
COMPLAINTS HANDLING PROCEDURE

The Bank of Nova Scotia, London Branch and Scotiabank Europe plc

If you have any complaint about our performance you should direct that complaint to your usual contact. If you are not satisfied with the response given, you may raise the complaint directly with our Compliance Department using the following contact details:

Address: 201 Bishopsgate, 6th Floor, London, EC2M 3NS

Email: LONComplaints@scotiabank.com

Tel: +44 (0)20 7638 5644

Fax: +44 (0)20 7826 5960

We may request further information and that you record your complaint in written form. We aim to acknowledge any complaint promptly and will consider and investigate the complaint and try to resolve it, updating you of progress as appropriate. We will send you a written response and, once we believe the complaint has been resolved, a summary resolution communication.

You will have no right of complaint to the Financial Ombudsman Service unless you are an eligible complainant (that is, you fall below certain size thresholds). You can find out more by visiting their website at <http://www.financial-ombudsman.org.uk/>. A copy of this internal complaints handling procedure is available on our website at http://www.gbm.scotiabank.com/AboutUs/AB_Global_Presence.htm and on request.