

## **BUSINESS CONTINUITY PLAN DISCLOSURE DOCUMENT**

The purpose of this disclosure is to describe the manner in which Scotia Capital (USA) Inc.'s ("SCUSA" or the "Firm") Business Continuity Plan (the "Plan") addresses the possibility of a prospective significant business disruption and how SCUSA would respond to business interruptions of varying severity and scope including Firm-only, single building, business district, city-wide, and regional disruptions. This disclosure is being provided to you pursuant to FINRA Rule 4370(e).

SCUSA has developed a Plan that identifies procedures relating to an emergency or significant business interruption that are reasonably designed to enable SCUSA to meet its existing obligations to customers.

Under the terms of the Plan in the event of (i) a Firm-only business interruption, (ii) a disruption involving our office buildings in New York, NY; Houston, TX; or San Francisco, CA (iii) a business district disruption, or (iv) a city-wide disruption, SCUSA has the ability and intention to relocate its core operation, including, Sales, Trading, Research, Origination and back-office support functions, to a facility in New Jersey or remote from home through a virtual private network (VPN) connection. In the case of a region-wide business interruption SCUSA has made arrangements with its affiliate, Scotia Capital Inc. ("SCI"), and will seek to service its clients from SCI's main office in Toronto, Ontario, Canada. In each of the foregoing scenarios, it is SCUSA's plan to continue business; however, the lengths of delay in service will vary depending on the degree of the severity of interruption.

The Plan is designed to enable SCUSA to resume its business activities as soon as practicable given the severity of a particular interruption.

Except in the event of a regional disruption or an unforeseen event, the Plan contemplates and is designed to enable customers to reach their account representatives at their current telephone number, e-mail address or through Bloomberg. In the event of a regional disruption or an unforeseen development, the Plan contemplates that up-to-date alternate contact information will be posted on the following website, [www.scotiacapital.com](http://www.scotiacapital.com).

The major features of the Plan are as follows:

1. The back-up facility is available for utilization 24 hours a day seven days a week and contains the systems and equipment necessary for SCUSA to conduct its critical business activities.
2. All employees have been advised of the location of the back-up facility and

have been provided with detailed procedures and instructions for proceeding to the backup facility.

3. All employees have been equipped with technology to work from home and connect to systems through VPN.
4. All employees have been provided with an emergency messaging system designed to facilitate communication during a business interruption.
5. Systems, records, and files reside on backed up network drives maintained away from our main office at 250 Vesey Street, New York, NY.
6. SCUSA tests the Plan periodically in accordance with Plan testing procedures, and key personnel visit the site periodically to ensure that readiness is maintained.

SCUSA's Plan is subject to modification as circumstances dictate. If you have any questions concerning this disclosure document, please contact your account representative.