



Card Name

Scotia Momentum® Visa Infinite* Card

Scotia Momentum® Visa* Card

Scotia Momentum® No-Fee Visa* Card

Scotia Momentum® Mastercard®+ Credit Card

Key Rewards and Benefits

Earn 4% on all eligible grocery and recurring bill payments

Earn 2% on all eligible gas and daily transit purchases

Earn 1% on all other eligible everyday purchases

Visa Infinite* benefits

Comprehensive Insurance Coverage

One of the few cash back VISA Infinite cards with Mobile Device insurance benefits

Earn 2% on all eligible gas stations, grocery store, drug store purchases and recurring bill payments













































Earn 1% on all other eligible everyday purchases

Earn 1% on all eligible gas station, grocery store, drug store purchases and recurring bill payments

Earn 0.5% on all other eligible everyday purchases

Earn 1% on all eligible gas station, grocery store, drug store purchases and recurring bill payments

Earn 0.5% on all other eligible everyday purchases

Card Name				
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				
Purchase Security				
Extended Warranty				
Mobile Insurance				
Additional Features	Visa Infinite* Concierge services			



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Annual Fee	\$120	\$39	\$0	\$0
Supplementary Card Fee	\$50/each	\$15/each	\$0/each	\$0/each
Interest Rate on Purchases	20.99%	19.99%	19.99%	19.99%
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	22.99%	22.99%	22.99%	22.99%
Minimum Limit	\$5,000	\$500	\$500	\$500
Other Requirements	You must have a minimum annual income of \$60,000 or a minimum household income of \$100,000, or a minimum assets under management of \$250,000.	—	—	—

† 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 Common Carrier Travel Accident Insurance coverage is underwritten by American Bankers Life Assurance Company of Florida (ABLAC). Travel Emergency Medical Insurance is underwritten by ABLAC, except for travel in Cuba which is underwritten by Zurich Insurance Company Ltd. All other insurance coverages are underwritten by American Bankers Insurance Company of Florida (ABIC). The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions, including a pre-existing condition for certain benefits, 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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