



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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Card Name	Scotiabank® GM [®] Visa Infinite* Card	Scotiabank® GM [®] Visa* Card
Annual Fee	\$79	No annual fee
Supplementary Card Fee	\$39/each	No fee
Interest Rate on Purchases	19.99%	19.99%
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	22.99%	22.99%
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 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.

° Registered Trademark of The Bank of Nova Scotia.

* Visa Int./Licensed User.

°° GM is a registered trademark of General Motors LLC. The Bank of Nova Scotia is an authorized user of General Motors LLC marks for the GM Card Program.