

# Notice: Scotiabank Mortgage Reference Rate

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

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