

Scotia Group Makes Additional Changes To Its Operations In Response To The Spread Of COVID-19

April 17, 2020: In an effort to protect our employees and customers and to support the Government of Jamaica's efforts to combat the COVID-19 pandemic, the Scotia Group will implement several new measures between April 20 and May 1, 2020. These measures have become necessary as the COVID crisis continues to evolve. We will be adjusting branch opening hours and implementing new safety measures in branches. In addition, the Bank will be rotating staff to create reserve teams in order to ensure business continuity.

Branch Changes

- Branch operating hours will now be from 8:30 am – 12:30 pm daily
- **All customers are strongly encouraged to wear a face mask (covering their nose and mouth) before entering the branch, however, they may be asked to lower the mask for identification purposes**
- In-person appointments will be discontinued
- Business Banking deposits over \$300,000 must be made using the Night Depository or a courier service. Customers are asked to call their branches to make arrangements.

All branches in St. Catherine will remain closed for the duration of the Government's quarantine.

General Service Delays

Due to the current curfews and restrictions presently in place, the service levels at our contact centre and transaction processing centres have been significantly impacted.

Our contact centre is currently only able to facilitate critical calls. Please also expect delays in processing times for transactions.

We apologize for the service disruptions and we are making every effort to optimise our service levels given the current constraints.

Digital Channels

Small Business, Corporate and Commercial customers are being asked to use electronic options as all manual services including the preparation of bank drafts will be delayed.

Customers are reminded that many banking transactions can be conducted using our online and mobile banking channels for free. Persons interested in signing up for online banking can visit jm.scotiabank.com to register. Scotiabank customers using Digicel are reminded that they can access the Scotia mobile banking app without using any credit from their data plans.

We have also enhanced the functionality of our ABMs which can now be used to make credit card or loan payments as well as to withdraw or deposit cash, top up mobile phones, purchase US dollars and make account inquiries.

While we regret the inconvenience caused, these changes have become necessary to ensure that we prioritise health and safety while still servicing our customers.

About Scotiabank

Scotiabank is a leading bank in the Americas. Guided by our purpose: “*for every future*”, we help our customers, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of approximately 100,000 employees and assets of approximately \$1.2 trillion (as at January 31, 2020), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit <http://www.scotiabank.com> and follow us on Twitter @ScotiabankViews. For media inquiries, please contact:

Yanique Forbes-Patrick | Vice President, Public Affairs and Communications
Yanique.forbes-patrick@scotiabank.com