



Date: February 20, 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 October 9, 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 October 9, 2045, which is series number SMTN 14, will be called and redeemed in whole and not in part for value on October 9, 2020 (ISIN: XS1300957807) for the cash amount noted below:

Optional Redemption Date:	October 9, 2020
Currency:	USD
Notional:	\$50,000,000
Total cash amount payable:	\$62,697,630.91

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