



Card Name

Scotia Momentum® Visa Infinite* Card

Scotia Momentum® Visa* Card

Scotia Momentum® No-Fee Visa* Card

Scotia Momentum® Mastercard®+ Credit Card

Momentum ScotiaCard®

DEBIT CARD

Key Rewards and Benefits

Earn 4% on all eligible gas station and grocery store purchases

Earn 2% on all eligible drug store purchases and recurring bill payments

Earn 1% on all other eligible everyday purchases

Visa Infinite* 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






Earn 1% on all eligible everyday purchases, to a maximum of \$300 per year

Eligible for Momentum Banking Bundle





Card Name	<i>Scotiabank</i> ® Visa Infinite* Card	<i>Scotiabank</i> ® Visa* Card	<i>Scotiabank</i> ® No-Fee Visa* Card	<i>Scotiabank</i> ® Mastercard®+ Credit Card	Momentum ScotiaCard® DEBIT CARD
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	\$99	\$39	No annual fee	No annual fee	Eligible accounts include the Scotia Momentum Chequing Account Seniors' discounts available 2 free <i>Interac</i> ® e-transfers per month
Supplementary Card Fee	\$30/each	\$15/each	No fee	No fee	
Interest Rate of 19.99% on Purchases	✓	✓	✓	✓	
Interest Rate of 22.99% on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	✓	✓	✓	✓	
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	-	-	-	

- † 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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