



Integration Day: What You Need to Know

Dear Valued Customer,

We are excited to announce that your accounts will be integrated onto ECAB's banking system on January 23, 2023. The on-boarding process will be seamless and will provide you with access to ECAB's full suite of products and services, which are all aimed towards enhancing your banking experience.

Over the next few weeks, we will continue to communicate with you to ensure you are kept abreast of any changes which may alter your usual way of banking. We are here to assist you and invite you to contact us with any questions or concerns.

How to Contact Us

As of January 23, 2023, you may contact our Customer Support & Digital Banking Centre at 480-6187 or info@ecabank.com. Please note that the former Scotiabank Contact Centre numbers will not be available from this date.

Collection Guide

Additionally, we take this opportunity to inform you of the following collection guide which is applicable to the collection of your online and mobile banking login credentials, as well as your new ECAB debit and credit cards.

Last Name	Location
A to E	Woods (former BNS location)
F to Z	High Street

Branch Closures on January 20, 23 and 24, 2023

To facilitate the completion of the integration, the former Scotiabank branches at High Street and Woods, will be closed at 12:00pm on Friday, January 20, 2023. Additionally, all of our six branches will be closed to cash operations on January 23 and 24, 2023. However, our branches will be open to accommodate card collection by customers who have not yet collected their cards. We will also conduct online and mobile banking enrollment on these days. You are therefore encouraged to process any critical transactions before close of business on January 20, 2023. It is important that you make arrangements for alternative payment options between close of business at 12:00 noon on January 20, 2023 and January 22, 2023 as all former Scotiabank ATMs and cards will be unavailable as we integrate them onto our platform. ATM services will be restored on January 23, 2023.

Kindly note that all branches will resume regular operations on January 25, 2023.

We now invite you to learn about the integration changes and updates which will assist with your transition onto the ECAB platform.

We are looking forward to having you fully on board and thank you for allowing us to be your **Bank of Choice** and **Financial Partner for Life**.

Sincerely,

Michael Spencer
General Manager



Your Integration Guide

The following information is provided to assist you in preparing for the integration of former Scotiabank accounts onto ECAB's platforms. You may also visit the **Integration Hub** on our website www.ecabank.com for useful information and help videos.

Account Numbers

Please note that your new account number will be a combination of your current branch transit and your existing account number.

High Street Branch Transit	Woods Branch Transit
60335	18325

Example

$$\begin{array}{rclcl} \text{Branch Transit No.} & + & \text{Old Scotia Account Number} & = & \text{New ECAB Account Number} \\ 60335 & + & 123456 & = & 60335123456 \end{array}$$

If you wish to confirm your account number, it can be viewed through the ECAB MOREBanking online or mobile app.

Branches and ATMs

From January 23, 2023, you will have the convenience of conducting your banking at ANY of our six (6) branches or twenty-three (23) ATMs located across the island. Please note the following services which will be offered at each branch after integration:

- Coolidge branch – Drive-Thru Banking*, In-branch services for Small Business and Commercial Banking
- Dockyard branch – Teller/Cash Operations/Customer Service
- High Street branch – Teller/Cash Operations and Retail Lending
- Redcliffe Street branch – Customer Service
- Woods branches – Full Service Banking/Retail Lending

*** Kindly note that our Coolidge Branch offers drive-thru banking service to all ECAB customers, allowing a maximum of three (3) transactions for deposits and withdrawals.**

Please visit our website at www.ecabank.com to view our full network of branches and ATMs.

Products, Rates & Fees

Commencing January 23, 2023, with the exception of loan and time deposit interest rates, your banking products, rates and fees will be adjusted to reflect ECAB's current products, interest rates, fees and charges. ECAB terms and conditions for all products/services will be applicable from January 23, 2023. Please visit the **Integration Hub** at www.ecabank.com to view ECAB's product conversion guide and our schedule of fees and charges.

Kindly note that as of January 23, 2023, an NSF charge of \$75.00 will be applied to each cheque written against accounts with insufficient funds. The charge will be applied whether the cheque is honored or returned.

In-branch Banking - Use of Vouchers

Due to a delay in the implementation of our Card Swipe feature, you must complete vouchers when completing in-branch or drive-thru deposits, withdrawals or other transactions until we finalize the Card Swipe implementation. Our vouchers are easy to use and will allow you to complete your transactions quickly and efficiently. Should you require assistance on how to complete our in-branch vouchers, please view our help videos via the **Integration Hub** or ask for guidance in the branch.

[New Products and Services Registration](#)

As of January 23, 2023, you may apply for new products or services from any of our branches. Please visit our website www.ecabank.com to review our products and services or to book an appointment.

[Debit Cards](#)

In preparation for full integration, we want to ensure you have all you need to conduct your banking without interruption. We are therefore pleased to advise that you can now collect your new ECAB Visa Platinum Debit Card. Please collect your card according to the following collection guide. Please remember to bring a valid government-issued ID for verification.

Last Name	Location
A to E	Woods (former BNS location)
F to Z	High Street

If you currently have an ECAB Visa Platinum Debit Card, you will not be required to collect a new card as your accounts will be linked to your existing Platinum Debit Card when the integration is complete. Additionally, business customers with an assigned card account number are not required to collect a card.

[Credit Cards](#)

Your new credit card will be available for collection at the branches stated in the above-mentioned collection guide, but will not be activated until January 23, 2023. You will receive communication advising you when you can collect your card.

Your credit card will be transitioned to a VISA Card with your current limit and any outstanding balance. A new account number will be assigned to your ECAB Visa credit card. This number will be provided upon collection of your new card. Please secure your account number as it will be required to make payments. You will also be provided with information on how to manage your credit card account online. This will allow access to your transaction history and card balance.

If you are an AAdvantage® cardholder, please be advised that your AAdvantage® miles accumulated in your AAdvantage® account will continue to be available to you in accordance with the terms and conditions of the AAdvantage® programme. For the time being, you will be able to earn AAdvantage® miles on the new card once activated on January 23, 2023 even though it is not branded with the American Airlines AAdvantage® programme logo.

For non-AAdvantage cardholders, your new credit card will allow you to enjoy rewards points which you can redeem for travel, purchases and various other activities through the My Rewards Program. To learn more about our card products, you may visit our website at www.ecabank.com or contact our Client Services Centre at (268) 480-6187 or info@ecabank.com.

Customers with multiple cards can contact the Card Services Department at cardservices@ecabank.com to request consolidation of card accounts.

[Scotialine](#)

All customers with the Scotialine product will be issued a Visa credit card as the Scotialine product will be discontinued. Your Scotialine will now only be accessible via your credit card. Transfers from your card account to your deposit account can only be completed by withdrawing cash via the ATM and depositing funds to your account. If you have questions or concerns about the transitioning of your Scotialine, or if you wish to close your card account and apply your limit to a current account with cheque writing or debit card privileges, please call **480-6090**.

[Cash Back](#)

While we are committed to giving you convenient banking options, the Cash Back service will be unavailable as at January 23, 2023. However, we take this time to remind you that cash and ECAB cheques deposited at our ATMs before 1:00 p.m. on business days will be processed and credited to your account on the same day. Non-ECAB cheques will be made available on the 2nd business day after being deposited at the ATM.

Online Banking

On January 20, 2023, from 5:00 p.m., your current online/mobile banking platform and login credentials will be disabled. Your accounts will be transferred to our ECAB MOREBanking platform between January 20 and 22 at which time you will not be able to access online or mobile banking services. Effective January 23, 2023, you can access your online/mobile account via ECAB's MOREBanking platform and will be able to perform a range of banking transactions at your convenience.

Prior to integration day, January 23, 2022, you will receive communication advising when you can collect your login credentials. You will be able to collect your new login credentials as per the above-mentioned collection guide.

To access MOREBanking via a mobile device, please download the ECAB Mobile App from Google Play or the Apple Store. You may also login via your web browser by visiting our website www.ecabank.com and selecting "Online Banking Login".

Statements

All customers are encouraged to download and save statements from your current online application up to January 20, 2023 as there will be a delay in the availability of historical statements. Historical statements will be available by March 31, 2023.

Loan Products

You will continue to enjoy the terms and rates of any existing loan as the terms and rates remain unchanged. Should you wish to make any inquiries regarding your loan or apply for a new loan, you may do so by contacting our loans team at 480-6090 or creditadmin@ecabank.com.

Cheques

As of January 23, 2023, all cheques will be printed with ECAB's routing number.

Existing Scotiabank branded cheques and cheques bearing the Scotiabank routing numbers (60335002 and 18325002) will be honoured until July 20, 2023. However, we ask that you limit your reorder quantities of cheques with the Scotiabank routing/transit numbers to last no longer than January 2023.

As of January 23, 2023, you can place your cheque book orders via the online/mobile application or you can request in-branch in advance of the migration date. The new routing number for cheques is 00000071.

You may continue to order your personalized or commercial cheques from Moore Paragon. The current process for placing orders remains in place or you may email mpccustomerservice@rrd.com for customized cheques (company branded cheques).

Customers who intend to continue to print their own cheques are asked to write to the Bank advising of this and to provide five sample cheques for testing before proceeding to print cheques with the new routing number. Cheques should comply with the Canadian Payments Association Standards 006.

Foreign Drafts

With the exception of Canadian (CAD) drafts, you may continue to purchase or negotiate foreign currency drafts (GBP, EUR and USD). An alternative to CAD drafts is CAD wire payments. **Same day draft collection will become available in branch as of January 23, 2023.**

Merchant Services

All former Scotiabank point-of-sale terminals will be replaced or upgraded prior to integration. However, if your terminal has not been upgraded by January 13, 2023 or you have any questions, please contact our **Card Services Department** at 736-3222 or CardServices@ecabank.com.



CMS and Bulk Disbursements/Payroll Services

We are pleased to advise that we will be migrating your online services to our MOREBanking platform from January 23, 2023. This will include migration of the following Cash Management Services:

- Third-Party Transfers
- Bill Payments
- Single Payments/Disbursements – One Time or Scheduled recurring payments
- Wire Transfers (USD/EUR/GBP/CAD)
- Electronic Funds Transfers (XCD)

Please note that cross currency transfers will no longer be available but can be requested via the Secure Message Centre within the MOREBanking application.

For processing of Bulk Payments/Disbursements such as payroll, you will have access to our ACH Payment Processing application. In preparation for this, you will be invited to attend a demonstration of this application after which we will assign an officer to assist you with completing the application form and provide you with access to commence setup/transfer of payment details for your current payees. Please call **480-5367** to register for a general demonstration session.

Trade Finance

There will be no change in the processing of your domestic and cross-border trade finance transactions. You may call our Retail and Commercial Lending team at 268-480-6090 or email creditadmin@ecabank.com for any questions or concerns about the migration of existing facilities and for new requests.

SWIFT Wire Transfers

Please note that as of January 23, 2023, the use of Swift code ECABAGAG001 will be discontinued and must be replaced with **ECABAGAG**. Please update your incoming wire instructions with the following details:

INCOMING WIRE INSTRUCTIONS			
USD	EUR	GBP	CAD
Intermediary Bank: Bank of America N.A. 100 33rd Street West, New York, NY, 10001 Swift Code: BOFAUS3N Routing#: 026-009-593	Intermediary Bank: Bank of America N.A. 2 King Edward Street, London, EC1A 1HQ, UK Swift Code: BOFAGB22 IBAN#: GB46 BOFA 1650 5049 7610 19	Intermediary Bank: Bank of America N.A. 2 King Edward Street, London, EC1A 1HQ, UK Swift Code: BOFAGB22 IBAN#: GB24 BOFA 1650 5049 7610 27	Intermediary Bank: Bank of America Canada 200 Front Street West 26th Floor Toronto, Canada Swift Code: BOFACATT
Beneficiary Bank: Eastern Caribbean Amalgamated Bank 1000 Airport Blvd Coolidge, Antigua Swift Code: ECABAGAG	Beneficiary Bank: Eastern Caribbean Amalgamated Bank 1000 Airport Blvd Coolidge, Antigua Swift Code: ECABAGAG	Beneficiary Bank: Eastern Caribbean Amalgamated Bank 1000 Airport Blvd Coolidge, Antigua Swift Code: ECABAGAG	Beneficiary Bank: Eastern Caribbean Amalgamated Bank 1000 Airport Blvd Coolidge, Antigua Swift Code: ECABAGAG
For Further Credit To: Beneficiary name and account number held with ECAB	For Further Credit To: Beneficiary name and account number held with ECAB	For Further Credit To: Beneficiary name and account number held with ECAB	For Further Credit To: Beneficiary name and account number held with ECAB

Please be reminded that you must supply the remitter of funds with the correct wire information to include your new account number, for incoming wires to be successfully received.

SWIFT MT940/950 Messages

Customers who receive SWIFT MT940/950 messages will continue to receive them after integration day.

Electronic Funds Transfer (EFT)

Please note that as of January 23, 2023, the use of the former Scotiabank EFT routing numbers will be discontinued and must be replaced with ECAB's EFT routing number 000000712. To receive EFT payments, please provide the remitter with the following:

- **Account Name:** Beneficiary Account Name
- **Account Type:** Beneficiary Account Type
- **Account Number:** Beneficiary Account Number
- **EFT Routing No.:** 000000712
- **Bank Name:** ECAB

Standing Orders

Your standing orders will automatically be migrated and will continue uninterrupted. ECAB fees and charges will be applicable from integration day.

In anticipation of the completion of the integration of former Scotiabank accounts into our portfolio, it is imperative that you advise us if you wish to discontinue your existing standing orders between legacy ECAB and former BNS accounts. If you wish to discontinue your existing standing order arrangements, please visit the branch and complete the Standing Order Cancellation Form. If you wish to continue with your existing standing orders, then no action is required. Your standing order will be converted to an internal transfer.

Safe Deposit Box

You can continue to access your safe deposit box as customary. In order to facilitate the smooth processing of rental fees and to avoid suspension of access, all customers with safe deposit boxes and/or night bag services are required to hold an active corresponding deposit account with sufficient available funds to allow for the automatic processing of annual rental fee payments, which are due by January 2nd each year.

Night Bags

You can continue to drop your night bags at your customary location. ECAB's fees will apply from January 23, 2023.

Once again, we are here for you and are ready to answer any questions you may have regarding your integration into the Eastern Caribbean Amalgamated Bank Limited.

