Scotiabank branch or from our website at www.scotiabank.com. You affirm all information obtained from you is true, correct and complete. If any statement made by you is not true, we may cancel the loan and request immediate repayment of all money advanced to you.

proof

*For the purposes of this Agreement, Scotiabank Group means, collectively Scotiabank and all of Scotiabank's subsidiaries with respect to their operations in Canada. Scotiabank Group means Scotiabank or any of its subsidiaries with respect to its operations in Canada.