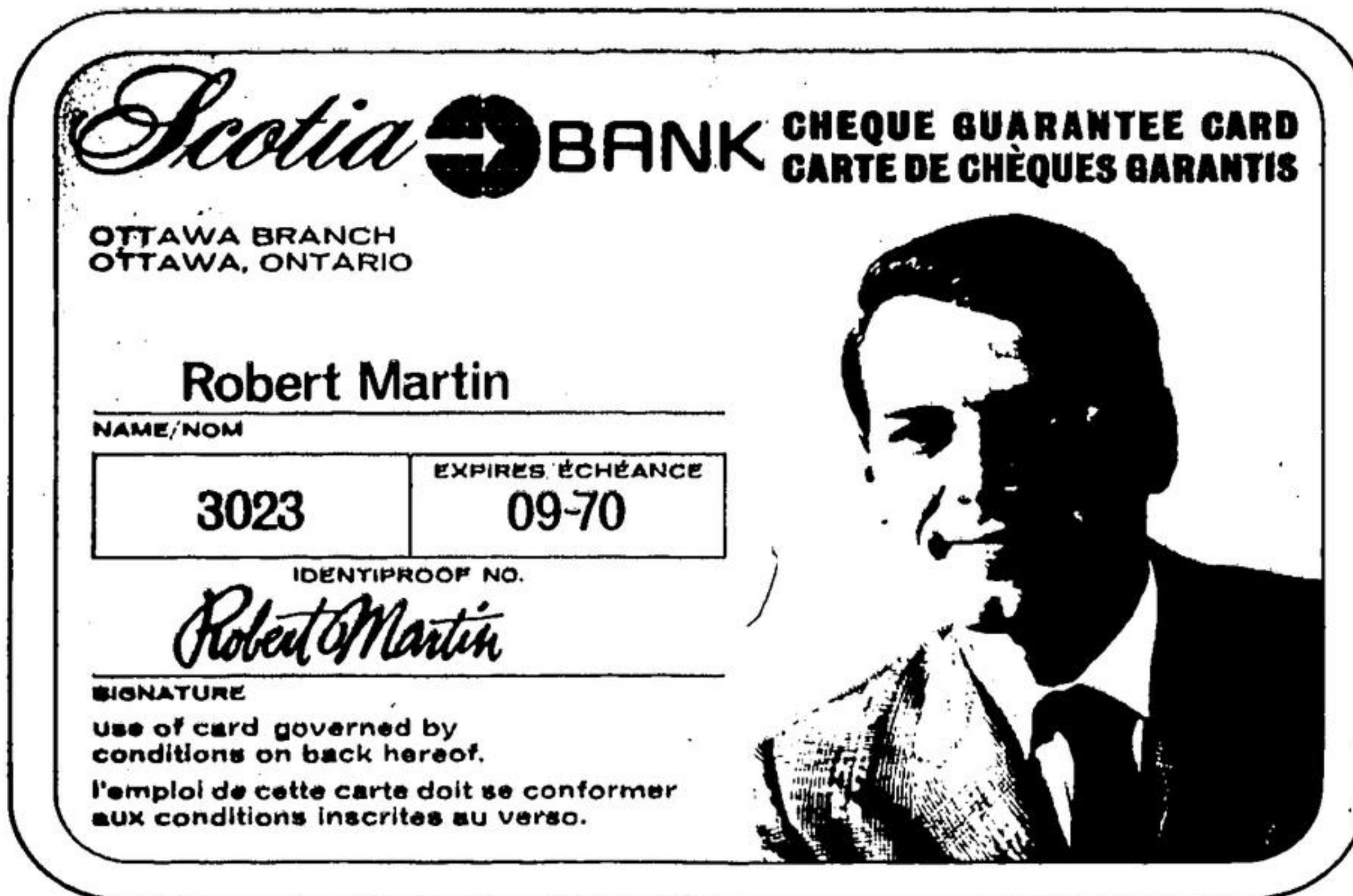


No questions asked.



The Bank of Nova Scotia introduces the Cheque Guarantee Card. What's it good for?

Paying by cheque, your own personal cheque, even in places where you're a complete stranger. Cashing cheques without question, delay or embarrassment.

What's so different about this card?

1. It carries your photograph. In living colour. This is proof positive that you are who you say you are. 2. It is proof positive that The Bank of Nova Scotia guarantees payment of your cheques. Anytime. Anywhere.

It's the photograph that does it. Your Scotiabank Cheque Guarantee Card introduces you with instant face-to-face identification. So there's absolutely no risk to the person who's

accepting your cheque.

Another advantage. If you should happen to write a cheque for more than you have in your account, there's an automatic line of credit built right in.

What does the card cost you?

Two dollars. And that's it. There's no cost at all to the person who's accepting your cheque.

Come into The Bank of Nova Scotia. We'll photograph you with our special colour camera.

When you get your Cheque Guarantee Card, carry it at all times. Present it whenever you write a cheque. In a store. In a restaurant. Anywhere.

No delay, no embarrassment, no questions asked.

The back of the card tells how the guarantee works.

CHEQUE GUARANTEE CONDITIONS	CONDITIONS VISANT LES CHEQUES GARANTIS
THE BANK OF NOVA SCOTIA GUARANTEES PAYMENT OF CHEQUES DRAWN ON IT BY ITS CUSTOMER WHOSE SIGNATURE AND PHOTOGRAPH APPEAR ON THE FRONT OF THIS CARD ON THE FOLLOWING CONDITIONS:	LA BANQUE DE NOUVELLE ECOSSE GARANTIT LE PAIEMENT DES CHEQUES TIRÉS SUR ELLE PAR SON CLIENT DONT LA SIGNATURE ET LA PHOTOGRAPHIE PARAISSENT AU RECTO DE CETTE CARTE, AUX CONDITIONS SUIVANTES:
1. CHEQUE DOES NOT EXCEED \$100.	1. LE CHEQUE N'EXCÈDE PAS \$100.
2. CHEQUE IS PRINTED WITH CUSTOMER AND BRANCH NAMES WHICH APPEAR HEREON.	2. LES NOMS DU CLIENT ET DE LA SUC-CURSALE PARAISSENT AU RECTO SONT IMPRIMÉS SUR LE CHEQUE.
3. CHEQUE IS SIGNED IN PRESENCE OF PAYEE (PARTY TO WHOM PAYABLE) BY CUSTOMER WHOSE PHOTOGRAPH AND SIGNATURE APPEAR HEREON.	3. LE CHEQUE EST SIGNÉ EN PRÉSENCE DU BÉNÉFICIAIRE (LA PERSONNE À QUI LE CHEQUE EST PAYABLE) PAR LE CLIENT DONT LA PHOTOGRAPHIE ET LA SIGNATURE PARAISSENT AU RECTO.
4. PAYEE WRITES ON BACK OF CHEQUE IDENTIPROOF NUMBER WHICH APPEARS HEREON.	4. LE BÉNÉFICIAIRE INSCRIT À L'ENDOS DU CHEQUE LE NUMÉRO "IDENTI-PROOF" PARAISSENT AU RECTO.
5. CHEQUE IS ISSUED BEFORE THE EXPIRY DATE SHOWN HEREON AND IS DE-POSITED PROMPTLY BY PAYEE.	5. LE CHEQUE EST ÉMIS AVANT LA DATE D'ÉCHÉANCE INDIQUÉE AU RECTO ET DÉPOSÉ SANS DÉLAI PAR LE BÉNÉFICIAIRE.

Scotiabank guarantees your cheques. Anywhere.