

Before proceeding, your consent is required.

In order to electronically receive or sign your Document(s) (as defined below), you must provide express consent to do so by clicking the “Accept” button below. References to “you”, “I” or “me” means you as a borrower or an account holder.

Please review the Documents carefully and advise The Bank of Nova Scotia (“Scotiabank”) if there are any errors to be corrected or required changes before electronically signing them. This includes reviewing any Documents that are provided to you by Scotiabank (including via separate links or as links included within the Documents) before electronically signing the Documents.

Consent to using an electronic signature

I understand and agree that:

- I will use an electronic signature (“E-Signature”), which may include a click to accept to sign, if required, the documents provided to me which may include, but are not limited to, application forms, disclosures, loan documents, security documents, account agreements and other documents or other information or materials relating to solutions and/or services offered or provided by Scotiabank (each a “Document” and together the “Documents”).
- I intend my E-Signature to be legally binding and to have the same effect as if I were signing with pen and paper.

Consent to electronic delivery of documents

I consent, on a one-time basis, to receive the Documents in electronic form through this secure webpage. I also understand and agree that:

- I will retain a copy of the Documents including any documents or materials provided to me via links for my records by printing and/or downloading them (including when prompted to do so) as part of or following this electronic signing and electronic delivery process.
- If I am unable to access the Documents for any reason, I will contact my Scotiabank representative to re-send the Documents or request a paper copy.
- Scotiabank may, in its discretion, mail me a paper copy of the Documents.
- To access the Documents, I confirm that I have an up-to-date web browser (128-bit encryption) running on an up-to-date operating system on a device with internet access, and an active mobile phone connected to the phone number which I provided to my Scotiabank representative with the ability to receive text

messages (data charges may apply), and with the ability to view, download and store documents in PDF format, and/or the ability to print documents.

- Applicable if a Document is to be secured by real property (for personal borrowing customers only): The initial disclosure statement in connection with a credit agreement secured by real property must be provided to me two clear business days before entering into the credit agreement unless I waive this requirement. I consent to receiving this initial disclosure statement at the time I enter into the credit agreement using this electronic delivery process.

Remote Instructions Terms of Use

By clicking the “Accept” button below, I acknowledge that I have reviewed and agree to the Remote Instructions Terms of Use [\[EN\]](#) [\[FR\]](#).

Collection of Information

If I opened or applied for or amended a credit product(s), I acknowledge that I consented to Scotiabank obtaining credit reports or other information about me from any credit bureau or any other person for those purposes including (if this application is for a business customer, my business). I also confirm that all information that I provided to Scotiabank in connection with the application or request giving rise to the Documents is true and accurate.

Language

It is the express wish of the parties that this agreement and any related Documents be written in English.