

COVID – 19 UPDATES:**1 of 2**

In line with RBI Covid-19 Regulatory Package, Scotiabank offers its borrowers a choice of either paying certain loan related principal / interest as and when due or opt for a Moratorium. Please note that this Moratorium now stands further extended up to August 31, 2020. Customers are requested to contact the Relationship Managers for further details.

COVID – 19 UPDATES:

2 of 2

How you can protect yourself from cyber fraud:

At Scotiabank, we use reasonable means to ensure the privacy and confidentiality of the information in our custody. We want you to help you protect the information in your possession and take prevention as seriously as we do.

To minimize the risk of cyber fraud, please be reminded of the following:

- Scotiabank does not request personal information via email. Please do not respond to any messages that ask for personal information.
- Install current anti-virus software
- Make sure you have the latest supported web browser
- Set up a passcode to unlock your mobile phone screen
- Keep your PIN numbers and passwords to yourself
- Ignore unsolicited emails that ask for your personal information
- Change your default wireless router password
- Look for the lock icon in the Address Bar before entering personal information into a website
- Limit the amount of personal information you share on social networking sites

Please visit Scotiabank's Security Centre website for more information:

<https://www.scotiabank.com/ca/en/about/contact-us/security.html>