



Card Name

Scotiabank Value® Visa* Card

Scotiabank Value® No-Fee Visa* Card

Key Rewards and Benefits

Save up to hundreds of dollars a year on interest, pay down higher interest rate balances faster and transfer higher rate balances to save even more

Save up to hundreds of dollars a year on interest, pay down higher interest rate balances faster and transfer higher rate balances to save even more



Card Name	<i>Scotiabank Value</i> ® Visa* Card	<i>Scotiabank Value</i> ® No-Fee Visa* Card
Annual Fee	\$29	No annual fee
Supplementary Card Fee	No fee	No fee
Interest Rate on Purchases	12.99%	16.99%
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	12.99%	16.99%
Minimum Limit	\$500	\$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.

® Registered Trademark of The Bank of Nova Scotia.

* Visa Int./Licensed User.