







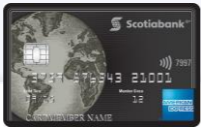





















Card Name	 Scotiabank® Gold American Express® Card	 Scotiabank® Platinum American Express® Card	 Scotiabank® American Express® Card	 Scotiabank Passport™ Visa Infinite* Card	 Scotiabank Passport™ Debit Card	 ScotiaGold Passport® Visa* Card	 Scotiabank Rewards™ Visa* Card
Key Rewards and Benefits	Earn 4 Scotia Rewards® points for every \$1 you spend at eligible gas stations, grocery stores, on dining and entertainment Earn 1 Scotia Rewards® point for every \$1 you spend on all other eligible everyday purchases	Earn 4 Scotia Rewards® points for every \$1 you spend at gas stations, grocery stores, on dining and entertainment Earn 1 Scotia Rewards® point for every \$1 you spend on all other eligible everyday purchases	Earn 1 Scotia Rewards® point for every \$1 you spend on all eligible everyday purchases	Earn 2 Scotia Rewards® points for every \$1 you spend on eligible grocery stores, dining, entertainment purchases, and daily transit purchases (including buses, subways, taxis and more) Earn 1 Scotia Rewards® point for every \$1 you spend on all other eligible everyday purchases Earn an additional bonus of 10,000 Scotia Rewards® points if you spend \$40,000 annually, and an additional 2,000 Scotia Rewards® points for every \$10,000 spent thereafter	Earn 1 Scotia Rewards® point for every \$5 you spend on all eligible everyday purchases	Earn 1 Scotia Rewards® point for every \$1 you spend on all eligible everyday purchases Earn 5% cash back on travel purchased through Scotia Rewards Travel Service	Earn 1 Scotia Rewards® point for every \$2 you spend on all eligible everyday purchases
Redeem points for any travel purchase, selected merchandise, gift cards and more	✓	✓	✓	✓	✓	✓	✓
Eligible for Travel Banking Bundle	✓	✓	✓	✓	✓	✓	✓
Other Benefits	-	-	-	You will not be charged a Foreign Currency Conversion mark-up on foreign currency purchases whether you make them online or outside of Canada. Visa Infinite* benefits	-	-	-

Card Name							
Card Name	Scotiabank® Gold American Express®± Card	Scotiabank® Platinum American Express®± Card	Scotiabank® American Express®± Card	Scotiabank Passport™ Visa Infinite* Card	Scotiabank Passport™ Debit Card DEBIT CARD	Scotiabank ScotiaGold Passport® Visa* Card	Scotiabank Rewards™ Visa* Card
Travel Emergency Medical Insurance	✓ Up to 25 days for customers under age 65, up to 10 days for customers over 65	✓ Up to 31 days for customers under age 65, up to 10 days for customers over 65	✓ Up to 25 days for customers under age 65, up to 10 days for customers over 65	✓ Up to 25 days for customer under age 65, up to 10 days for customers over 65	✗	✓ Up to 31 days for customers under age 65	✗
Trip Cancellation	✓	✓	✗	✓	✗	✓ For customers under age 65	✗
Trip Interruption	✓	✓	✓	✓	✗	✓ For customers under age 65	✗
Flight Delay Insurance	✓	✓	✗	✓	✗	✗	✗
Delayed and Lost Baggage Insurance	✓	✓	✗	✓	✗	✓	✗
Travel Accident Insurance	✓	✓	✓	✓	✗	✓	✗

Card Name							
Rental Car Collision/Damage Insurance	✓	✓	✓	✓	✗	✓	✗
Hotel/Motel Burglary Insurance	✓	✓	✗	✓	✗	✓	✗
Price Protection	✓	✓	✓	✓	✗	✗	✗
Purchase Security	✓	✓	✓	✓	✗	✓	✗
Extended Warranty	✓	✓	✓	✓	✗	✓	✗
Additional Features	Complimentary concierge services Discounted Priority Pass™* membership and airport lounge access	Complimentary concierge services Discounted Priority Pass™* membership and airport lounge access	–	Visa Infinite* Concierge services Complimentary Priority Pass™* membership with 6 airport lounge visits annually	–	–	–

DEBIT CARD

							
Card Name	Scotiabank® Gold American Express®± Card	Scotiabank® Platinum American Express®± Card	Scotiabank® American Express®± Card	Scotiabank Passport™ Visa Infinite* Card	Scotiabank Passport™ Debit Card DEBIT CARD	ScotiaGold Passport® Visa* Card	Scotiabank Rewards™ Visa* Card
Annual Fee	\$99	\$399	No annual fee	\$139	Eligible accounts include the <i>Scotia One</i> ™ Chequing Account, Basic Banking Plan, Basic Banking Account, <i>Student Banking Advantage</i> ® Plan, and <i>Getting There Savings Program</i> ® for Youth	\$110	No annual fee
Supplementary Card Fee	\$29/each	\$99/each	No fee	\$0 for one supplementary card and \$50/each thereafter	Seniors' discounts available	\$30/each	No fee
Interest Rate of 19.99% on Purchases	✓	✓	✓	✓	2 free <i>Interac</i> ® e-transfers per month	✓	✓
Interest Rate of 22.99% on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	✓	✓	✓	✓		✓	✓
Minimum Limit	\$5,000	\$10,000	\$1,000	\$5,000		\$5,000	\$500
Other Requirements	—	—	—	You must have a minimum annual income of \$60,000 or a minimum household income of \$100,000 or 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 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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