

In this Summary of Personal Finances, *you* and *your* mean the person signing this form. *We*, *our* and *us* mean Scotiabank, The Bank of Nova Scotia.

## Please tell us about yourself

<input type="checkbox"/> Ms. <input type="checkbox"/> Mr.	First Name	Middle Name	Last Name	Date of Birth (YYYY,MM,DD)
<input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Dr.				
Home telephone number	Business telephone number	S.I.N. (optional)	Other contact (fax, mobile, e-mail)	
Your address (apartment number, street number and name)			City or town	Province <span style="float:right">Postal Code</span>
Your previous address (if at present address less than two years)			City or town	Province <span style="float:right">Time at previous address</span>
Your current employer	Current occupation/position	Time with current employer	Previous employer	Time with previous employer

## Please tell us about your PERSONAL assets and liabilities

Your main financial institution (name and address)

Your assets		Your liabilities		Other information
Total cash in deposit accounts	\$	Amount outstanding on your credit cards	\$	1. Life insurance (face amount) \$
Value of vehicles	\$	Overdue property taxes	\$	2. At your current address do you
Value of stocks, bonds, GICs (outside RRSP)	\$	Unpaid income taxes you owe	\$	<input type="checkbox"/> Own
Value of RRSPs	\$	Amount owed on vehicle loans	\$	<input type="checkbox"/> Rent
Total value of other assets (including personal equity in real estate listed below)	\$	Amount of other personal loans	\$	<input type="checkbox"/> Other
<b>Total assets (A)</b>	<b>\$</b>	<b>Total liabilities (L)</b>	<b>\$</b>	<b>Net worth (A - L) \$</b>

### Real Estate Owned (including residence)

Description	Year Purchased	Purchase Price	Current Value	Current Mortgage(s)	Equity	% Owned	My Equity
<b>(include in "other assets" above)</b>							<b>\$</b>

## Please tell us about your PERSONAL income and expenses

Your ANNUAL personal income		Your ANNUAL personal expenses		Personal credit information
Your Gross Personal employment income (before tax)	\$	Mortgage or lease/rental payments	\$	(If Yes, provide particulars) Yes No
Your other employment income (e.g. bonus)	\$	Property taxes	\$	Have you personally gone bankrupt in the past 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Interest and dividends	\$	Credit card/line of credit payments	\$	Are you involved in any lawsuits or claims? <input type="checkbox"/> Yes <input type="checkbox"/> No
Rental income (after expenses)	\$	Other expenses (eg. alimony/child support)	\$	Have you ever had a judgement filed against you? <input type="checkbox"/> Yes <input type="checkbox"/> No
Other income (e.g. alimony/child support)	\$	Estimated living expenses excluding those listed above (eg. food, utilities, clothing etc.)	\$	Are you a co-signer, guarantor or endorser for any financial obligation? <input type="checkbox"/> Yes <input type="checkbox"/> No
Other personal loan/lease payments	\$		\$	
<b>Total annual income</b>	<b>\$</b>	<b>Total annual expenses</b>	<b>\$</b>	

## Your signature

Your signature below certifies that the information about you in this Summary of Personal Finances is accurate and complete and that you agree to the *Terms and conditions* on the reverse.

**Request for English**  
(Applicable in Quebec only)

I have requested that this document be drawn up in the English language.  
J'ai exigé que ce document soit rédigé en anglais.

Signature	Date (yyyy,mm,dd)
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## Terms and conditions

By signing this Summary of Personal Finances, you:

- agree these terms and conditions apply in connection with any banking relationship you, or a business you are involved in, are applying for, will apply for, or already have with us
- authorize us to collect further information about you from time to time in connection with any banking relationship you are applying for, will apply for, or already have with us
- authorize Scotiabank to use the information about you to adjudicate and administer the credits(s) and account(s) requested and agree that we may do this during our banking relationship with you
- authorize us to collect and disclose information about you from and to credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial relations with, and as otherwise permitted or required by law, and agree that we may do this both during our banking relationship with you and after it has ended
- authorize Scotiabank to tell you about Scotiabank products and services, and to disclose this information to other members of the Scotiabank Group<sup>1</sup> (where the law allows this) so that they may directly offer you their products and services both during our banking relationship with you and after it has ended
- authorize us to check the information you have given us from time to time
- authorize and direct any person we may contact in this regard to provide us with such information
- agree that, if you are applying for, or are providing a guarantee in respect of any Scotiabank personal or business banking products or services, and while you are a Scotiabank customer you will be bound by and abide by the Scotiabank Group Privacy Agreement, a copy of which has been provided to you or which can be obtained at any Scotiabank branch

## Please check which documents you have attached

- personal income tax returns
- personal income tax Notice of Assessment
- other (please specify)

Before you hand in this request, make sure you:

- sign and date it
- attach the other necessary documents you've ticked above
- make a copy of everything for your own files.

Bank use only		
	CUSTOMER OF BRANCH SINCE _____	OR REFERENCES
	Name	Address
Previous Bank/Branch		
Landlord or Mortgage/Hypothec Holder		
		Verif. <input type="checkbox"/>
		<input type="checkbox"/>
Identification verified by:	<input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> Social Ins. Cert. <input type="checkbox"/> Other (specify)	

**Branch Stamp:**

<sup>1</sup> Scotiabank Group, means collectively Scotiabank and all of Scotiabank's subsidiaries with respect to their operations in Canada.  
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