



Card Name  
*Scotia Momentum® for business Visa® Card*

Key Rewards and Benefits  
Earn 3% on all eligible gas station, restaurants, office supplies and recurring payments  
  
Earn 1% on all other eligible everyday business purchases

Other Benefits  
Save up to 25% off base rates at participating AVIS locations Worldwide and at participating Budget locations in Canada and the U.S.  
  
Enjoy the flexibility of "After Purchase" SelectPay Plans  
  
Access Visa Spend Clarity for Business and Visa SavingsEdge to help manage finances and save additional dollars where applicable.

Other Requirements



Card Name  
Scotiabank Passport™ Visa Infinite Business® Card

Key Rewards and Benefits  
Earn 1.5 Scene+ points for every \$1 you spend on all eligible purchases  
  
Redeem points for any travel purchase, selected merchandise, gift cards and more

Other Benefits  
Save up to 25% off base rates at participating AVIS locations Worldwide and at participating Budget locations in Canada and the U.S.  
  
Enjoy the flexibility of "After Purchase" SelectPay Plans  
  
Access Visa Spend Clarity for Business and Visa SavingsEdge to help manage finances and save additional dollars where applicable.

Other Requirements  
You must have a minimum annual income of \$60,000 or a minimum household income of \$100,000 or minimum assets under management of \$250,000



Card Name  
Scotia® Home Hardware PRO Visa® Business Card

Key Rewards and Benefits  
Earn 1 Scene+ point for every \$1 spent on your credit card for eligible business purchases at Home Hardware.²

Other Benefits  
Save up to 25% off base rates at participating AVIS locations Worldwide and at participating Budget locations in Canada and the U.S.  
  
Enjoy the flexibility of "After Purchase" SelectPay Plans  
  
Access Visa Spend Clarity for Business and Visa SavingsEdge to help manage finances and save additional dollars where applicable.



Card Name

Scotia Momentum® for business Visa® Card

Scotiabank Passport™ Visa Infinite Business® Card

Scotia® Home Hardware PRO Visa® Business Card

Travel Emergency Medical Insurance



Up to 8 days for customers under age 65, up to 3 days for customers over 65



Up to 25 days for customers under age 65, up to 10 days for customers over 65



Flight Delay Insurance



Delayed and Lost Baggage Insurance



Travel Accident Insurance



Rental Car Collision/ Damage Insurance



Hotel/Motel Burglary Insurance



Purchase Security



Extended Warranty





Card Name	Scotia Momentum® for business Visa® Card	Scotiabank Passport™ Visa Infinite Business® Card	Scotia® Home Hardware PRO Visa® Business Card
Annual Fee	\$79	\$199 (Secondary card is \$0)	\$0 (Secondary card is \$0)
Supplementary Card Fee	\$29/each	\$50/each	\$0/each
Interest Rate on Purchases	19.99%	19.99%	Competitive interest rate tied to Scotiabank's prime rate <sup>3</sup> .
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	22.99%	22.99%	Competitive interest rate tied to Scotiabank's prime rate <sup>3</sup> .
Minimum Limit	\$500	\$10,000	\$5,000
Maximum Unsecured Limit	\$100,000	\$100,000	\$150,000

<sup>1</sup> This comparison summary is for information purposes only and should not be relied upon as financial or other advice. Terms and conditions apply to all reward programs and benefits and should be reviewed carefully. All rates, fees, features, reward programs and benefits and related terms and conditions are subject to change. Visit [scotiabank.ca](https://scotiabank.ca) or speak with a Scotiabank representative in branch or call 1-800-472-6842 for full card and program details. Certain services or features and benefits are provided by third parties.

<sup>1</sup>Under all insurance coverages or services, certain limitations, restrictions and exclusions apply, including a pre-existing condition exclusion for certain benefits. Please see the Certificates of Insurance for full coverage details. Coverages are underwritten by The Manufacturers Life Insurance Company and its wholly owned subsidiary First North American Insurance Company. The Bank of Nova Scotia is not an insurer. All insurance claims must be forwarded to the insurance providers.

<sup>2</sup>You are awarded one (1) Scene+ point for every eligible \$1.00 charged and posted to the Scotia Home Hardware PRO Visa Business Account (the "Account") only at eligible Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at [homehardware.ca](https://homehardware.ca).

<sup>3</sup> Scotiabank Prime Rate is the prime lending rate published from time to time by The Bank of Nova Scotia. Current Scotiabank Prime Rate can be found at <https://www.scotiabank.com/ca/en/small-business/rates-prices.html>.

• Registered Trademark of The Bank of Nova Scotia.

\* Visa Int./Licensed User.