














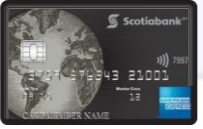







Card Name	Scotiabank® Gold American Express®± Card	Scotiabank® Platinum American Express®± Card	Scotiabank® American Express®± Card	Scotiabank Passport™ Visa Infinite* Card	Scotiabank Passport™ Debit Card	ScotiaGold Passport® Visa* Card	Scotiabank Rewards™ Visa* Card
Key Rewards and Benefits	<p>Earn 5 <i>Scotia Rewards</i>® points for every \$1 in Canadian currency you spend at eligible grocery stores, dining and entertainment within Canada</p> <p>Earn 3 <i>Scotia Rewards</i>® 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 <i>Scotia Rewards</i>® point 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 4 <i>Scotia Rewards</i>® points for every \$1 you spend at gas stations, grocery stores, on dining and entertainment</p> <p>Earn 1 <i>Scotia Rewards</i>® point for every \$1 you spend on all other eligible everyday purchases</p>	<p>Earn 1 <i>Scotia Rewards</i>® point for every \$1 you spend on all eligible everyday purchases</p>	<p>Earn 2 <i>Scotia Rewards</i>® points for every \$1 you spend on eligible grocery stores, dining, and daily transit purchases (including buses, subways, taxis and more)</p> <p>Earn 1 <i>Scotia Rewards</i>® point for every \$1 you spend on all other eligible everyday purchases</p> <p>Earn an additional bonus of 10,000 <i>Scotia Rewards</i>® points if you spend \$40,000 annually, and an additional 2,000 <i>Scotia Rewards</i>® points for every \$10,000 spent thereafter</p>	<p>Earn 1 <i>Scotia Rewards</i>® point for every \$5 you spend on all eligible everyday purchases</p>	<p>Earn 1 <i>Scotia Rewards</i>® point for every \$1 you spend on all eligible everyday purchases</p> <p>Earn 5% cash back on travel purchased through Scotia Rewards Travel Service</p>	<p>Earn 1 <i>Scotia Rewards</i>® point for every \$2 you spend on all eligible everyday purchases</p>
Redeem points for any travel purchase, selected merchandise, gift cards 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!²</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!</p> <p>Visa Infinite* benefits</p>	-	-	-

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 3 days for customers over 65	✓ Up to 31 days for customers under age 65, up to 10 days for customers over 65	✓ Up to 8 days for customers under age 65, up to 3 days for customers over 65	✓ Up to 25 days for customer under age 65, up to 10 days for customers over 65	✗	✓ Up to 25 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 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 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	\$120	\$399	No annual fee	\$139	Eligible accounts include the Scotia One™ Chequing Account, Basic Banking Plan, Basic Banking Account, Student Banking Advantage® Plan, and Getting There Savings Program® 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 Interac®† 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.

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.

® Registered Trademark of The Bank of Nova Scotia.

™ Trademark of The Bank of Nova Scotia.

®± American Express is a registered trademark of American Express. This credit card program is issued and administered by The Bank of Nova Scotia under license from American Express.

* Visa Int./Licensed User.

®‡ *Interac*, the *Interac* logo and *Interac* Flash are trademarks of Interac Corp. Used under license.

™* Priority Pass is a trademark of Priority Pass Limited.