

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



Date: September 23, 2019

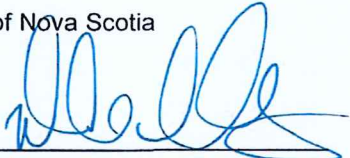
Singapore Exchange Securities Trading Limited
11 North Buona Vista Drive
#06-07 The Metropolis Tower 2
Singapore 138589

Pursuant to the terms of the Final Terms dated January 20, 2015, the Issuer is providing you, SGX, with irrevocable notice that U.S.\$50,000,000 Callable Zero Coupon Notes due January 20, 2045, will be called in whole and not in part for value on January 20, 2020 (ISIN:XS1165974384).

Optional Redemption Date:	January 20, 2020
Currency:	USD
Notional:	\$50,000,000
Total cash amount payable:	\$61,567,330

Yours Truly

The Bank of Nova Scotia

Per: 

Dale Cheeseman
Authorized Signing Officer