



## Terms & Conditions

By clicking "Agree and submit", you acknowledge and agree to the following:

1. You allow Scotiabank to collect, use, and disclose information about you and your business to process this application and for the purposes as described in the [Scotiabank Privacy Policy](#)
2. You agree that Scotiabank may, from time to time, collect, use and exchange information about you and your business with Export Development Canada or Government of Canada departments, credit reporting agencies, registries, members of the Scotiabank Group of companies, and as required by law. This is done to update Scotiabank records, assess your eligibility for our products and services, and to manage and assess Scotiabank's and the Government of Canada's risk.
3. You will receive all of the documents listed below (as applicable) in an electronic format and/or by mail. Please review and print or electronically save a copy of each document below for your records.
  - [Digital Access Agreement](#)
  - [Paperless Terms and Conditions](#)
4. For legal purposes, documents sent to you electronically are considered to be "in writing" and to have been signed and/ or delivered by us. We may rely upon and treat them as duly authorized and binding on you and treat them as any electronically authenticated document that we receive from you or which appears to have been sent by you. Further, you meaning the authorized signatory, agree that as part of your application for the Canada Emergency Business Account, you agree and acknowledge that by selecting "Agree and submit" below:
  - a. You have read and agree to the product [Canada Emergency Business Account Key Terms](#);
  - b. All certifications and consents provided in any application for any Business Products and any schedules attached above, have been provided by you as required for the Business Products and are complete and accurate;
  - c. You and the Bank require that this agreement and all related documents be drawn up and executed only in English.  
Les parties conviennent et exigent expressément que ce contrat et tous documents et avis émis en vertu de celui-ci ou s'y rattachant soient rédigés en anglais.

**I confirm that I have read and accepted the terms and conditions of each of the documents listed above and consent to the electronic delivery of documents set out in the Paperless Terms & Conditions.**