

# Take your business to the next level.

Get Scotia Flex *for business*. A secure lending option so you can grow your business.



We want to help you succeed in keeping your business moving forward.

The **Scotia Flex *for business*** secured credit program allows you to establish a global credit limit so you can borrow what you need, when you need it, with the flexibility to choose the right mix of credit products to suit your business needs. You'll save time, stress, and money with lower interest rates on secured lending solutions and by reducing additional fees and borrowing costs.



## How does it work?

You turn the equity in your real estate into an asset that can help grow your business.

Once you've been in business for two years, you could qualify for a global credit limit of up to \$2 million† and enjoy access to multiple lending products, without having to reapply, so you can have quick turnaround times on requests and save money by reducing your borrowing costs.

### Benefits of Scotia Flex *for business*



Using secured credit turns your real estate equity into an asset



Allows you to leverage the capital in both your personal and business real estate to access lending products



Flexibility to choose what types of products are best for your business



A global limit means quicker turnaround times on credit requests while minimizing uncertainty around approvals



Saves you time by eliminating the need to apply each time



Use it for day-to-day needs or expansion for your business



Locked into a lower interest rate to protect you from market volatility



Grows your business and saves money by reducing borrowing costs

### Products you can take advantage of in the program

- Credit Line *for business*
- Term Loan *for business*
- Scotiabank Passport™ Visa Infinite Business\* card
- Scotia Momentum® *for business* Visa card
- ScotiaLine® *for business* Visa card
- Scotia Visa Business card
- Equipment Leasing
- Import and Export Letters of Credit
- Export Letters of Credit
- Letters of Guarantee
- Scotia Professional Plan Credit Line Overdraft Protection *for business*

Up to a maximum of 11 products up to your global credit limit.

**Talk to a Scotiabank Small Business advisor about the Scotia Flex *for business* program.**

**Book an appointment online or call 1-877-552-5522**

**Customize your business credit needs with multiple products under one global credit limit.**



® Registered Trademark of The Bank of Nova Scotia

\* Visa Int./Licensed. User.

† Subject to credit approval, some exceptions and conditions apply. Please contact us for details.