

# New Scotia<sup>®</sup> Online

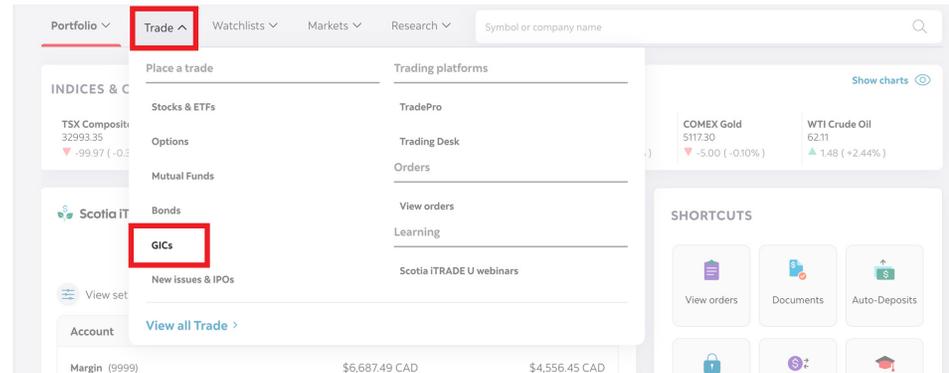
## GIC and High Interest Savings accounts (HISA)

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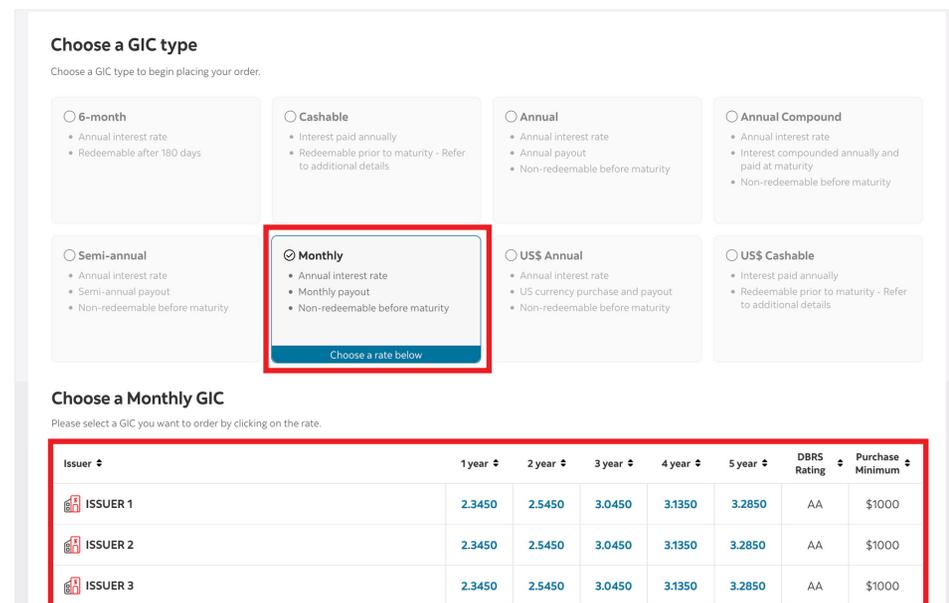
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# Accessing GIC accounts and rates

1 From the Scotia iTRADE® Home Page, open the **Trade drop-down menu** and select **GICs**.



2 Select a **GIC type**.



3 A list of available GICs will appear, including details such as:

- Rates
- DBRS rating
- Purchase minimums

# How to place a GIC trade

**1** From the list of GICs, select the **rate** you would like to purchase.

Semi-annual  
• Annual interest rate  
• Semi-annual payout  
• Non-redeemable before maturity

Monthly  
• Annual interest rate  
• Monthly payout  
• Non-redeemable before maturity

US\$ Annual  
• Annual interest rate  
• US currency purchase and payout  
• Non-redeemable before maturity

US\$ Cashable  
• Interest paid annually  
• Redeemable prior to maturity - Refer to additional details

Choose a rate below

### Choose a Monthly GIC

Please select a GIC you want to order by clicking on the rate.

Issuer	1 year	2 year	3 year	4 year	5 year	DBRS Rating	Purchase Minimum
ISSUER 1	2.3450	2.5450	3.0450	3.1350	<b>Selected 3.2850</b>	AA	\$1000
ISSUER 2	2.3450	2.5450	3.0450	3.1350	3.2850	AA	\$1000
ISSUER 3	2.3450	2.5450	3.0450	3.1350	3.2850	AA	\$1000

**2** The selected GIC will expand to show order details.

Review the information and select **Continue.**

Semi-annual  
• Annual interest rate  
• Semi-annual payout  
• Non-redeemable before maturity

Monthly  
• Annual interest rate  
• Monthly payout  
• Non-redeemable before maturity

US\$ Annual  
• Annual interest rate  
• US currency purchase and payout  
• Non-redeemable before maturity

US\$ Cashable  
• Interest paid annually  
• Redeemable prior to maturity - Refer to additional details

Choose a rate below

### Choose a Monthly GIC

**Your GIC selection**

Buy Monthly GIC

5 year at fixed rate 3.2850%

ISSUER 1

Issue/Settlement date January 28, 2026	Purchase Min. \$1,000	DBRS Rating AA	Monthly GIC features • Annual interest rate • Monthly payout • Non-redeemable before maturity
Maturity date January 28, 2031	Purchase Max. \$10,000,000	Settlement Currency CAD	

• GIC Rates are Valid as of 01/27/2026 between 09:00 AM and 4 PM ET Only. DBRS ratings as of 01/27/2026. For all questions about GICs, including redeeming a GIC, please call us at 1-888-Trade88 (1-888-872-3388).

Cancel order

Continue →

**Note:** GICs can only be purchased during market hours.

# How to place a GIC trade

**Your GIC order**  
Please review the details of your GIC order.

Buy Monthly GIC

5 year at fixed rate 3.2850%

ISSUER 1

Issue/settlement date January 28, 2026	Purchase Min. \$1,000	DBRS Rating AA	Monthly GIC features • Annual interest rate • Monthly payout • Non-redeemable before maturity
Maturity date January 28, 2031	Purchase Max. \$10,000,000	Settlement Currency CAD	

**Payment details**  
Choose an account and enter the purchase amount for your GIC order.

**Account**  
Scotia iTRADE - ( ) Margin CAD

Cash \$2,080.75	Buying power \$6,685.46
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**Amount**  
Enter amount

Please note the purchase minimum and maximum for your selected GIC.

**Verify yourself**  
Your access code is an additional level of security that protects your personal and financial information when completing brokerage transactions. Your access code is different from your phone and online banking passwords.

**Access code**  
Enter Access Code

Enter Access Code

Need to create or reset your access code? >

← Back Continue →

**3** Select your **account**, then enter the **purchase amount** and your **access code**.

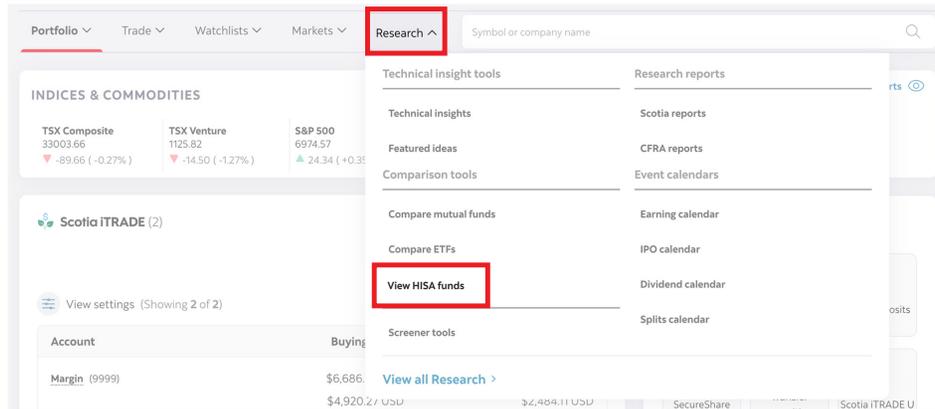
**4** Select **Continue** to place your order.

**Note:**

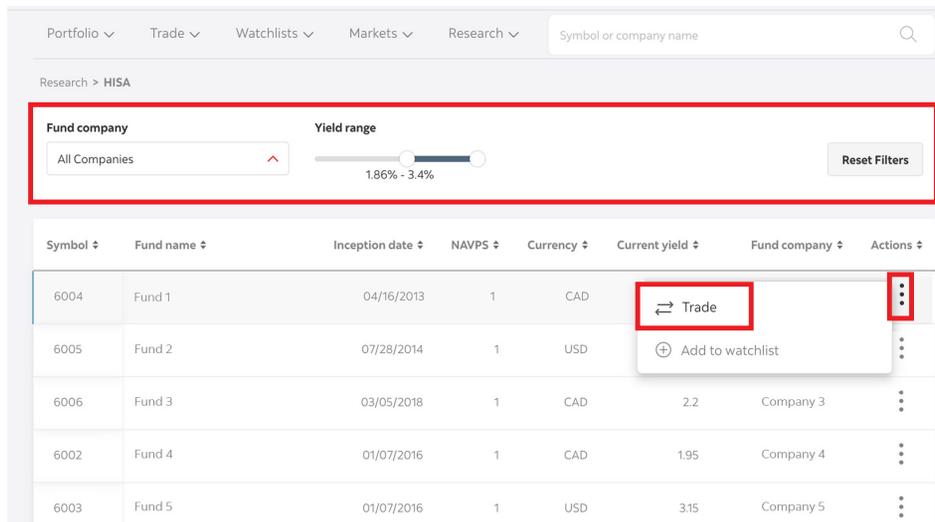
Verify the GIC's purchase minimum and maximum before entering your trade amount.

Your access code is a unique security code that protects your transactions and was set up during online account activation.

# Accessing and buying a HISA fund



- 1 From the Scotia iTRADE® Home Page, open the **Research drop-down menu** and select **View HISA Funds**.



- 2 Use the filters to narrow your search by **Fund Company** or **Yield Range**.
- 3 To place a trade, select the **three-dot menu** beside the HISA you want to buy.
- 4 Select **Trade**.