

Precious Metals eStore FAQ

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a) GENERAL

What is ScotiaMocatta?

ScotiaMocatta is Scotiabank's precious and base metals division. We are one of the world's largest dealers in precious metals, with over three centuries of expertise. The ScotiaMocatta Precious Metals eStore is a precious metals delivery method offered by Scotiabank.

For more information on ScotiaMocatta, please visit our website at www.scotiamocatta.com.

What are your eStore hours?

The ScotiaMocatta Precious Metals eStore now offers extended hours. The eStore is open from 8 a.m. – 12:00 a.m. EST Monday through Thursday, and 8 a.m. – 5:00 p.m. EST on Friday (except on statutory holidays). The eStore is closed for purchasing outside of those hours, but is open for general browsing.

The telephone support desk is only open from 8:00 a.m. – 5:00 p.m. EST Monday through Friday. Outside these hours email queries can be sent to our [Support Desk](#).

Can anyone shop at the ScotiaMocatta Precious Metals eStore?

Our products are only available for purchase and delivery to Canadian residents and addresses. We do not currently accept orders from countries outside Canada. You must also be of the age of majority in your province or territory of residence to register and make purchases through the eStore.

Is the eStore offered in French?

No, unfortunately the eStore is not currently offered in French. However, transactions are supported in French through our branch network.

Can I view the product catalogue without registering?

Yes. You can browse the eStore and our products without registering for an account. However, if you would like to view the live pricing on the various products, you will need to register and log in to the eStore.

When can I expect a response to my email inquiry?

You will receive a response to your inquiry within 2 business days.

Is there a limit as to how much I can purchase per day?

Yes. The transaction order limit is set at \$9,500 CDN per day (exclusive of applicable taxes and shipping). There is no minimum and no limit on the number of products that you may purchase provided that the total purchase value does not exceed this limit. If you wish to make further purchases but you are at the purchase limit, you can log on to the eStore and continue shopping after a period of 24 hours.

How can I make a precious metals purchase that exceeds the daily limit allowed on the eStore?

Precious metals can also be ordered through any Canadian branch of Scotiabank. Gold and silver certificates can also be held within a Scotia iTRADE® Self-Directed RSP. To open a Self-Directed RSP Account at Scotia iTRADE, visit www.scotiaitrade.com, call 1-888-872-3388 or visit your local Scotiabank **branch**.

For further information on buying precious metals in Canada, please visit:

www.scotiamocatta.com/products/buy.htm

Do you have a minimum order?

No. No minimum order is required.

Can I purchase a gift bag without purchasing any precious metals products?

No. Gift bags are only available for purchase when you buy a precious metal product. The number of bags that you order is limited to the number of precious metal products purchased. Orders where the number of gift bags exceeds the number of precious metals products to be purchased cannot be processed.

Why can't I log in to the eStore?

You may experience problems logging in if you have entered an incorrect password three times.

You will be locked out of the eStore for 20 minutes as a matter of security. Please wait 20 minutes and then you may log on.

If you are unable to remember the answers to your personal security questions, please call our Support Desk at 1-866-734-7100 to reset your questions.

What can I do if I am locked out?

If you have been locked out, please wait 20 minutes and try to log on again. If you are still unable to log on, please contact our [Support Desk](#) by email or by phone at 1-866-734-7100 for assistance.

Why was I logged out?

To protect your personal information, if you are inactive on the eStore for 30 minutes or more, you will be automatically logged out. You can log back in at any point.

What should I do if I have forgotten my password?

If you have forgotten your password, please check the password hint that you created during the registration process. If you cannot remember your hint, you will also have the option to have a temporary password sent to the email address that you provided during registration.

If I do not want to shop online, what other methods of purchase do you offer?

Precious metals can also be ordered through any Canadian branch of Scotiabank. Gold and silver certificates can also be held within a Scotia iTRADE Self-Directed RSP. To open a Self-Directed RSP Account at Scotia iTRADE, visit www.scotiaitrade.com, call 1-888-872-3388 or visit your local Scotiabank [branch](#).

For further information on buying precious metals in Canada, please visit:

www.scotiamocatta.com/products/buy.htm

How old is the inventory for sale online?

The ScotiaMocatta Precious Metals eStore only deals in current issue products.

What is your return/ exchange policy?

All sales are final. However, all of the items that we sell on the eStore can be sold back to us by visiting any one of our Scotiabank branches accompanied with the purchase receipt. Note that a different price may apply at the time you sell and we may charge certain fees in relation to the sale. For further information on the required documentation for selling precious metals, please visit: www.scotiamocatta.com/products/buy.htm

Why am I running into problems ordering online?

It is possible that your browser or operating system does not support our eStore. Our eStore online ordering system is compatible with Microsoft Internet Explorer 6 or greater, Safari for Mac OS X, Mozilla Firefox, and Google Chrome. Please ensure that cookies are enabled. Please note that you may also experience browser delays dependent on your type of internet connection.

b) Registration

What should I do if my registration fails?

If you are unable to register successfully and would like to try registering again, please send a request to our **Support Desk** and you will be provided with the opportunity to register once more. Please use the login information that you have already created, i.e.: your login name, password and secret questions, to sign-on to your eStore profile. Once you have provided your information, you will be directed to the registration contact information screen and you will be able to proceed with the registration process.

If you are an existing and active Scotiabank customer, please call our Support Desk at 1-866-734-7100 for assistance.

Please note that the identity verification information is validated electronically based on your Consumer Credit Report information with Equifax. If you are unsure of your information with Equifax, please use the contact information below to obtain more details. You may obtain your Consumer Credit Report in one of these ways:

- Call Equifax at 1-800-465-7166 to initiate your request.
- Fax (1-514-355-8502) your request or mail to Equifax Canada Inc, P.O. Box 190, Jean Talon Station, Montreal, QC H1S 2Z2.

What can I do if I forget the answers to my security questions or I exceed the maximum number of retries?

For assistance, please email our Support Desk and request a reset of your security questions, or call 1-866-734-7100.

How long does it take to register?

Registering on the eStore can take up to 10 minutes to complete. In order to make the registration process faster, please ensure that you have all of your personal and credit card information ready.

Why do I need to provide personal information?

ScotiaMocatta is dedicated to ensuring that our customers do not need to worry about identity theft and online fraud. As a result, we ask that you provide some personal information e.g. your name, an old/new address, date of birth, telephone number, email address, Social Insurance Number (optional) and Driver's License number (optional). We will use the information you have provided to validate your identity by accessing your credit data from a credit bureau in Canada or elsewhere. We will use it to corroborate the information you have given us, including your address, to enable us to confirm your identity as required under the relevant "Know Your Client" requirements to which we are subject.

In addition, we require that you answer a few questions generated from your consumer credit report. This information helps us to positively identify you and helps to ensure that no one else can act fraudulently on your

behalf. The eStore uses Equifax Canada, a leading provider of credit services in Canada, to assist in verifying your identity. Equifax does not share your personal information with Scotiabank.

The eStore protects your personal information and does not share it with other organizations without your consent. We may use the information you provide for the other purposes set out in the [Scotiabank Privacy Agreement](#). You may withdraw your consent to certain aspects of the Agreement, for example for marketing purposes, by contacting us at our [Support Desk](#). Respecting your privacy and protecting the personal information of Canadians is fundamental to our business.

How can I view my personal information?

You can view your profile simply by clicking on the “Modify Profile” button. Once you have reviewed your personal data, please click “Cancel” in order to avoid making any unwanted changes.

How do I change my secret security questions or answers?

You can change these questions online simply by clicking on the “Modify Profile” button. Once you have reviewed your personal data, **please save your changes**. You can also call our Support Desk at 1-866-734-7100 for assistance.

c) Purchasing

Does the eStore track my order history?

No - for security reasons, the eStore does not provide customers with an order history tracking tool.

How do I make a purchase?

You can find out just how easy it is to buy precious metals online by reading over the 5 simple steps below.

1. Register to obtain live product pricing and to purchase precious metals:

Once you access the eStore, registering is easy! Please click on the “Register Now” button and fill out the required information. Be sure to have your Driver’s license (or another piece of Government issued identification) and credit card ready. Please note that there will be a fully-refundable processing fee of \$10.00 that will be credited to your first purchase. As a financial institution we are obligated to validate your identity. Your information will be validated electronically through Equifax authentication services. We will not store any of your confidential personal information once the validation process is complete.

Please ensure that you enter your address details correctly. If you are unsure of how to input, please check with the [Canada Post Addressing Guide](#).

If you are unable to register successfully and would like to try registering again, please send a request to our [Support Desk](#) and you will be provided with the opportunity to register once more. If you are an existing and active Scotiabank customer, please call 1-866-734-7100 for assistance.

2. Log in to shop:

Once you have registered, you can access the ScotiaMocatta Precious Metals eStore at www.scotiamocatta.com/eStore. Feel free to browse all of our precious metals products by clicking on the “Gold”, “Silver”, “Palladium” and “Platinum” buttons in the left hand column under the products heading. You can click on the images and headings of each product for further details. To select a product and put it in your shopping cart, simply click the “Add to Cart” button. Products can be added and removed from the cart at any point prior to payment. The pricing listed is live indicative pricing that is updated every 10 minutes. If you have been inactive for 30 minutes, you will be automatically logged out for security concerns.

3. Purchasing:

When you have finished shopping and would like to check out and purchase your chosen items, please click on the “Check Out” button at the top of the screen. This button will allow you to view all the items in your cart. You can choose to remove items or continue shopping. Please use the “Update Cart” button to add any changes that you have made. Once you have reviewed the items in your cart and you are ready to proceed with payment, please click the “Checkout” button.

4. Payment:

For this part of the purchase cycle, please have your credit card information ready and proceed directly to the payment page. On this page you will be able to view your payment breakdown. Please note that the displayed pricing is live market pricing and is valid for 100 seconds. In order to complete your purchase, please fill in your credit card information and click “Confirm”. Please note that if you enter the wrong credit card information twice, your transaction will automatically be declined and you will have to create your order again. Please note that the transaction process is time sensitive and needs to be completed end to end in 4 minutes.

If you paid the \$10 registration fee, you will receive a credit of \$10.00 on your first purchase as a refund of the processing fee paid during the registration process. If the 100 second time limit is exceeded, the displayed pricing can be subject to change. Before your order is finalized, there is a chance that the market value of your order has changed. You will receive an order update that displays the revised pricing. If you would like to proceed with your purchase please click the “Accept” button. If you would like to cancel your transaction and continue shopping, please click the “Decline” button.

Once your order is successfully processed, you will see an online display of your receipt and you will also receive a confirmation email with a copy of your receipt, You can view your receipt and you will have the option to print it for your records. If you receive an online error message. please record the order number and the error message that you received and contact our [Support Desk](#) for further investigation. Please note that we do not include a receipt in your shipping package for security reasons.

**5. Delivery:**

After completing the purchase, you can expect delivery of your precious metals within 5-7 days of your order. Please note that we may not be able to deliver to all locations and we will notify you directly if pick-up is required. If you are not home at the time of the first delivery attempt, the courier will leave a note and try to arrange a time when the package can be successfully delivered. The courier will attempt to deliver your purchase three times before returning the package to the eStore. You will not be charged for the product but you will have to pay all delivery charges.

If at any point you have any questions or concerns, please feel free to contact our [Support Desk](#).

Can I change my order after it has been confirmed?

No. Your transaction is a binding agreement to purchase precious metals from Scotiabank.

Why was my transaction rejected? Can I still make a purchase in the future?

In order to protect our customers, we have implemented various processes for identity and credit card verification. If at the time of purchase, we are not able to fully verify the identity of a customer, the transaction will not be processed in order to guard against potential fraudulent activity. Please ensure that all of the information that you enter during the registration process is accurate and up-to-date.

If your transaction has been rejected, please send a query to our [Support Desk](#). Our Support team will review your query and get back to you as soon as possible.

What should I do if I do not receive an email confirmation after successfully placing an order?

Please ensure that you have provided the correct email address. If you have successfully placed an order and have not received an email confirmation, after confirming your transaction, please contact our [Support Desk](#) as soon as possible. In your email, please include your name, order number, products purchased, date of purchase, and payment method. Our support team will get back to you as soon as possible.

d) Products**Are the coins sold on the eStore circulated or uncirculated?**

All products sold on the eStore are new and have never been circulated.

How are the coins packaged?

All coins are packaged in a plastic sleeve.

What year of coin do you sell?

We sell the current year coins as released by the Royal Canadian Mint.

Where are your products refined?

Our products are refined at renowned refineries globally, such as Valcambi sa, Royal Canadian Mint (RCM) and Sunshine Minting.

Are your products legal tender?

The products that are legal tender are our Canada Maple Leaf gold and silver coins.

Can I sell my items back to you?

Yes. All of the items that we sell on the eStore can be sold back by going to any one of our Scotiabank branches accompanied with the receipt of purchase. Product cannot be sold back to us on the eStore. Note that a different price may apply at the time you sell and we may charge certain fees in relation to the sale.

For further information on the required documentation for selling precious metals, please visit:

www.scotiamocatta.com/products/buy.htm

Where can I find a full listing of all precious metals products?

Scotiabank sells a wide variety of precious metals products, including bullion, coins, bars and certificates. The products that we offer are carried in gold, silver, platinum and palladium. For a complete list of the products that we offer for sale within Canada, please visit our website or visit any Scotiabank branch for more information. To find your nearest Scotiabank branch, [visit our branch locator](#).

Do all products fit the gift bag?

Our gift bags are a perfect complement to the following products:

GOLD

- 1 oz. Canada Maple Leaf coin
- ½ oz. Canada Maple Leaf coin
- ¼ oz. Canada Maple Leaf coin
- 1/10 oz. Canada Maple Leaf coin
- 1/20 oz. Canada Maple Leaf coin
- 1 oz. Scotiabank bar
- 5 oz. Scotiabank bar
- 1 oz. Scotiabank Round bar
- ½ oz. Scotiabank Round bar
- ¼ oz. Scotiabank Round bar
- 5 g. ScotiaMocatta Round bar
- 8 g. ScotiaMocatta Round bar

SILVER

- 1 oz. Canada Maple Leaf
- 1 oz. 2012 Silver Cougar coin
- 1 oz. Scotiabank Silver Bar
- PLATINUM
- 1 oz. Scotiabank bar

PALLADIUM

- 1 oz. Scotiabank bar

If an item is temporarily out of stock, does that mean it is no longer available?

If a product is temporarily out of stock, customers will not be able to pre-order it on the eStore. All of our products are subject to availability. The item may be re-added at a later date should it become available.

Does the eStore carry all the products that Scotiabank offers?

No. The eStore carries a select number of gold, silver, platinum and palladium products. These products can also be purchased in person through your local Scotiabank branch. Purchasing through a branch will give you full access to purchase gold, silver, platinum and palladium products. In order to see a catalogue of the items available for purchase within Canada, please visit our website www.scotiamocatta.com to view our complete product listing.

e) Payment

How is my total purchase price broken down?

The total purchase price is made up of:

- Item total: the total of the live-cost of each item purchased
- Shipping: the shipping charges to deliver your purchase
- Administration Fee: 3 % of the item total with tax, plus a standard \$12 charge
- GST: only applied to shipping charges, gift bags and palladium products
- PST: applicable in certain provinces

How are my items taxed?

Precious metals are exempt from GST / HST. A precious metal is defined as a bar, ingot, coin or wafer of gold, silver or platinum, refined to a minimum purity of 99.50% in the case of gold and platinum, and 99.9% in the case of silver. Gold, silver and platinum products are exempt from HST/GST. Palladium products are subject to HST/GST. A GST charge of 5% is also applicable to shipping costs and to gift bags. Provincial sales tax is applicable in the following provinces: Saskatchewan, Manitoba, Ontario and PEI. Sales tax is applied on the Canadian dollar value of the total cost of the transaction, including charges. This information is believed reliable and may change from time to time. You will be charged the applicable taxes at the time of purchase regardless of what is set out in this document.

What methods of payment are accepted?

VISA™, MASTERCARD®, American Express and debit cards issued in Canada are all accepted forms of payment. Please note that all of our products are priced in Canadian dollars.

What is 'Verified by VISA™'? How do I sign up for this service?

Verified by Visa is a security feature that is offered by Visa to prevent unauthorized online use of your credit card before it occurs by confirming your identity with an additional password. In order to purchase items from the eStore, customers paying with a Visa card must sign up for this service (if they have not already done so).

The *Verified by Visa* link will be available when you enter your payment details during the registration process and prior to the confirmation of your transaction. All you need to do is activate your card by entering your authentication information when prompted by your card issuer and create a password. Once activated, your Visa card number cannot be used without your personal password for online purchases. If you already have a *Verified by Visa* account, just enter your password to verify your identity, and that's it.

For more information on *Verified by VISA*, please visit our [Terms of Service](#) page.

What is 'MasterCard® SecureCode™'? How do I sign up for this service?

MasterCard® SecureCode is a service that is used to enhance security on your existing MasterCard account. A private code means added protection against unauthorized use of your card when you shop at participating online retailers.

The *SecureCode* link will be available when you enter your payment details during the registration process prior to the confirmation of your transaction. To activate your *SecureCode* account, click on the *SecureCode* link and follow the authentication process to create a password. If you already have a *SecureCode* account, simply enter your password to confirm your identity.

When you correctly enter your *SecureCode* during a purchase at a participating online merchant, you confirm that you are the authorized cardholder and your purchase is then completed. If an incorrect *SecureCode* is entered, the purchase will not be completed.

Can I make a purchase with my debit card?

Yes. You can purchase our products with any Canadian-issued debit card through Interac. In order to verify your identification, you will be prompted to enter your PIN number and sign on to your online-banking account with the corresponding financial institution.

What is CVD?

CVD stands for Card Validation Digits. These 3 or 4 digits can be found on the back of your credit card after the credit card number. Providing your CVD is an important safety measure that helps us ensure that the purchaser is the rightful cardholder.

What are the fees associated with purchasing precious metals in branch?

If you would like to purchase your precious metals in branch, please see the breakdown below:

- Item total: the total of the cost of each item purchased
- Commission of 0.25% on the first \$5,000.00 USD
- Commission of 0.125% on the remaining balance over \$5,000.00 USD
- Shipping Fee: please check with your local branch for further details on applicable shipping charges as it varies depending on your branch location.

Why am I being charged Administration Fees?

The administration fee is used to cover the costs of providing a secure web shopping experience. This fee includes insurance, packaging and the costs associated with processing the transaction. The administration fee is applied at the final checkout screen.

Do you offer any discounts or promotions on your products?

No - our precious metals products are priced using live market-pricing in order to ensure that customers are provided with the most up-to-date and competitive pricing.

f) Shipping and Delivery**How is my order shipped?**

Your order is shipped through an express courier service. All orders will be shipped within 5-7 business days, depending on your location in Canada. Shipping and delivery fees apply.

How long does it usually take to receive an order?

Orders will be delivered to you within 5-7 business days depending on your shipping address. If you are not home at the time of the first delivery attempt, the courier will leave a note and try to arrange a time when

the package can be successfully delivered. The courier will attempt to deliver your purchase three times before returning the package to the eStore. If the package is returned to us, a re-shipment can be arranged. Please contact our [Support Desk](#) for further direction.

Do you ship internationally?

No.

Can you ship my order to post office box?

No. We only ship our products to registered Canadian addresses.

What are the delivery limitations?

Due to courier based limitations, we cannot guarantee delivery to every address within Canada. For more information, please contact us by sending an email to our [Support Desk](#).

What should I do if my order is not delivered within 5-7 days?

If your item is not delivered within 5-7 days of your online purchase, please contact our [Support Desk](#). In your email, please include your name, your order number, the products purchased, the date of purchase, and your chosen payment method. Our support team will get back to you via email as soon as possible to resolve any issues.

Can I track my order online?

Yes. You can track the delivery status of your order by clicking on the link provided in your shipping notification email sent by the courier company. If you require any additional assistance, please contact our [Support Desk](#).

Is my package insured while in transit?

Yes.

Can I have my order re-directed to another address?

No. For security reasons, your order can only be shipped to your place of residence. The courier company requires signed receipt of the package by the addressee or another member of the household over the age of majority during normal business hours.

What time of day will my order be delivered?

All deliveries will be made within 5-7 business days during normal business hours, Monday through Friday. Please note that delivery time will vary depending on your location. Your order will be shipped through an express courier service and the courier company will make 3 delivery attempts at your place of residence (evening deliveries are not available). If the courier is unable to deliver your order after 3 delivery attempts, your order will automatically be returned to the eStore. You are able to track the delivery status of your order by clicking on the link provided in your shipping notification email sent by the courier company. If you require any additional assistance, please contact our [Support Desk](#).

g) Security

Is my online order secure?

Yes. Our eStore uses Entrust SSL 128-bit encryption. All of our connectivity end to end is protected using various tools and services available. We do not store any of your personal information on the eStore.

What security measures have been put in place to protect my personal details and credit card information?

The security of your personal and credit card information is very important to us. To ensure that your online purchase is secure, we have incorporated customer identification tools to verify your personal and payment identity. We do not store your SIN number, Driver's License, date of birth or credit card number. The only information that is kept is name, address, phone number, email address, and log in credentials.

What is 'phishing'?

"Phishing" is a type of identity theft where criminals use email to try to bait you into fake websites. Once there, you are asked to disclose confidential financial and personal information, like passwords, credit card numbers, access codes or Social Insurance Numbers. The most familiar type of phishing scam is an e-mail threatening serious consequences if you do not log in and take action immediately.

Some emails look authentic, featuring corporate logos and layouts similar to the ones used by institutions for legitimate communication. Because these emails can look so official, unsuspecting recipients may reply to them, resulting in financial losses, identity theft and other fraudulent activity.

You should never respond to or action any email that:

- Requires you to enter personal information directly into the e-mail or submit that information online.
- Threatens to close or suspend your accounts if you do not provide or verify personal information.
- Claims that your account has been compromised or that there has been fraudulent activity on your account and requests you to enter, validate or verify your account information.
- States that there are unauthorized charges on your account and requests your account information.
- Claims that the bank has lost important security information and needs you to update your information online.
- Asks you to enter your card number, password, access code or account numbers into an email, pop-up window, form or non-secure webpage.
- Asks you to confirm, validate, verify, or refresh your account, credit card, or financial information.

Stay Alert - Preventative Measures

- Be suspicious of all unsolicited or unexpected emails you receive, even if they appear to originate from a trusted source like Scotiabank.

- Never click on a link in an email or pop-up window to go to a site. Type, or cut and paste, the URL into a new web browser window.
- Type in the Scotiabank web address yourself to ensure you are transacting with our server. You can also bookmark the URL to save time.
- Never call a number appearing on an email you suspect is fraudulent. In a new twist, phishing scams use a phony telephone number in the email. When you call, a person or an automated response asks for your personal and/or account information.
- If you do have a relationship with the company mentioned in the email, call the company on the telephone using a reputable source like your statement or the phonebook for the phone number.
- Stay current. Read and follow **Safe Computing Practices** on a regular basis.

What to Do About Phishing Emails?

If you have received a fraudulent email, please forward it to phishing@scotiabank.com. Please do not remove the original subject line, or change the email in any way when you forward it to us. If you have entered personal information after clicking on a link or suspect fraudulent behaviour, please call us immediately at 1-800-4-SCOTIA (1-800-472-6842).

For more details, please visit the **Scotiabank** website.

We are continuously looking for ways to improve your eStore shopping experience, if you have any suggestions, please email us.