



Date: March 18, 2020

Singapore Exchange Securities Trading Limited
11 North Buona Vista Drive
#06-07 The Metropolis Tower 2
Singapore 138589

RE: Call Notice

Pursuant to section 23 of the Final Terms dated September 17, 2015, The Bank of Nova Scotia is providing you, SGX, with irrevocable notice that The Bank of Nova Scotia Issue of U.S. \$50,000,000 Callable Zero Coupon Notes due September 17, 2045, which is series number SMTN 11, will be called and redeemed in whole and not in part for value on September 17, 2020 (ISIN: XS1289183888) for the cash amount noted below:

Optional Redemption Date:	September 17, 2020
Currency:	USD
Notional:	\$50,000,000
Total cash amount payable:	\$62,520,000

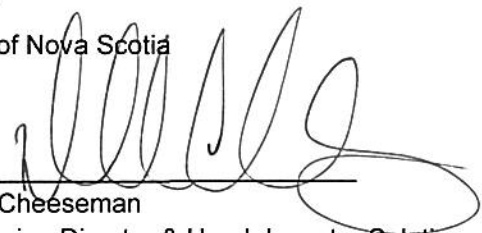
Scotiabank GBM
40 King Street West
Scotia Plaza, 68th Floor
Toronto, Ontario
Canada M5H 1H1



Yours truly,

The Bank of Nova Scotia

Per: _____


Dale Cheeseman
Managing Director & Head, Investor Solutions
Authorized Signing Officer