

Card Name

Scotiabank® GM[®] Visa Infinite* Card

Scotiabank® GM[®] Visa* Card

Key Rewards and Benefits

Earn up to 5% in GM[®] Earnings on the first \$10,000 of eligible everyday purchases annually, and 2% thereafter

\$1 in GM[®] Earnings = \$1 off the purchase price or lease down payment of a new Chevrolet, Buick, GMC or Cadillac

Earnings do not expire as long as you are a cardholder

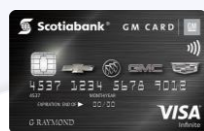
No earning maximum or redemption limit

Earn up to 5% in GM[®] Earnings on the first \$5,000 of eligible everyday purchases annually, and 2% thereafter

\$1 in GM[®] Earnings = \$1 off the purchase price or lease down payment of a new Chevrolet, Buick, GMC or Cadillac

Earnings do not expire as long as you are a cardholder

No earning maximum or redemption limit



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Travel Emergency Medical Insurance

Up to 15 days for customers under age 65

Trip Cancellation

Trip Interruption

Flight Delay Insurance

Delayed and Lost Baggage Insurance

Travel Accident Insurance

Rental Car Collision/ Damage Insurance

Hotel/Motel Burglary Insurance

Price Protection

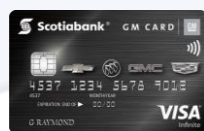
Purchase Security

Extended Warranty

Additional Features

Visa Infinite* Concierge services

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Annual Fee	\$79	No annual fee
Supplementary Card Fee	\$39/each	No fee
Interest Rate on Purchases	19.99%	17.99%
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	22.99%	17.99%
Minimum Limit	\$5,000	\$500

- † 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 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.
- 1 Insurance coverage, with the exception of the credit cards and insurance coverages specifically noted below, is underwritten by American Bankers Insurance Company of Florida (ABIC) and/or American Bankers Life Assurance Company of Florida (ABLAC). Travel Emergency Medical Insurance is underwritten by ABLAC for all travel; except for travel in Cuba which, for all cards other than the Scotiabank GM Visa Infinite card, is underwritten by Zurich Insurance Company Ltd. Price Protection Service is a service provided by ABIC. For the ScotiaGold Passport Visa Card: Delayed and Lost Baggage Insurance, Hotel/Motel Burglary Insurance, Purchase Security and Extended Warranty Insurance are underwritten by Elite Insurance Company. For the Scotia Momentum Visa Card: Purchase Security and Extended Warranty Insurance are underwritten by Elite Insurance Company. The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurer. Details of the coverage, including definitions, benefits, limitations, and exclusions, including a pre-existing condition exclusion, are in the Certificate of Insurance provided with the card. Read the Certificate of Insurance then keep it in a safe place with your other valuable documents, and take it with you when you travel. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc.
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- * Visa Int./Licensed User.
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