Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.4

the Wolfsberg Group

Financial Institution | The Bank of Nova Scotia (Parent entity) Location (Country) : Canada

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

No #	Question	Answer
1. ENTITY	& OWNERSHIP	
1	Full Legal Name	The Bank of Nova Scotia
2	Append a list of foreign branches which are covered by this questionnaire	N/A. This questionnaire only applies to The Bank of Nova Scotia (Parent).
3	Full Legal (Registered) Address	1709 Hollis St, Halifax, Nova Scolia, Canada, B3H 1W1
4	Full Primary Business Address (if different from above)	40 Temperance Street, Toronto, Ontario, Canada M5H 0B4
5	Date of Entity incorporation/establishment	March 30, 1832
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	TSX: BNS NYSE: BNS
6 b	Member Owned/Mutual	No
6 C	Government or State Owned by 25% or more	No
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	NA
7	% of the Entity's total shares composed of bearer shares	0% - Bearer shares are prohibited.
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	Yes
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	The Bank of Nova Scotia (Cayman Branch) The Bank of Nova Scotia (Barbados Branch)
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	No
10	Name of primary financial regulator/supervisory authority	Office of the Superintendent of Financial Institutions (OSFI) The Financial Transactions and Recorts Analysis Centre of Canada (FINTRAC)
11	Provide Legal Entity Identifier (LEI) if available	L3I9ZG2KFGXZ61BMYR72
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A - This entity is the ultimate Parent

10		
13	Jurisdiction of licensing authority and regulator of ultimate	Canada and The Office of the Superintendent of Financial Institutions (OSFI)
	parent	
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	Yes
14 c	Commercial Banking	Yes
14 d	Transactional Banking	Yes
14 e	Investment Banking	Yes
14 f	Financial Markets Trading	Yes
14 g	Securities Services/Custody	Yes
14 h	Broker/Dealer	Yes
14 i	Multilateral Development Bank	No
14 j	Wealth Management	Yes
14 k	Other (please explain)	
15	Does the Entity have a significant (10% or more) portfolio of	
	non-resident customers or does it derive more than 10% of	
	its revenue from non-resident customers? (Non- resident	Ne
	means customers primarily resident in a different jurisdiction	NO
	to the location where bank services	
	are provided)	
15 a	If Y, provide the top five countries where the non- resident	
	customers are located.	·
16	Select the closest value:	
16 a	Number of employees	10001+
16 b	Total Assets	Greater than \$500 million
17	Confirm that all responses provided in the above Section are	
	representative of all the LE's branches.	No
17 a	If N, clarify which questions the difference/s relate to and	Product offerings and client segments will vary across the Bank of Nova Scotia branch network. This version of the CBDDQ only applies to the Bank of Nova Scotia parent entity.
	the branch/es that this applies to.	
18	If appropriate, provide any additional information/context to	
	the answers in this section.	
	JCTS & SERVICES	
19	Does the Entity offer the following products and services:	
19 a	Correspondent Banking	Yes
19 a1	If Y	
19 a1a	Does the Entity offer Correspondent Banking	Yes
	services to domestic banks?	
19 a1b	Does the Entity allow domestic bank clients to	Yes
	provide downstream relationships?	
19 a1c	Does the Entity have processes and procedures in	
1	place to identify downstream relationships with	Yes
	domestic banks?	
19 a1d	Does the Entity offer Correspondent Banking	
1		Yes
I	services to foreign banks?	Yes
19 a1e	services to foreign banks? Does the Entity allow downstream relationships with	
	services to foreign banks? Does the Entity allow downstream relationships with foreign banks?	Yes
19 a1e 19 a1f	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in	Yes
19 a1f	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign	
	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services	Yes
19 a1f	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services to regulated Money Services Businesses	Yes
19 a1f	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services	Yes
19 a1f	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services to regulated Money Services Businesses	Yes
19 a1f 19 a1g	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?	Yes
19 a1f 19 a1g	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Does the Entity allow downstream relationships with	Yes
19 a1f 19 a1g 19 a1h	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	Yes No
19 a1f 19 a1g 19 a1h 19 a1h	services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? MSBs	Yes Yes No No

19 a1i	Does the Entity have processes and procedures in	
	place to identify downstream relationships with	Yes
	MSBs /MVTSs/PSPs?	
19 b	Cross-Border Bulk Cash Delivery	No
19 c	Cross-Border Remittances	Yes
19 d	Domestic Bulk Cash Delivery	No
19 e	Hold Mail	No
19 f	International Cash Letter	Yes
		No
19 g	Low Price Securities	
19 h	Payable Through Accounts	No No
19 i	Payment services to non-bank entities who may then offer	nu
	third party payment services to their customers?	
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	
19 i3	Virtual Asset Service Providers (VASPs)	
19 i4	eCommerce Platforms	
19 i5	Other - Please explain	
19 j	Private Banking	Yes
	Remote Deposit Capture (RDC)	Yes
19 k		
191	Sponsoring Private ATMs	No
19 m	Stored Value Instruments	No
19 n	Trade Finance	Yes
19 o	Virtual Assets	No
19 р	For each of the following please state whether you offer	
	the service to walk-in customers and if so, the	
	applicable level of due diligence:	
19 p1	Check cashing service	Yes
19 p1a	If yes, state the applicable level of due diligence	Identification and verification
19 p2	Wire transfers	No
19 p2a	If yes, state the applicable level of due diligence	
19 p3	Foreign currency conversion	Yes
19 p3a	If yes, state the applicable level of due diligence	
19 p3a 19 p4	Sale of Monetary Instruments	No
19 p4 19 p4a	If yes, state the applicable level of due diligence	
19 p4a 19 p5	If you offer other services to walk-in customers please	An incoming wire payment can be accepted for a non-Scotiabank customer provided it has been sent by a Scotiabank customer at another Branch or office (domestic or international). Bill
19 po		payments may be accepted from non-customers at the discretion of the branch. In both cases, subject to individual's identification and verification.
	provide more detail here, including describing the level	
40	of due diligence.	
19 q	Other high-risk products and services identified by the	
	Entity (please specify)	
	Confirm that all responses provided in the above Section	
		No
	are representative of all the LE's branches.	
20 a	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and	No Product and services offerings may very across the Bank of Nova Scotia network.
	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	Product and services offerings may very across the Bank of Nova Scotia network.
21 II	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. f appropriate, provide any additional information/context to	Product and services offerings may very across the Bank of Nova Scotia network. The ceneral policy is that the Bank does not provide products and services to non-account holders or walk in customers. In specific instances, and in compliance with resultatory resultences.
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21 It 3. AML, CT 22 C 22 a	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. f appropriate, provide any additional information/context to he answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise	Product and services offerings may very across the Bank of Nova Scotia network. The general policy is that the Bank does not provide products and services to non-account holders or walk in customers. In specific instances, and in compliance with regulatory requirements such as Canadi's Access to Basic Banking Services, certain services may be provided by branches for nominal amounts. Yes
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21 I tt tt 3. AML, CT C 22 C 22 a 2 22 b 22 b 22 c 22 c 22 d 22 c 22 d 22 c 22 f 22 f 22 h 22 h 22 i 22 i 22 i 22 i	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. f appropriate, provide any additional information/context to he answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Peloicies and Procedures PEP Screening	Product and services offerings may very across the Bank of Nova Scotia network. The general policy is that the Bank does not provide products and services to non-account holders or walk-in customers. In specific instances, and in compliance with regulatory requirements such as Canada's Access to Basic Banking Services, certain services may be provided by branches for nominal amounts. Ves Ves Ves Ves Ves Ves Ves Ves Ves Ves
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22 m	Queniaisus Activity Departing	V
	Suspicious Activity Reporting	Yes
22 n	Training and Education	Yes
22 o	Transaction Monitoring	Yes
23	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	Over 500
24	Is the Entity's AML, CTF & Sanctions policy approved at least	
	annually by the Board or equivalent Senior Management	
	Committee? If N, describe your practice in	No
	Question 29.	
25	Does the Board receive, assess, and challenge regular	
25	reporting on the status of the AML, CTF, & Sanctions	Yes
	programme?	
26	Does the Entity use third parties to carry out any components	
20	of its AML, CTF & Sanctions programme?	Yes
26 a	If Y, provide further details	The entity may use third parties, including other Bank of Nova Scotia subsidiaries and/or affiliates, to perform certain AML functions on its behalf in accordance with its AML standards, subject
20 a	II f, provide further details	to local regulations. The entity maintains controls and oversight over the third party arrangement and remains ultimately accountable for the actions of the third party per the terms of any
27	Does the entity have a whistleblower policy?	relevant agreement(s). Yes
28		
20	Confirm that all responses provided in the above Section	Yes
00 -	are representative of all the LE's branches	N/A
28 a	If N, clarify which questions the difference/s relate to and	
	the branch/es that this applies to.	In regards to Q24. The Board of Directors approve the Enterprise AML/ATF Policy every 2 years, unless there is a material regulatory or business change that requires a more frequent update
29	If appropriate, provide any additional information/context to	in registric to 224, the board of Director's approve the Enterprise AWDATE Protocy every 2 years, unless there is a material regulatory of ousiness change that requires a more nequent update and approval.
	the answers in this section.	
4. ANTI B	RIBERY & CORRUPTION	
30	Has the Entity documented policies and procedures	
	consistent with applicable ABC regulations and requirements	Yee
	to reasonably prevent, detect and report	Tes
	bribery and corruption?	
31	Does the Entity have an enterprise wide programme that	
-	sets minimum ABC standards?	Yes
32	Has the Entity appointed a designated officer or officers with	
	sufficient experience/expertise responsible for	Yes
	coordinating the ABC programme?	
33	Does the Entity have adequate staff with appropriate levels of	
55	experience/expertise to implement the ABC programme?	Yes
34	Is the Entity's ABC programme applicable to:	Both join ventures and third parties acting on behalf of the Entity
35	Does the Entity have a global ABC policy that:	
35 a		
35 a	Prohibits the giving and receiving of bribes? This includes	
	promising, offering, giving, solicitation or receiving of	
	anything of value, directly or indirectly, if improperly	Yes
	intended to influence action or obtain an	
	advantage	
35 b	Includes enhanced requirements regarding interaction	Yes
	with public officials?	
35 c	Includes a prohibition against the falsification of books	
	and records (this may be within the ABC policy or any	Yes
	other policy applicable to the Legal Entity)?	
36	Does the Entity have controls in place to monitor the	Yes
	effectiveness of their ABC programme?	
37	Does the Board receive, assess, and challenge regular	Yes
	reporting on the status of the ABC programme?	
38	Has the Entity's ABC Enterprise Wide Risk Assessment	Yes
	(EWRA) been completed in the last 12 months?	165
38 a	If N, provide the date when the last ABC EWRA was	
	completed.	
39	Does the Entity have an ABC residual risk rating that is the	
-	net result of the controls effectiveness and the	Yes
	inherent risk assessment?	
40	Does the Entity's ABC EWRA cover the inherent risk	
· •	components detailed below:	
40 a	Potential liability created by intermediaries and other third-	
	party providers as appropriate	Yes
L	party providere de appropriáte	

40 b		
40 D	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or	Yes
	public officials	
40 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes
40 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes
41	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
42	Does the Entity provide mandatory ABC training to:	
42 a	Board and senior Committee Management	Yes
42 b	1st Line of Defence	Yes
42 c	2nd Line of Defence	Yes
42 d	3rd Line of Defence	Yes
42 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Yes
42 f	Non-employed workers as appropriate (contractors/consultants)	Yes
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
44	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
44 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	NA
45	If appropriate, provide any additional information/context to the answers in this section.	In reference to 42e, while mandatory training is not provided by ourselves, we do ensure that 3rd parties have either satisfactory training in place or the appropriate policies and controls.
5. AML, C	TF & SANCTIONS POLICIES & PROCEDURES	
46	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
46 a	Money laundering	Yes
46 a 46 b	Money laundering Terrorist financing	Yes Yes
46 b 46 c 47	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually?	Yes
46 b 46 c 47 48	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against:	Yes Yes No
46 b 46 c 47 48 48 a	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards	Yes
46 b 46 c 47 48 48 a 48 a	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results?	Yes Yes No Yes Yes
46 b 46 c 47 48 48 48 a 48 a 48 a 48 a 48 b	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes
46 b 46 c 47 48 48 a 48 a	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results?	Yes
46 b 46 c 47 48 48 48 a 48 a 48 a 48 a 48 b	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes
46 b 46 c 47 48 48 48 a 48 a 48 a 48 b 48 b 48 b	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 48 b 48 b 48 b 49	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and	Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 48 b 48 b 48 b 49 49 a	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for	Yes
46 b 46 c 47 48 48 48 a 48 a 48 b 48 b 48 b 48 b 49 49 a 49 b	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide	Yes
46 b 46 c 47 48 48 a 48 a1 48 b 48 b1 49 a 49 a 49 b 49 c	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes Yes No Yes
46 b 46 c 47 48 48 48 a 48 a 48 a 48 b 48 b 49 49 a 49 b 49 c 49 c 49 c 49 c 49 f	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing and keeping of accounts for Section 311 designated entities	Yes Yes No Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 48 b 49 b 49 a 49 b 49 c 49 c 49 d 49 e	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for accounts for accounts for accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges	Yes Yes No Yes Ye
46 b 46 c 47 48 48 48 a 48 a 48 a 48 b 48 b 49 49 a 49 b 49 c 49 c 49 c 49 c 49 f	Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit deeling and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of	Yes Yes No Yes Ye

49 i	Define the process for escalating financial crime risk	
	issues/potentially suspicious activity identified by	Yes
	employees	
49 j	Define the process, where appropriate, for terminating	
	existing customer relationships due to	Yes
	financial crime risk	
49 k	Define the process for exiting clients for financial crime	
	reasons that applies across the entity, including foreign	Yes
	branches and affiliates	
49 I	Define the process and controls to identify and handle	
	customers that were previously exited for financial crime	Yes
	reasons if they seek to re-establish a	res
	relationship	
49 m	Outline the processes regarding screening for sanctions,	Yes
	PEPs and Adverse Media/Negative News	Tes State St
49 n	Outline the processes for the maintenance of internal	Yes
	"watchlists"	Tes State St
50	Has the Entity defined a risk tolerance statement or similar	
	document which defines a risk boundary around	Yes
	their business?	
51	Does the Entity have record retention procedures that	Yes
	comply with applicable laws?	
51 a	If Y, what is the retention period?	S years or more
52	Confirm that all responses provided in the above Section	Yes
	are representative of all the LE's branches	
52 a	If N, clarify which questions the difference/s relate to and	NA
	the branch/es that this applies to.	
53	If appropriate, provide any additional information/context to	In regards to Q47, the Board of Directors approve the Enterprise AML/ATF and Sanctions Policies every 2 years, unless there is a material regulatory or business change that requires a more frequent update and approval.
	the answers in this section.	requent opoate and opproval.
6. AML,	CTF & SANCTIONS RISK ASSESSMENT	
54	Does the Entity's AML & CTF EWRA cover the inherent	
-	risk components detailed below:	
54 a	Client	Yes
54 b	Product	Yes
54 c	Channel	Yes
54 d	Geography	Yes
55	Does the Entity's AML & CTF EWRA cover the controls	
	effectiveness components detailed below:	
55 a	Transaction Monitoring	Yes
55 b	Customer Due Diligence	Yes
55 c	PEP Identification	Yes
55 d	Transaction Screening	Yes
55 e	Name Screening against Adverse Media/Negative News	Yes
55 t	Training and Education	Yes
	Governance	Yes
55 g		
55 h	Management Information	Yes
56	Has the Entity's AML & CTF EWRA been completed in	Yes
	the last 12 months?	
56 a	If N, provide the date when the last AML & CTF EWRA	N/A
	was completed.	
57	Does the Entity's Sanctions EWRA cover the inherent	
L	risk components detailed below:	
57 a	Client	Yes
57 b	Product	Yes
57 c	Channel	Yes
57 d	Geography	Yes
58	Does the Entity's Sanctions EWRA cover the controls	
L	effectiveness components detailed below:	
58 a	Customer Due Diligence	Yes
58 b	Governance	Yes
58 c	List Management	Yes
58 d	Management Information	Yes

58 e	Name Screening	Yes
58 f	Transaction Screening	Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in the	
29	last 12 months?	Yes
59 a	If N, provide the date when the last Sanctions EWRA was completed.	NA
60	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
60 a	If N, clarify which questions the difference/s relate to and	NA
00 u	the branch/es that this applies to.	
61	If appropriate, provide any additional information/context to	NA
01	the answers in this section.	
7 1000 01	DD and EDD	
62	Does the Entity verify the identity of the customer?	Yes
63	Do the Entity's policies and procedures set out when	
	CDD must be completed, e.g. at the time of onboarding or	Yes
	within 30 days?	
64	Which of the following does the Entity gather and retain when	
	conducting CDD? Select all that apply:	
64 a	Customer identification	Yes
64 b	Expected activity	Yes
64 c	Nature of business/employment	Ves
	Ownership structure	Yes
64 d		
64 e	Product usage	Yes
64 f	Purpose and nature of relationship	Yes
64 g	Source of funds	Yes
64 h	Source of wealth	Yes
65	Are each of the following identified:	
65 a	Ultimate beneficial ownership	Yes
65 a1	Are ultimate beneficial owners verified?	Yes
65 b	Authorised signatories (where applicable)	Yes
65 c	Key controllers	Yes
65 d	Other relevant parties	Yes
66	What is the Entity's minimum (lowest) threshold applied	
	to beneficial ownership identification?	25%
67	Does the due diligence process result in customers	Yes
67 a	receiving a risk classification? If Y, what factors/criteria are used to determine the	100
07 a	customer's risk classification? Select all that apply:	
67 a1	Product Usage	Yes
		Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	Transactional activity, PEP connections, Sanctions Exposure, STR activity, tenure.
68	For high risk non-individual customers, is a site visit a	No
	part of your KYC process?	
68 a	If Y, is this at:	
68 a1	Onboarding	
68 a2	KYC renewal	
68 a3	Trigger event	
68 a4	Other	
68 a4a	If yes, please specify "Other"	
69	Does the Entity have a risk based approach to screening	
	customers for Adverse Media/Negative News?	Yes
69 a	If Y, is this at:	
69 a1	Onboarding	Yes
69 a2	KYC renewal	Yes
03 a∠	N O IEllewal	

60.02	Trigger event	Yes
69 a3 70	Trigger event What is the method used by the Entity to screen for	THS
	Adverse Media/Negative News?	Combination of automated and manual
71	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
71 a	If Y, is this at:	
71 a1	Onboarding	Yes
71 a2	KYC renewal	Yes
71 a3	Trigger event	Yes
72	What is the method used by the Entity to screen PEPs?	Combination of automated and manual
73	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
74	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
74 a	If yes, select all that apply:	
74 a1	Less than one year	No
74 a2	1 – 2 years	Yes
74 a3	3 – 4 years	Yes
74 a4	5 years or more	Yes
74 a5	Trigger-based or perpetual monitoring reviews	Yes
74 a6	Other (Please specify)	
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes
76	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
76 a	Arms, defence, military	Restricted
76 b	Respondent Banks	EDD on risk-based approach
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
76 c	Embassies/Consulates	EDD on risk-based approach
76 d	Extractive industries	EDD on risk-based approach
76 e	Gambling customers	Restricted
76 f	General Trading Companies	EDD on risk-based approach
76 g	Marijuana-related Entities	Restricted
76 h	MSB/MVTS customers	Restricted
76 i	Non-account customers	Restricted
76 j	Non-Government Organisations	EDD on risk-based approach
76 k	Non-resident customers	EDD on risk-based approach
76 I	Nuclear power	EDD on risk-based approach
76 m	Payment Service Providers	EDD on risk-based approach
76 n	PEPs	EDD on risk-based approach
76 o	PEP Close Associates	EDD on risk-based approach
76 p	PEP Related	EDD on risk-based approach
76 q	Precious metals and stones	EDD on risk-based approach
76 r	Red light businesses/Adult entertainment	EDD on risk-based approach
76 s	Regulated charities	EDD on risk-based approach
76 t	Shell banks	Prohibited
76 u	Travel and Tour Companies	EDD on risk-based approach
76 v	Unregulated charities	Restricted
76 w	Used Car Dealers	EDD on risk-based approach EDD on risk-based approach
76 x	Virtual Asset Service Providers	сии иллого арриахи
76 y 77	Other (specify)	Additional controls, enhanced and/or specialized due diligence are applied to customers subject to restrictions based on regulatory requirements or the Bank's risk appetite.
	If restricted, provide details of the restriction	
78	Does EDD require senior business management and/or	Yes

78 a	If Y indicate who provides the approval:	Senior business manager
70 a 79	Does the Entity have specific procedures for onboarding	Connor ocumicado managor
79	entities that handle client money such as lawyers,	No
	accountants, consultants, real estate agents?	
80	Does the Entity perform an additional control or quality	
	review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above Section	No
	are representative of all the LE's branches	
81 a	If N, clarify which questions the difference/s relate to and	This questionnaire only applies to the Bank of Nova Scotia (the Parent). Non-domestic branches and subsidiaries may adopt a stricter policy in accordance with local regulations and risk appetite.
	the branch/es that this applies to	
82	If appropriate, provide any additional information/context to the answers in this section.	With regards to questions 64g and 64h, the gathering of Source of Funds and Source of Wealth is determined using a risk based approach and at a minimum is done in cases of high risk when ECD is required and/or for specific product types (e.g. antiggae). For question 65, generally UEO Identification is performed at 25%, however certain identify based are subject to Staticet UBO Identification at 10%. For question 76, the general policy is that the Bank does not provide products and services to non-scourch Indexs or walk-in customers. In specific instances, and in compliance with regulatory requirements such as Canadad S Access to Basics Barking Services, certain services may be provided by branches to walk-in customers.
8. MONITO	ORING & REPORTING	
83	Does the Entity have risk based policies, procedures and	
	monitoring processes for the identification and reporting of	Yes
	suspicious activity?	
84	What is the method used by the Entity to monitor	
I- ·	transactions for suspicious activities?	Combination of automated and manual
84 a	If manual or combination selected, specify what type of	Manual monitoring is appropriate where transactions involve heightened risks that warrant overlapping controls. Some or all of the risks and red flags for which the transactions are being
	transactions are monitored manually	monitored are not easily identified by automated monitoring. All transactions are monitored using a risk based approach.
84 b	If automated or combination selected, are internal system	
	or vendor-sourced tools used?	Vendor-sourced tools
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is the	Available upon request
	name of the vendor/tool?	
84 b2	When was the tool last updated?	Other - please explain (in Question 91)
84 b3	When was the automated Transaction Monitoring	
	application last calibrated?	< 1 year
85	Does the Entity have regulatory requirements to report	
	suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and	
	processes to comply with suspicious transaction	Yes
	reporting requirements?	
86	Does the Entity have policies, procedures and processes to	Yes
	review and escalate matters arising from the monitoring of	
	customer transactions and activity?	
87	Does the Entity have a data quality management	
	programme to ensure that complete data for all transactions	Yes
	are subject to monitoring?	
88	Does the Entity have processes in place to respond to	
	Request For Information (RFIs) from other entities in a	Yes
	timely manner?	
89	Does the Entity have processes in place to send	
	Requests for Information (RFIs) to their customers in a timely	Yes
	manner?	
90	Confirm that all responses provided in the above Section are	Yes
	representative of all the LE's branches	
90 a	If N, clarify which questions the difference/s relate to and	N/A
	the branch/es that this applies to	
91	If appropriate, provide any additional information/context to	
	the answers in this section.	Q84 b1 - Available upon request
-	NT TRANSPARENCY	
92	Does the Entity adhere to the Wolfsberg Group Payment	Yes
I	Transparency Standards?	

93	Does the Entity have policies, procedures and processes to	
93		
	comply with and have controls in place to	
	ensure compliance with:	
93 a	FATF Recommendation 16	Yes
93 b	Local Regulations	Yes
93 b1	If Y, specify the regulation	All applicable regulations depending on jurisdiction.
93 c	If N, explain	NA
94	Does the Entity have controls to support the inclusion of	
-	required and accurate originator information in cross	Yes
	border payment messages?	
95	Does the Entity have controls to support the inclusion of	
	required beneficiary information cross-border payment	Yes
	messages?	
95 a	If Y, does the Entity have procedures to include	
55 a	beneficiary address including country in cross border	Ýes
96	Confirm that all responses provided in the above Section	
50	are representative of all the LE's branches	Yes
96 a	If N, clarify which questions the difference/s relate to and	NA
90 a	the branch/es that this applies to.	
97	If appropriate, provide any additional information/context to	De minimis thresholds may apply as permitted by local regulations.
97	the answers in this section.	
10. SANC		
98	Does the Entity have a Sanctions Policy approved by	
	management regarding compliance with sanctions law	
	applicable to the Entity, including with respect to its business	Yes
	conducted with, or through accounts held at foreign financial	
	institutions?	
99	Does the Entity have policies, procedures, or other controls	
	reasonably designed to prevent the use of another entity's	
	accounts or services in a manner causing the other entity to	Yes
	violate sanctions prohibitions applicable to the other entity	
	(including prohibitions within	
	the other entity's local jurisdiction)?	
100	Does the Entity have policies, procedures or other controls	
	reasonably designed to prohibit and/or detect actions taken	
	to evade applicable sanctions prohibitions, such as stripping,	Yes
	or the resubmission and/or masking, of sanctions relevant	
	information in cross border transactions?	
101	Does the Entity screen its customers, including beneficial	
	ownership information collected by the Entity, during	Yes
	onboarding and regularly thereafter against Sanctions	Teo
	Lists?	
102	What is the method used by the Entity for sanctions	
	screening?	Both Automated and Manual
102 a	If 'automated' or 'both automated and manual' selected:	
102 a1	Are internal system of vendor-sourced tools used?	Vendor-sourced tools
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what	Available upon request
	is the name of the vendor/tool?	
102 a2	When did you last test the effectiveness (of finding true	<1 year
	matches) and completeness (lack of missing data) of	
	the matching configuration of the automated tool? (If	
	'Other' please explain in	
103	Does the Entity screen all sanctions relevant data, including	
	at a minimum, entity and location information, contained in	
	cross border transactions against Sanctions	Yes
	Lists?	
104	What is the method used by the Entity?	Automated
	the second doed by and Entry i	

but ensure that complex data for all transactions are subject to action society in the lactions are subject to action society in the society are subject to action society in		I	
transactions are subject to sanction subject to sanctions subject to sanction subject to sancontion subject to sanction subject to sanction sub	105	Does the Entity have a data quality management programme	
Observement Select the Sarctions Lists used by the Entity in its standards screening processes: standards Off a Solid Screening Processes: that the transmission and social screening processes: that the transmission and social screening processes: that the transmission and social screening processes: Off a Solid Screening Processes: that the transmission and social screening processes: transmission and social screening processes: Off a Solid Screening Processes: transmission and social screening processes: transmission and social screening processes: Off a Solid Screening Processes: transmission and social screening processes: transmission and social screening processes: Off a Solid Screening Processes: transmission and social screening processes and screening processes and screening processes: transmission and social screening processes and s			Yes
sanctions screening processes in the social control List (LN) in the social control List			
Image: Non-Sec: Lat UN International and United Nations Sec: UN CALL International and United Nations Sec: UN CALL International and UN CALL International and UN 066 b United States Department of the Treasury's Office of Call International and UN Internaternaternational and UN International a	106		
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Sanctions List (M) Sanctions Sanctio	106 a	Consolidated United Nations Security Council	Used for screening customers and heneficial owners and for filtering transactional data
Foreign Assess Control (OFAC) United Scoreg (Joseph and the damp and the foreign particulated as 106 6 Office (Office) Financial Score (Total Score (Internation and the foreign particulated as International Control (Internation Internation Internation Internation and the foreign particulated as and the foreign partited as and the foreign partited as and the foreign			
Foreign Assets Control (OFAC) Interf Version (Assets Control (OFAC) 066 Office Offices (Financial Socialization HMIT (OFS)) Under the compary actions and the financial socialization and the financial social socie social socic social social social social social social socic soc	106 b	United States Department of the Treasury's Office of	Used for screening customers and heneficial owners and for filtering transactional data
Use of the European Lunna Consolidated List (EU) Under sense and many and thromy summary and many and and and the summary and and and the summary and many and and and the summary and many and and and the summary and many and thromy summary and many and and and the summary and and and the summary and and and the summary and many and and and the summary and and and the			
Uses Lists maintained by other GY merriper countries Under senses on the time presentation 06f Other (oppedr) Coldata Crears again div actions a many other time presentation 107 When regulatory authorities make updates to their Sanctions list, how many business days before the entry updates their active manual and/or automated screening systems against: active manual and/or automated screening systems against: active manual and/or automated screening systems against: active manual and/or automated screening systems against: automated and active their systems against: automated active the analysis of the system against: automated active the analysis of the system against: automated active the analysis of the system against: automated active the analysis of the advection of countries/goins against above Section active grosseniative of list to LES branches automated active the analysis of the difference's relate to and the branches that this applies to. Section 2 Justices day active the analysis of the difference's relate to and the branches that this applies to. Na 111 Does the Entity provide mandatory training, which includes: Na Na 111 Bestop active system financing and sanctions to additional includes: Na Na 111 Identification and reporting of transactions to different formed additions; Na Na 111 Identification and exporting of transactions to different formed additions; Na Na 1114 Identification and export	106 c		Used for screening customers and beneficial owners and for filtering transactional data
Other (specify) Earland and any standard start in the serve specific dara and and is dara to any start and and is dara to any start and and any start any st	106 d		Used for screening customers and beneficial owners and for filtering transactional data
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list, how many business days before the entity updates their active manual and/or automated screening systems against 107 a Customer Data 107 b Transactions bits Service to 2 hormers dyn bits Servic	106 f	Other (specify)	Scotiabank screens against other sanctions lists when the Bank is required to comply with them.
active manual and/or automized screening systems against: See deplay to transmission 07a Customer Data See deplay to transmission See deplay to transmission 07b Transactions See deplay to transmission See deplay to transmission 07b Transactions See deplay to transmission See deplay to transmission 07b Entity have a physical presence, e.g. Dranches, or transmission See deplay to transmission 07b Confirm that all responses provided in the above Section are representative of the LE to transmission See deplay to transmission 07b Confirm that all responses provide and dorp transmission/context to the transmission in transmission bits apples to transmissin transmission bits apples to transmissin representatit	107	When regulatory authorities make updates to their Sanctions	
Opt of Transactions Description Data Service of the Service of Service of the Service of Service of the Service of the Service of Service of the Service of the Service of the Service of Serv		list, how many business days before the entity updates their	
ITT assactions Benefity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries fragons against which IV, O-RC, OFE, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions? Main and the second s		active manual and/or automated screening systems against:	
Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries regions against which UR, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction- based Sanctions? 109 Confirm that all responses provided in the above Section are representative offices located in a countries in the LEs branches. Image: Confirm that all responses provided in the above Section are representative officient in the JEE branches. Image: Confirm that all responses provided in the above Section are representative officient in the JEE branches. 100 If appropriate, provide any additional information/context to the answers in this section. Image: Confirm the all responses provide mandatory training, which includes. 111 Does the Entity provide mandatory training, which includes. Image: Confirm the train and reporting of transactions to government authorities Image: Confirm the train and the types of products and services offered 111 Descent forms of noney laundering, terrorist financing and sanctions violations Image: Confirm the types offered 111 Examples of difference in eav equidations Image: Confirm the train provide to the types of products and services offered Image: Confirm the train provided to the terrorist financing and sanctions violations Image: Confirm the train provided to the terrorist financing and sanctions violations 112 Is the above mandatory training provided to the terrorist financing and sanctions violations Image: Confirm the train the trepro	107 a	Customer Data	Same day to 2 business days
subsidiaries, or representative offices located in countries have enacted comprehensive jurisdiction- based Sanctions? ···· 109 Confirm that all responses provided in the above Section are representative of all the LE's branches ··· 109 If H, darify which questions the difference's relate to and the branches that this applies to. ··· 110 If approprinte, provide mandatory training, which includes: ··· 111 Does the Entity provide mandatory training, which includes: ··· 111 Identification and reporting of transactions to oprovemment authonities ··· 111 Does the Entity provide mandatory training, which includes: ··· 111 Examples of different forms of money laundering, terrorist financing and sanctions violations ··· 111 Evanples of different forms ovidations ··· 111 Products and services offered ··· 111 Internation and sanctions violations ··· 111 Products and aservices offered ···	107 b	Transactions	Same day to 2 business days
subsidiaries, or representative offices located in countries have enacted comprehensive jurisdiction- based Sanctions? ···· 109 Confirm that all responses provided in the above Section are representative of all the LE's branches ··· 109 If H, darify which questions the difference's relate to and the branches that this applies to. ··· 110 If approprinte, provide mandatory training, which includes: ··· 111 Does the Entity provide mandatory training, which includes: ··· 111 Identification and reporting of transactions to oprovemment authonities ··· 111 Does the Entity provide mandatory training, which includes: ··· 111 Examples of different forms of money laundering, terrorist financing and sanctions violations ··· 111 Evanples of different forms ovidations ··· 111 Products and services offered ··· 111 Internation and sanctions violations ··· 111 Products and aservices offered ···	108	Does the Entity have a physical presence, e.g. branches,	
member countries have enacted comprehensive jurisdiction- based Sanctions? ve 109 Confirm that all responses provided in the above Section are representative of all the LEs banches ve 109 a If N, clarify which questions the difference's relate to and the branches that this applies to. ve 110 If appropriate, provide any additional information/context to the answers in this section. ve 111 Does the Entity provide mandatory training, which includes: ve 111 Does the Entity provide mandatory training, which includes: ve 111 Identification and reporting of transactions to government authorities ve 111 Examples of different forms of money laundering, terrorist financing and sanctions violations ve 111 Evanples of controlling money laundering, terrorist financing and sanctions violations ve 111 New issues that occur in the market, e.g. significant regulatory actions on order toggiations ve 112 Is the above mandatory training provided to : ve 112 Is the above mandatory training training the section ve 112 Stat and Senic Committee Management ve 113 Does the Entity provide Adv. Ter Sections stating that is			
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115 Confirm that all responses provided in the above Section yes			
	114 a		Annually
Jare representative of all the LE's branches	115		Yes
		are representative of all the LE's branches	

		NA
115 a	If N, clarify which questions the difference/s relate to and	
116	the branch/es that this applies to. If appropriate, provide any additional information/context to	NA
116	the answers in this section.	
12 01141	ITY ASSURANCE /COMPLIANCE TESTING	
117	Does the Entity have a program wide risk based Quality	
	Assurance programme for financial crime (separate from the	Yes
	independent Audit function)?	
118	Does the Entity have a program wide risk based	
	Compliance Testing process (separate from the independent	Yes
	Audit function)?	
119	Confirm that all responses provided in the above Section	Yes
	are representative of all the LE's branches	
119 a	If N, clarify which questions the difference/s relate to and	NA
	the branch/es that this applies to.	NA
120	If appropriate, provide any additional information/context to	NA
	the answers in this section.	
13. AUDI		
121	In addition to inspections by the government	
1	supervisors/regulators, does the Entity have an internal audit	
	function, a testing function or other independent third party,	Yes
	or both, that assesses FCC AML, CTF, ABC, Fraud and	165
	Sanctions policies and practices on a regular	
	basis?	
122	How often is the Entity audited on its AML, CTF, ABC,	
	Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Component-based reviews
122 b	External Third Party	Component-based reviews
123	Does the internal audit function or other independent third	
	party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and	Yes
	procedures	165
123 b	Enterprise Wide Risk Assessment	Yes
123 c	Governance	Yes
123 d	KYC/CDD/EDD and underlying methodologies	Yes
123 e	Name Screening & List Management	Yes
123 f		
	Reporting/Metrics & Management Information	Yes
123 g		
	Reporting/Metrics & Management Information	Yes
123 g	Reporting/Metrics & Management Information Suspicious Activity Filing	Yes Yes
123 g 123 h	Reporting/Metrics & Management Information Suspicious Activity Filing Technology	Yes Yes Yes
123 g 123 h 123 i	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring	Yes Yes Yes Yes
123 g 123 h 123 i 123 j	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions	Yes Yes Yes Yes Yes
123 g 123 h 123 i 123 j 123 k	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education	Yes Yes Yes Yes Yes Yes Yes
123 g 123 h 123 i 123 j 123 k 123 l	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify)	Yes Yes Yes Yes Yes Yes Yes
123 g 123 h 123 i 123 j 123 k 123 l	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to	Ves Ves Ves Ves Ves Ves Ves Ves, e.g., models and data management controls.
123 g 123 h 123 i 123 j 123 k 123 l	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and	Ves Ves Ves Ves Ves Ves Ves
123 g 123 h 123 i 123 j 123 k 123 l 123 l 124	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Ves
123 g 123 h 123 i 123 j 123 k 123 l 123 l 124	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section	Ves Ves Ves Ves Ves Ves Ves
123 g 123 h 123 i 123 j 123 k 123 l 124 124	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
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123 g 123 h 123 i 123 j 123 k 123 l 124 125 125 a	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section.	Yes
123 g 123 h 123 i 123 j 123 z 123 k 123 l 124 125 125 a 126 14. FRAU	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section.	Yes Yes Yes Yes Yes Yes Yes NA NA
123 g 123 h 123 i 123 j 123 k 123 l 124 125 125 a 126	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. D Does the Entity have policies in place addressing fraud	Yes
123 g 123 h 123 i 123 z 123 z 123 z 123 z 124 125 125 z 126 14. FRAU 127	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. D Does the Entity have policies in place addressing fraud risk?	Ves
123 g 123 h 123 i 123 j 123 z 123 k 123 l 124 125 125 a 126 14. FRAU	Reporting/Metrics & Management Information Suspicious Activity Filing Technology Transaction Monitoring Transaction Screening including for sanctions Training & Education Other (specify) Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness? Confirm that all responses provided in the above section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. D Does the Entity have policies in place addressing fraud	Yes Yes Yes Yes Yes Yes Yes NA NA

129	Does the Entity have real time monitoring to detect fraud?			
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?			
131	Confirm that all responses provided in the above section are			
131 a	representative of all the LE's branches If N, clarify which guestions the difference/s relate to and		s an Enterprise Fraud Risk Management Policy and the dedicated utilities for preventing and detecting fraud	
	the branch/es that this applies to.	able to all branches, as required. ss 120 and 130. Not all branches require real time fraud detection or gath and channels offered across various branches.	ering of IP address, GPS location or device ID. Risk based coverage provided, depending on the products,	
132	If appropriate, provide any additional information/context to the answers in this section.	k considers all business segments, retail and corporate and provides risk	based coverage according to products, services and channels.	
Declaration Statement				
Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4) Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)				
The Bank of Nova Scotia Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.				
The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.				
The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.				
The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.				
The Financial Institution commits to file accurate supplemental information on a timely basis.				
-,	I, <u>Rachelle Hildyard</u> (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.			
I,				
	Rachelle Hildyard (Signature) Dan Shonfeld (Signature)) April 4, 2024		
	Dan Shonfeld (Signature) April 2, 2024		