

Scotia Group Makes Operational Changes Following St. Catherine Lockdown

April 15, 2020: Further to the government's lockdown of the parish of St. Catherine, Scotia Group wishes to advise customers that we have had to make several, necessary changes to our operations. The lockdown will not only affect locations in St. Catherine but also branches in Kingston as well as Contact Centre and Head Office operations due to the number of staff who reside in the affected parish.

We are working assiduously and reorganising several processes to ensure that we can still serve our customers while safeguarding the health of our employees. Please see details of changes to our services below:

Branch Changes

The following Scotiabank, Scotia Insurance and Scotia Investments locations will be closed from April 15 – 21, 2020 due to the St. Catherine curfew:

- Linstead
- Old Harbour
- Portmore
- Spanish Town

ABM availability will also be impacted at these locations.

The following location which was previously scheduled to be closed at this time will remain open to facilitate customers:

- St. Ann's Bay

All other temporarily closed branches will still accommodate night depository services and limited appointments. ABMs at these branches will also be available for use.

Contact Centre Operations

Our contact centre service will be significantly impacted by the new curfew measures, please anticipate delays in accessing our customer care agents. Additionally, during the lockdown period, we will only be able to offer assistance for critical calls including those related to online and mobile banking as well as lost or stolen cards between 8 am and 6 pm. Thereafter, only emergency calls related to lost or stolen cards can be accommodated.

Customers who wish to apply for our COVID-19 Customer Assistance Programme can enroll by completing the forms available on our Scotia OnLine banking platform. Forms are also available at jm.scotiabank.com

Service Delays

As several of our support functions will be operating without the usual complement, **please expect delays in the general processing of transactions.**

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.

We also anticipate delays in regular branch services in Kingston and Clarendon.

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 our mobile banking app without using any credit from their data plans.

While we regret the inconvenience caused, we support the government's initiatives to keep our country safe and we encourage all Jamaicans to take the necessary steps to protect themselves at this time.

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:

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