

# Notice: Phishing

Customers are advised that unauthorized text messages are being circulated in the public domain, requesting confidential banking information. These messages are **fraudulent** and are considered **“phishing”**.

*“Phishing” is a type of identity theft where criminals use emails to try to bait you into fake websites. Once there, you are asked to disclose confidential financial and personal information, like passwords, credit card numbers or access codes. The most familiar type of phishing scam is an email threatening consequences if you do not log in and take action immediately.*

**Never respond to any messages such as text, emails or private messages on social media. Do not open attachments, or click on suspicious links from reputable institutions or unknown senders asking for personal or financial information.**

Always remember that Scotiabank will never send you unsolicited messages asking for confidential information, such as your password, PIN, access code, credit card and account numbers. **We will never ask you to validate or restore your account access through email or pop-up windows.**

If you have entered personal information after clicking on a link or suspect fraudulent behaviour, please call us immediately at **62-SCOTIA (627-2684)**.



# Notice: Mortgage Rates

We wish to advise our residential mortgage customers that effective 1st December 2017, Scotiabank's variable mortgage interest rates will be aligned to a new base rate – the Scotiabank Mortgage Reference Rate (SMRR).

This rate will replace the previously applied Central Bank Mortgage Market Reference Rate and will be published on the Bank's website.

Customers affected by this change will receive details and a full explanation in their Disclosure Statements. Should you require further details, please feel free to visit [tt.sciotiabank.com](http://tt.sciotiabank.com), contact us via 62-SCOTIA (627-2684) or visit your home branch.



## Notice: Scotiabank Mortgage Reference Rate

The public is advised that the SMRR for March 1st, 2018 is as follows:

<b>Scotiabank Mortgage Reference Rate March 1st 2018 as computed:</b>	<b>3.50%</b>
<b>Discount on computed rate</b>	<b>(0.25%)</b>
<b>Customer SMRR March 1st 2018</b>	<b>3.25%</b>



The Scotiabank Mortgage Reference Rate (SMRR) is an interest rate benchmark against which Scotiabank consumer mortgages will be priced and re-priced effective December 1, 2017. The SMRR is computed by Scotiabank and is based on information about commercial banks' funding costs and yields on applicable treasury bonds. The Scotiabank Mortgage Market Guideline could be accessed via our website <http://www.scotiabank.com/tt>

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# Notice: Videos & Photographs

**For security reasons,  
use of mobile devices  
for the purpose of  
videotaping and  
photography is  
not allowed  
in the banking hall.**

Should you have additional queries,  
you may contact the branch manager.

