



PyME ELITE (ELITE SME)


Discover all the benefits you can enjoy for your business by becoming an SME ELITE customer.





Scotiabank[®]


SME Packages

Learn about the benefits of the **SME Packages** we offer to optimize the management of your business:

 Designed for **Individuals with Business Activities and Legal Entities**

 **Chequing account** with no account management fee and no annual fee


 Access to **Scotia en Línea (Scotia Online)**¹ with a number of free² transactions included, depending on the package

 **Free unlimited SPEIs (Interbank Electronic Transfer System)**³

 **Payroll disbursements** for your employees

 **Collection by referenced deposit**, to identify payments from your customers

 **Electronic account statement**⁵ for easy reconciliation of transactions

 **Debit cards** to securely and easily manage the funds businesses need to run their day-to-day operations

SME Packages		
	CreCIMIENTO Negocios Ascenso (Ascenso Business Growth)	CreCIMIENTO PyME Cima (Cima SME GROWTH)
	PFAE (individuals with business activities)	Legal Entities
Monthly Fee	\$520.00 +VAT	\$620.00 +VAT
Chequing account	Cuenta Única PyME PFAE (Cuenta Única SME Individuals with Business Activities)	Cuenta Única Cima PM (Cuenta Única Cima Legal Entities)
	No minimum monthly average balance and no account management fee	
Scotia en Línea ¹ (Online Banking)	400 monthly transactions included ²	1,000 transactions included ²
SPEIs (Interbank Electronic Transfer System)	Free unlimited ³	
Free cheques ⁴	15	30
Payroll	Payroll disbursements for permanent employees	
Collection by referenced deposit	A service to identify the source of your collections	
Electronic Account Statement	For easy reconciliation of transactions, you will receive only one electronic statement per month ⁵	
Debit card	No-fee debit card linked to chequing account	Business Debit Card ⁶ : includes 4 cards with no issuing costs

Sign up for the **SME package** that best suits your needs and turn opportunities into great results

¹Scotia en Línea requires prior sign-up and activation. ²Included electronic transactions are: payroll disbursements, transfers to accounts at the same bank, scheduled transfers (EFT) to other banks, referenced deposits and transaction requests. Transactions beyond those included are subject to additional charges. ³The FREE UNLIMITED SPEIs benefit is only applicable to the chequing account opened with the Crecimiento Negocios Ascenso and Crecimiento PyME Cima packages, i.e. Cuenta Única PyME PFAE or Cuenta Única Cima PM, effective as of March 31, 2025. Additionally, it is necessary to fulfill with an average monthly balance per quarter of \$850,000 MXN at least. Otherwise, a charge of \$5.00 MXN + VAT will be made for each SPEI, starting May 1, 2025. The Cuenta Única PyME PFAE and the Cuenta Única Cima PM are products protected by the IPAB up to 400 thousand UDIs. See: www.ipab.org.mx ⁴The number of cheques drawn in excess of those included in the monthly package will incur an additional cost. ⁵Only one electronic statement per month is included, additional statements are subject to an additional charge. Information subject to change depending on the conditions applicable at the time of signing. For information and comparison purposes. For terms, conditions, fees, benefits and sign-up requirements, please visit: scotiabank.com.mx/crecimientonegocios, scotiabank.com.mx/crecimientopyme ⁶The Business Debit Card is obtained by subscribing to the Business Debit product, the opening fee is \$300.00 + VAT and it has an annual fee of \$300.00 + VAT. Product protected by the IPAB, up to 400 thousand UDIs (investment units) See:

Scotia en Línea (Scotia Online)⁷

Online business banking that allows you to conduct your transactions easily, quickly and securely, during extended business hours and from the comfort of your office:

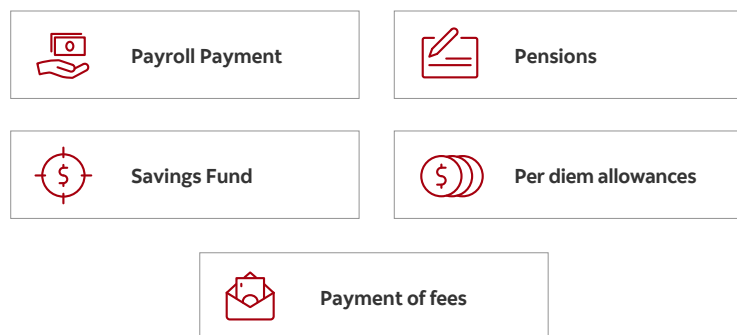
- Balance inquiries, transactions and statements
- Transfers within the same bank, to other banks, and utility payments
- Collection, receipt and identification of your customers' deposits
- Treasury management
- Vendor payments and payroll
- Domestic and international transfers
- Investments
- Loans
- Tax and contribution payments



⁷Scotia Online, Scotia Payroll, and the Scotia Collections Services requires prior sign-up and activation. For terms, conditions, fees, benefits and sign-up requirements, please visit: scotiabank.com.mx

Scotia Nómina (Scotia Payroll)⁷

Consolidate all financial services and transactions with your employees, and streamline the management of your funds:



Benefits:

- Easily open your employees' accounts: bulk enrollment, branch and express enrollment
- Perform your transactions from anywhere with Scotia en Línea
- Perform different types of payments in the same distribution file, same bank payments, other banks, debit card, cash pickup

Features:

- Wide range of schedules, pay your payroll on a scheduled or same day basis, Monday through Sunday
- Know the details of your employees' transactions
- Your company and employees will be supported by our specialized SME officers in the implementation of Scotia Payroll and in the operation of the service



⁷Scotia Online, Scotia Payroll, and the Scotia Collections Services requires prior sign-up and activation. For terms, conditions, fees, benefits and sign-up requirements, please visit: scotiabank.com.mx

Scotia Cobranzas (Scotia Collections)⁷

Adapted to your collection, information, concentration of funds and operational needs. We have **five service options**:

By Referenced Deposit	Online service that helps identify who made the payment and when it was made through a numeric reference with a verification digit. Same bank collection (USD and MXN) and interbank SPEI.
With Receipt	Service that allows you to apply discounts for prompt payment, interest for overdue payments, and payment deadlines , using entry lines or alphanumeric references with a check digit calculation. Same bank collection (USD and MXN).
Without receipt	Service that allows debtors to know the exact details of their payments at the time of execution , since the company sends Scotiabank the details of the collections through a simple file.
Lite Collection	Solution for receiving payments debited to Scotiabank's account through the company's Internet portal
Payment by Standing Order	Service for the automatic collection of payments debited to Scotiabank's and other banks' chequing accounts (CLABE) or customers' debit cards



⁷Scotia Online, Scotia Payroll, and the Scotia Collections Services requires prior sign-up and activation. For terms, conditions, fees, benefits and sign-up requirements, please visit: scotiabank.com.mx

Scotia Pagos (Scotia Payments)⁸

This platform allows you to **make payments to your vendors, creditors and other beneficiaries in the same file, easily and securely from wherever you are**, with the option of debiting one or more of your company's accounts, thus optimizing the management of your funds.

As an **ELITE SME customer**, you receive a **50% discount** on the annual fee of our platform and the first 120 distribution of funds transactions in credit to Scotiabank accounts **FREE OF CHARGE** per month, and from the 121st transaction the cost will be \$4.00 pesos, preferential rate of SPEI \$4.50 pesos*.

- Works with a wide variety of payments (Scotiabank Accounts, SPEI, SPID, Electronic Funds Transfer, Debit Card, counter payments or cashier's cheques)
- Ability to pre-register your credit accounts
- Notification of your payments to each beneficiary by e-mail
- Generous distribution hours from 7:00 a.m. to 8:00 p.m., Monday through Sunday and holidays, Mexico City time**.
- Option to receive transaction notifications via email
- Re-attempts of your payment transactions
- 52 processes running every 15 minutes for distribution of funds and pre-registration of accounts
- PDF receipts which will give you additional confirmation of the status of each transaction, without the need to interpret response files



Benefits:



Automate the sending of multiple payments in a single file



Reduce your administrative load, improve your reconciliation process, and conduct business from anywhere



Your beneficiaries will be able to identify their deposits through the email payment notification



Your company can receive a general or individual breakdown of each charge



Deliver timely reports to electronically control your payment information



Support from our dedicated SME officers in the implementation of Scotia Pagos and the operation of the service

*Valid until March 31, 2025.








**Files sent to the Bank on Saturdays, Sundays and statutory holidays must indicate the next business day as the filing date.

⁸The Scotia Pagos service operates through Scotia en Línea (requires prior sign-up and activation).

ScotiaPOS

Provides payment acceptance solutions through ScotiaPOS.

Benefits:

-  Accepts payments with **credit and debit** cards, **domestic and international Visa, Mastercard, Carnet, American Express⁹ and open-ended electronic vouchers¹⁰**
-  **No membership or annual fees**
-  You only pay a **monthly rental¹¹ + a discount rate** based on your business activity*.
-  **Next business day deposit of sales**
-  Interest-free month program with all banks¹²
-  **No minimum processing fee**
-  Free access to ClientLine to view transactions, facilitate reconciliation and generate reports for decision making

Payment Solutions with Card Present

Point-of-Sale Terminals ¹³ :	Mobile Terminal	Checkout System Integrations
Counter sales: • IP monthly rental: \$229+ VAT With mobility: • WIFI monthly rental: \$249+ VAT • GPRS monthly rental: \$299+ VAT	All you need is a wireless connection from your mobile phone or tablet! Obtain your ScotiaPOS Mobile Terminal with access to your own Online Store + Payment Link¹⁴ all for a one-time-fee of 499.00 +VAT and a monthly rent of \$50.00 +VAT with a preferential rate of 0.89%¹⁵	PinPads • You have a system to control sales and inventory through your cash registers • You want to reduce time and errors in your checkout process, so the terminal is integrated with the cash register to receive information from it.

ScotiaPOS products and services are the responsibility of First Data Merchant Services México S. de R.L. de C.V. *⁹Acceptance is subject to the terms and conditions of American Express. ¹⁰Subject to the requirements of the various electronic voucher programs. ¹¹Monthly rent applies only to Point of Sale terminals (IP, WIFI, GPRS). ¹²Approval is subject to the requirements of the Meses sin Intereses program. ¹³Consult with your store manager to determine the most appropriate technology for your business. ¹⁴The Online Store and Payment Link have a transaction cost of \$1.00 +VAT. ¹⁵The discount rate of **0.89%** applies to debit and credit cards for nursery schools, charitable organizations, basic education (Preschool, Elementary, Middle School, High School), Hardware Stores, Auto Parts Stores (applies to new auto parts only), Beauty Salons (Clinics and/or SPAs do not participate), Miscellaneous, Doctors and Dentists (for Doctors, applies to PFAE only). Applies to IP terminal, WIFI, GPRS and MPOS device. Applies only to customers/businesses that do not currently have a ScotiaPOS terminal and that sign up between January 01 and March 31, 2025 with a minimum monthly billing of \$100,000.00 MXN. Such billing will be evaluated quarterly to maintain eligibility. Does not apply to existing businesses, new hires, additional locations of existing businesses.

Payment Solutions without Card Present








Gateway IPG	URL Payment	E-Commerce
Offer your customers multiple interfaces to securely accept payments over the Internet <ul style="list-style-type: none"> • Customizable payment page • Online access • Get real-time sales reports • User and password management • Terminal "in the cloud" (no software installation)) 	Send payment links to your customers through the channel of your choice (email, SMS, messaging app)	Integrate your online store or shopping cart (plug-ins) with our payment solution
Ventas (Mo/To)	Cargos Recurrentes	PayPoint
Turns a PC connected to the Internet into a point of sale, to accept manual transactions	Ideal for businesses that need to offer recurring payments to their customers through an integration and development of their systems	Ideal for businesses that charge their customers manually on a regular basis (not scheduled, so no integration or development required)



ScotiaRED¹⁶

A secure online foreign exchange **buying and selling platform** that allows our customers, both individuals with business activities and corporate entities, to execute their foreign exchange transactions in a safe, fast and efficient manner, quoting directly on the foreign exchange market.

Benefits:





-  As an ELITE SME customer, you will benefit from better foreign exchange buy/sell rates
-  Same day, 24, 48, 72, 96 hour quotes and spot transactions
-  Access to advanced technology with personalized QR tokens
-  A platform where our customers can record their payment instructions and/or payments to third parties
-  Advice, backup and support from the FX team from 7:00 am to 4:00 pm Monday through Friday
-  Ability to view 2 years of history
-  Customers already registered on the platform can also query SWIFTS worldwide



Features:

- Real-time online FX market quotes
- Online confirmation of your transactions and history (up to 400 days)
- Customized user privileges
- Hours: Monday to Friday from 7:00 am to 4:00 pm

How to use the platform:





 Quote	 Close	 Confirm	 Settle
Enter the currency, the value date and the amount you want to buy or sell	Accept the exchange rate with one click	Validate the details of your transaction	Set payment instructions

¹⁶ScotiaRED requires prior sign-up. Only applies to Individuals with Business Activity and Legal Entities.

Foreign Exchange Coverage

Our offer guarantees the exchange rate for your future transactions. Together with our specialists, we will help you find the ideal solution for your business.

Benefits:

-  Mitigate foreign exchange risk and exposure
-  Protect your foreign exchange transactions and avoid future losses
-  Personalized attention from our foreign exchange team
-  Preferential rates

Sign-up requirements:

- Scotiabank customer - chequing account (dollar account not required)
- Sign Foreign Exchange Coverage Master Agreement
- Minimum coverage of \$40,000
- Applies to individuals with business activities (PFAE) and legal entities (PM)



PYME + Segura (SME + Segura)

An insurance policy designed for small and medium-sized companies that protects the assets and contents of an SME in the event of a contingency or loss, through basic and additional coverage (upgrade).

Aimed at Legal Entities and Individuals with Business Activity with a Chequing Account or SME Package contracted with Scotiabank.

Designed for Legal Entities or Individuals with Business Activity (owner or lessee) who are engaged in the sale of a finished product or offer a service.

Coverages				
Segment	Coverage	Default Sum Insured	Minimum Sum Insured	Maximum Sum Insured
Fire	Owned Building Fire	Declared Sum Insured, in case of owner profile	\$250,000	\$50,000,000
	Leased Building Fire			
	Owned Contents Fire	50% Building in case of owner. In case of tenant, declared sum insured	\$50,000	
	Leased Contents Fire			
	Gross Profits	10% Building + Contents		
	Disruption of Business Activities			
Glass	Glass	5% Building + Contents	\$50,000	\$500,000
Signage	Illuminated Signs	5% 200% Contents	\$12,500	\$200,000
Theft	Robbery with Violence	10% Contents	\$5,000	\$1,000,000
	Money and Valuables	5% 200% Contents	\$10,000	\$500,000
	Payroll and Recurring Payments	Equal to Money and Assets		
	Extraordinary Payments			
	Theft from Diners	10% Robbery with violence	\$1,500	\$100,000
Electronic Equipment	Electronic Equipment	10% Contents If no contents contracted, 10% Building	\$50,000	\$4,000,000
	Robbery with violence and/or assault of electronic equipment	Equal to Electronic Equipment		
	Strikes, Riots and Civil Commotion			
	Mobile and Portable Equipment	10% Electronic Equipment	\$50,000	\$4,000,000
General Liability	Activities and Premises Liability	10% Building + Contents	\$25,000	\$20,000,000
	Renter's Liability	100% of Activities and properties		
	Loading and Unloading Liability			
	Products in Mexico	10% Activities and Properties	\$25,000	\$5,000,000
	Assumed by Product	30% Products in Mexico	\$6,000	\$500,000
	Assumed by Service Providers	10% Activities and Properties	\$10,000	\$2,000,000
	Bonding, Mixing and/or Chemical Transformation	30% Products in Mexico	\$5,000	\$2,500,000
	Physical Transformation	30% Products in Mexico	\$5,000	\$2,500,000
	Coat Check	10% of Activities and properties		
	Laundry and Ironing			
	Luggage and guest effects			
	Damage or loss due to the receipt of money and/or valuables	100% of Activities and properties		
	Parking with or without Parking Attendants			
	Automotive Repair Shops	10% Parking with/without valet service or garages		
	Damage to Third Parties with Vehicles in Custody			
	Damage to Vehicles in Custody outside the Insured Premises	20% Activities and Properties		
	Cross Liability for condominiums			
	Damage to Contract Counterparty	\$5,000	\$20,000,000	



PYME + Segura (SME + Segura)

Coverages				
Segment	Coverage	Default Sum Insured	Minimum Sum Insured	Maximum Sum Insured
Work Equipment	Machinery Breakdown	10% Contents If contents policy not taken out, 10% Building	\$50,000	\$1,500,000
	Boilers and Pressure Vessels			\$4,000,000
	Piping	5% Boilers and Pressure Vessels		Límite máximo en conjunto con el resto de las coberturas
Unforeseen Expenses	Extraordinary Expenses - Electronic Equipment	5% Electronic Equipment	\$5,000	\$400,000
	Loss of Income Fire	5% Building + Contents	\$50,000	\$30,000,000
	Removal of Debris	10% Building + Contents		\$6,000,000
	Extraordinary Expenses			\$30,000,000
	Extraordinary Expenses TEV (?)			100% Extraordinary Expenses
	Extraordinary Expenses RH			
Earthquakes	Earthquake, Volcanic Eruption Building	Equal to 100% for Building Fire		
	Earthquake, Volcanic Eruption Contents	Equal to 100% for Contents Fire		
	Earthquake and Volcanic Eruption	100% de Electronic Equipment		\$4,000,000
	Fixed Expenses and salaries	100% Disruption of Commercial Activities or Gross Profits		
	Extraordinary Expenses TEV	100% Extraordinary Expenses		
Hydrometeorological	Hydrometeorological Risks Building	Equal to 100% for Building, Fire		
	Hydrometeorological Risks Contents	Equal to 100% for Contents, Fire		
	Loss of income	100% Loss of Income due to fire		
	Earnings, Fixed Expenses and salaries	100% Disruption of Commercial Activities or Gross Profits		
	Hydrometeorological Risks Outdoor Property	20% Contents	\$2,500	\$2,500,000
	Hurricane and Cyclone	100% Electronic Equipment	\$50,000	\$4,000,000
	Hurricane and Cyclone RH	100% Extraordinary Expenses		









Scotiabank Inverlat S.A. is not authorized to represent insurance companies to accept risks, underwrite or modify policies and is not responsible for the products or services offered by them. Scotiabank Inverlat S.A. is engaged in the promotion and sale of insurance and therefore the insurance is the responsibility of the insurance company providing it. The payment of claims is the responsibility of the insurance company with which the customer concludes the relevant insurance contract. For terms, general conditions, coverages, exclusions and contractual requirements, please visit: gnp.com.mx

Flotilla + Segura (Fleet + Segura)¹⁷







Comprehensive auto insurance that will help you protect the welfare of your fleet, allowing you to protect your company's vehicles regardless of their use or industry.
Designed for legal entities and individuals with business activities who wish to protect the assets of their business.

Benefits:

-  We insure from 1 to 200 units:
Cars, Motorcycles, Pickup trucks and Trucks
-  Easy sign-up, up to 5 units the same day:
1. Quote 2. Issue 3. Pay
-  Payment methods: monthly, quarterly, semi-annual and annual
-  Reduce your deductible through the installation of our satellite devices: locate and manage¹⁸
-  Affordable rates
-  As part of the auto insurance we provide you with additional protection:
Liability in the United States at no cost!¹⁹



Basic Coverage:

-  Property Damage, Total or Partial: Provides protection against collision, rollover, fire, cyclone, hurricane, hail, earthquake, riot, vandalism
-  Glass: Payment or replacement of all glass, windshield, sides, fins, medallion and/or sunroof; in the event of detachment or breakage
-  Total Theft: Covers the taking of the insured vehicle against the driver's will as a result of theft
-  Third Party Liability: Covers the insured vehicle in the event that it causes material damage to the property of third parties and/or bodily injury or death to third parties
-  Medical expenses for passengers: Covers the payment of medical expenses resulting from an automobile accident suffered by any person occupying the vehicle
-  Legal Protection: Covers the professional services of lawyers necessary for legal proceedings arising from the risks covered by the Third Party Liability and Collision Damage Waiver

¹⁷Product operated by Grupo Nacional Provincial, S.A.B. (GNP). Scotiabank Inverlat S.A. is engaged only in the promotion and marketing of insurance, and therefore does not have the authority to accept risks, underwrite them or modify the policies issued by the insurance company, and is not responsible for the insurance products and services offered by the latter. The payment of claims and other after-sales services are the responsibility of the insurance company with which the customer concludes the relevant insurance contract. For terms, conditions, coverages, exclusions and contractual requirements, please visit scotiabank.com.mx

¹⁸Restrictions apply.







¹⁹Available for cars, motorcycles and pickup trucks.

Nominatario + Seguro (Payroll recipient + insurance)


We are pleased to introduce a life insurance policy designed for SMEs that will allow you to provide your employees and their families with the peace of mind that comes from knowing that funds are available when they need them most.

Designed for legal entities or individuals with business activities who wish to provide protection for their employees.

Benefits:

-  Minimum insurability requirements
-  No individual sign-up
-  Easy sign-up
-  Affordable rates
-  Method of payment:
 - Direct debit from CLABE [Clave Bancaria Estándar – Standard Banking Code] account
-  Payment frequency according to the number of insured:
 - From 10 to 100, monthly payment
 - More than 100, monthly, quarterly, semi-annual or annual payment

Features:

 Nominatario + Seguro (Payroll recipient + insurance)		
Features	Product	
	Nominatario + Seguro (Payroll + Insurance) 10	Nominatario + Seguro (Payroll + Insurance) 100
Payroll	From 10 to 100 employees	More than 100 employees
Term	1 year without Automatic Renewal	
Tax Regime	Individuals with Business Activity and Legal Entities	
Coverage	Established	As selected by the customer
Rate	Established	Special rate
No sign-up	No sign-up	
Customer's line of business	Subject to validation	Includes special lines of business
Issuance	Performed by officer in the Argos System	Officer fills out Layout and sends to Argos for issuance

Coverage:



Death for any reason



Double compensation for accidental death²⁰



Advance payment for immediate expenses



ARGOS health membership



ARGOS assistance

²⁰Policy conditions apply. Scotiabank Inverlat S.A. is not authorized to represent insurance companies to accept risks, underwrite or modify policies, and is not responsible for the products or services offered by them. Scotiabank Inverlat S.A. is engaged in the promotion and sale of insurance, and therefore the insurance is the responsibility of the insurance company that provides it. For terms, general conditions, coverages, exclusions and contractual requirements, please visit scotiabank.com.mx

Débito Empresarial (Business Debit)

This is the ideal solution to securely and easily manage the funds your company needs on a daily basis, from petty cash to entertainment and travel expenses, all through debit cards.

Benefits for the company:

- ✓ Security by not handling cash
- 📄 Ease of use by having a single account and multiple cards
- 🔗 Flexibility to manage each card with Scotiabank limits
- 💻 Convenience by controlling your funds wherever you are with Scotia en Línea²¹
- 👤 Clear and timely information with the ability to view transactions per card online²²
- 👤 The ability to designate a responsible person to request and collect cards



Benefits of using the Business Debit Card*:

- Free discount program at thousands of establishments²³
- Purchases and consumption in Mexico and abroad
- Network of more than 7,000 ATMs through our strategic alliances**
- Purchases authorized by entering the PIN used at the ATM, no need to sign a receipt

Features:

It allows you to have control over each of the debit cards you issue to your employees, providing them with full security to make payments without handling cash. It also provides you with the Scotiabank Limits service, free of charge, to set and manage the maximum amounts available for each of the cards in your account.



²¹Scotia en Línea requires prior sign-up and activation.

²²Debit Card transaction inquiries are valid for up to 30 days.

²³For participating establishments, terms and conditions, please visit scotiabank.com.mx.

*The Débito Empresarial Card is obtained by signing up for the Débito Empresarial product.

**Any inquiry regarding transactions made in the ATM alliance must be submitted to the Issuing Bank of the card. For Intercam Banco ATMs, no-fee cash withdrawals and balance inquiries only apply in local currency; for other currencies, please refer to the applicable Intercam Banco fees. For BanCoppel and Multiva ATMs, preferred rates are available at: scotiabank.com.mx/cajeros


Débito Empresarial is a product protected by the IPAB, up to 400 thousand UDIS (Investment Units). For more information, please visit: www.ipab.org.mx

Access to Investments

Scotia Inversión Disponible – Legal Entities²⁴





With Scotia Inversión Disponible, you will have the ideal financial solution to invest your company's daily surplus, and your money will always be available.

Benefits:

-  Daily availability of your funds
-  NO forced deadlines
-  Ample hours to access your money, from 8:30 a.m. to 6:30 pm*
-  Attractive interest rates, receiving a percentage of CETES based on the average monthly balance
-  **Promotions with special rates for ELITE SME customers when increasing balances or for new funds**

Pagaré Unico Persona Moral (Single Promissory Note Legal Entities)²⁵






Benefits:

-  Fixed rate of return for the life of your investment
-  **Special promotions for ELITE SME customers to attract new funds****
-  Attractive returns based on amount and term
-  Emergency protection line up to 100,000 MXN²⁶

Mutual Funds²⁷

This is an instrument that pools the money of different investors who, instead of investing individually, entrust the management of their money to an investment professional.

Benefits:

-  Availability
-  Diversification
-  Management by experienced professionals
-  Liquidity
-  Competitive returns

Why Invest in Scotiabank Mutual Funds?

After being recognized as the best equity mutual fund manager for 2 consecutive years, Scotia Fondos has been selected as the Best Global Equity and Debt Mutual Fund Manager in Mexico by the Morningstar Awards 2020.

This award is proof that when you invest with Scotia Fondos, you are investing with the best mutual fund managers

*Through Scotia en Línea from 8:30 a.m. to 6:30 p.m., Monday through Friday.

**Contact your SME Specialized Officer.








Access to Investments

ScotiaTradea

An advanced online investment system that allows you to trade from the comfort of your home or office, or from anywhere in the world via the Internet.

Benefits:

-  No additional costs
-  Manage your investment portfolio by combining shares of different companies and mutual funds
-  Access the Mexican stock market through the Internet, backed by the infrastructure and experience of Grupo Financiero Scotiabank and Scotia Wealth Management. Developed to the highest international standards of security and efficiency
-  ScotiaTrade allows you to take control of your investments online and access domestic and international market information from anywhere
-  You can generate buy and/or sell orders backed by Scotiabank, which will manage and execute your instructions for your peace of mind



Contact your officer and choose the product that best suits your needs.



scotiabank.com.mx



Contact us at
55 1454 9083

Scotiabank®



²⁴Scotia Inversión Disponible is a demand investment product for individuals, in Mexican pesos, offered nationwide through our branches.

Scotia Inversión Disponible is a product protected by the IPAB, up to 400 thousand UDIS (Investment Units). For more information, please visit: www.ipab.org.mx

Nominal GAT (TAR – Total Annual Return) 2.11%. Real GAT -1.59%. Before taxes. The real GAT is the return obtained after deducting the estimated inflation. Estimated inflation: **3.76%**. Calculated as at October 4, 2024 with an **annual rate of 2.09%** for the \$10,000 to \$99,999 MXN range. The interest rate applicable to the account is Variable. Conditions of the product obtained apply. Returns will be generated if the average monthly balance of the account is greater than or equal to \$10,000 MXN. Valid as at February 28, 2025 only for information and comparison purposes. Information subject to change according to the applicable conditions upon signing up. Rates shown are before taxes.

²⁵Pagaré Unico Persona Moral is a term investment product for legal entities, in Mexican pesos, offered nationwide through our branches. Pagaré Unico Persona Moral is a product protected by the IPAB, up to 400 thousand UDI (Investment Units). For more information, please visit: www.ipab.org.mx

Nominal GAT (TAR – Total Annual Return) 0.67%. Real GAT -2.98%. Before taxes. The real GAT is the return obtained after deducting the estimated inflation. Estimated inflation: **3.76%**. Calculated as of October 4, 2024 with an **annual rate of 0.67%** for a 1-day Single Promissory Note in local currency in a range of \$5,000 to \$49,999 MXN. The interest rate applicable to the account is fixed. Conditions of the product obtained apply. Minimum investment amount \$5,000 MXN per 1 day. Valid as at February 28, 2025 only for information and comparison purposes. Information subject to change according to the applicable conditions upon signing up. Rates shown are before taxes.

²⁶The Emergency Protection Line is a benefit available when you link your account to a term investment, so you can access funds in the event of an emergency. The Emergency Protection Line requires prior enrollment and activation.

²⁷This information is not for any specific investment profile, and therefore the customer who has access to it, under their own responsibility, must adopt their investment decisions by obtaining specific specialized advice which may be necessary. The Mutual Funds are not guaranteed by the IPAB [Instituto de Protección al Ahorro Bancario - Institute for the Protection of Bank Savings]. Historical returns do not guarantee similar returns in the future. For further information on terms, conditions, fees and requirements for signing up for the products, visit our branches or refer to the investor prospectuses available at: scotiabank.com.mx

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