

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



Date: January 27, 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 February 16, 2016, The Bank of Nova Scotia is providing you, SGX, with irrevocable notice that The Bank of Nova Scotia Issue of U.S. \$15,000,000 Callable Zero Coupon Notes due February 16, 2036, which is series number SMTN 22, will be called and redeemed in whole and not in part for value on February 16, 2020 (ISIN: XS1361290312) for the cash amount noted below:

Optional Redemption Date:	February 16, 2020
Currency:	USD
Notional:	\$15,000,000
Total cash amount payable:	\$17,683,251.90

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Yours truly,

The Bank of Nova Scotia

Per: 

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