



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 September 25, 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 25, 2045, which is series number SMTN 12, will be called and redeemed in whole and not in part for value on September 25, 2020 (ISIN: XS1293654049) for the cash amount noted below:

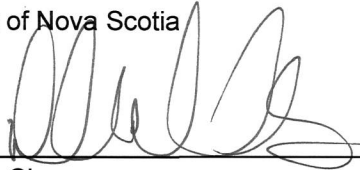
Optional Redemption Date:	September 25, 2020
Currency:	USD
Notional:	\$50,000,000
Total cash amount payable:	\$62,607,797.66

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