













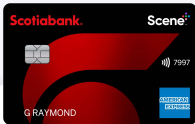
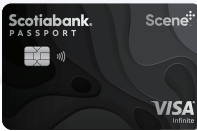







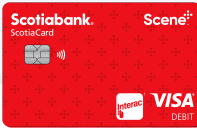








Card Name						
Key Rewards and Benefits	<p>Earn 6 Scene+™** Points for every \$1 in Canadian currency you spend at Sobeys, Safeway, FreshCo, Foodland and more</p> <p>Earn 5 Scene+™** Points for every \$1 in Canadian currency you spend at eligible grocery stores, dining and entertainment within Canada</p> <p>Earn 3 Scene+™** Points for every \$1 in Canadian currency you spend at eligible gas stations, on daily transit (including buses, subways, taxis and more) and Select Streaming Services within Canada</p> <p>Earn 1 Scene+™** Points for every \$1 you spend on all other eligible everyday purchases (whether in Canadian currency or after conversion from a foreign currency)</p>	<p>Earn 2 Scene+™** Points for every \$1 you spend on all eligible everyday purchases</p>	<p>Earn 3 Scene+™** Points for every \$1 you spend at Sobeys, Safeway, FreshCo, Foodland and more</p> <p>Earn 2 Scene+™** Points for every \$1 you spend at eligible grocery stores, dining, entertainment, gas stations, daily transit and Select Stream Services</p> <p>Earn 1 Scene+™** Points for every \$1 you spend on all other eligible everyday purchases</p>	<p>Earn 3 Scene+™** Points for every \$1 you spend at Sobeys, Safeway, FreshCo, Foodland and more</p> <p>Earn 2 Scene+™** Points for every \$1 you spend on eligible grocery stores, dining, entertainment purchases, and daily transit purchases (including buses, subways, taxis and more)</p> <p>Earn 1 Scene+™** Points for every \$1 you spend on all other eligible everyday purchases</p>	<p>Earn 2 Scene+™** Points for every \$1 you send on eligible purchases at Cineplex</p> <p>Earn 2 Scene+™** Points for every \$1 you spend at Sobeys, Safeway, FreshCo, Foodland and more</p> <p>Earn 2 Scene+™** Points for every \$1 you spend at Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at homehardware.ca</p> <p>Earn 1 Scene+™** Points for every \$1 you spend on eligible everyday purchases</p>	<p>Earn 1 Scene+™** Points for every \$5 you spend on eligible everyday purchases</p> <p>Earn 5 Scene+™** Points for every \$1 you spend on eligible purchases at Cineplex</p>
Redeem points for travel, entertainment, shopping, dining and more						
Other Benefits	<p>You won't pay the usual 2.5% foreign transaction fees on foreign currency purchases made online or when travelling abroad. That's a \$25 savings for every \$1,000 spent!¹²</p>	<p>Enjoy Special Offers, Access and Experiences with American Express Invites</p> <p>You won't pay the usual 2.5% foreign transaction fees on foreign currency purchases made online or when travelling abroad. That's a \$25 savings for every \$1,000 spent!¹²</p>	<p>—</p>	<p>You won't pay the usual 2.5% foreign transaction fees on foreign currency purchases made online or when travelling abroad. That's a \$25 savings for every \$1,000 spent!</p> <p>Visa Infinite* benefits</p>	<p>Eligible for Scene+ Bundle for Students</p>	<p>Eligible for Scene+ Bundle for Students</p>

						
Card Name	Scotiabank® Gold American Express®± Card	Scotiabank® Platinum American Express®± Card	Scotiabank® American Express®± Card	Scotiabank Passport® Visa Infinite* Card	Scotiabank® Scene+™** Visa* Card	Scene+™** Debit Card
Travel Emergency Medical Insurance	<div>✓</div> <p>Up to 25 days for customers under age 65, up to 3 days for customers 65 and over</p>	<div>✓</div> <p>Up to 31 days for customers under age 65, up to 10 days for customers 65 and over</p>	<div>✗</div>	<div>✓</div> <p>Up to 25 days for customers under age 65, up to 3 days for customers 65 and over</p>	<div>✗</div>	<div>✗</div>
Trip Cancelation	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>	<div>✗</div>	<div>✗</div>
Trip Interruption	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>	<div>✗</div>	<div>✗</div>
Flight Delay Insurance	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>	<div>✗</div>	<div>✗</div>
Delayed and Lost Baggage Insurance	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>	<div>✗</div>	<div>✗</div>
Travel Accident Insurance	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>	<div>✗</div>	<div>✗</div>

						
Card Name	Scotiabank® Gold American Express®± Card	Scotiabank® Platinum American Express®± Card	Scotiabank® American Express®± Card	Scotiabank Passport® Visa Infinite* Card	Scotiabank® Scene+™** Visa* Card	Scene+™** Debit Card
Rental Car Collision/ Damage Insurance	✓	✓	✗	✓	✗	✗
Hotel/Motel Burglary Insurance	✓	✓	✗	✓	✗	✗
Price Protection	✗	✗	✗	✗	✗	✗
Mobile device	✓	✓	✓	✗	✗	✗
Purchase Security	✓	✓	✓	✓	✗	✗
Extended Warranty	✓	✓	✓	✓	✗	✗
Additional Features	Complimentary non- travel concierge services Discounted Priority Pass™* membership	Premium concierge services Complimentary Priority Pass™* membership plus 10 free visits/year for Primary cardholder and 4 free visits/year for Supplementary cardholder.	–	Visa Infinite* Concierge services Complimentary Visa Airport Companion Program* membership with 6 airport lounge visits annually	Save up to 25% off base rates at participating AVIS locations and at participating Budget locations in Canada and the U.S.	–

						
Card Name	Scotiabank [®] Gold American Express ^{®±} Card	Scotiabank [®] Platinum American Express ^{®±} Card	Scotiabank [®] American Express ^{®±} Card	Scotiabank Passport [®] Visa Infinite [*] Card	Scotiabank [®] Scene+ ^{TM**} Visa [*] Card	Scene+ ^{TM**} Debit Card
Annual Fee	\$120	\$399	No annual fee	\$150	No annual fee	Account fees may apply. Eligible accounts include the Preferred Package, Ultimate Package, Student Banking Advantage [®] Plan, and Getting There <i>Savings Program[®] for Youth</i>
Supplementary Card Fee	\$29/each	\$99/each	No fee	\$0 for one supplementary card and \$50/each thereafter	No fee	
Interest Rate on Purchases	20.99%	9.99%	19.99%	20.99%	20.99%	
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	22.99%	9.99%	22.99%	22.99%	22.99%	
Minimum Limit	\$5,000	\$10,000	\$1,000	\$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 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.

² We will not charge you Foreign Transaction Fees on foreign currency transactions including purchases, only the exchange rate applies. The term “Foreign Transaction Fees” is a substitute for “Foreign Currency Conversion” as described in the Disclosure Statement for this Card. This fee relates to the mark-up that is typically charged by credit card issuers in addition to the exchange rate. See the Foreign Currency Conversion section of the Disclosure Statement for this Card for full details. Rates and fees are subject to change.

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