
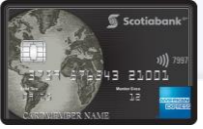

































































Card Name							
Travel Emergency Medical Insurance	 Up to 25 days for customers under age 65, up to 3 days for customers 65 and over	 Up to 31 days for customers under age 65, up to 10 days for customers 65 and over	 Up to 8 days for customers under age 65, up to 3 days for customers 65 and over	 Up to 25 days for customers under age 65, up to 3 days for customers 65 and over	 Up to 25 days for customers under age 65		
Trip Cancellation							
Trip Interruption							
Flight Delay Insurance							
Delayed and Lost Baggage Insurance							
Travel Accident Insurance							

							
Card Name	Scotiabank® Gold American Express®± Card	Scotiabank® Platinum American Express®± Card	Scotiabank® American Express®± Card	Scotiabank Passport™ Visa Infinite* Card	Scotiabank ScotiaGold Passport® Visa* Card	Scene+™** Visa* Card	Scene+™** Debit Card
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	–	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 ScotiaGold Passport® Visa* Card	Scene+™** Visa* Card	Scene+™** Debit Card
Annual Fee	\$120	\$399	No annual fee	\$139	\$110	No annual fee	Account fees may apply. Eligible accounts include the Preferred Package, Ultimate Package, Student Banking Advantage® Plan, and Getting There Savings Program® for Youth
Supplementary Card Fee	\$29/each	\$99/each	No fee	\$0 for one supplementary card and \$50/each thereafter	\$30/each	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	\$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](http://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.

<sup>1</sup> 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.

<sup>2</sup> 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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