



Card Name

Scotia Momentum® for business Visa® Card

Scotiabank Passport™ Visa Infinite Business* Card

Scotia® Home Hardware PRO Visa* Business Card

Key Rewards and Benefits

Earn 3% on all eligible gas station, restaurants, office supplies and recurring payments

Earn 1% on all other eligible everyday business purchases

Earn 1.5 Scene+ points for every \$1 you spend on all eligible purchases

Redeem points for any travel purchase, selected merchandise, gift cards and more

Earn 1 Scene+ point for every \$1 spent on your credit card for eligible business purchases at Home Hardware.²

Variable interest rates & a 21-day interest free grace period.

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.

Complimentary Priority Pass™* membership with 6 airport lounge visits annually

Visa Infinite* Concierge services

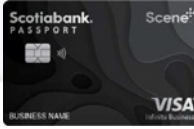
Save up to 25% off base rates at participating AVIS locations Worldwide and at participating Budget locations in Canada and the U.S.

Enjoy the flexibility of "After Purchase" SelectPay Plans

Access Visa Spend Clarity for Business and Visa SavingsEdge to help manage finances and save additional dollars where applicable.

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



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Travel Emergency Medical Insurance



Up to 8 days for customers under age 65, up to 3 days for customers over 65



Up to 25 days for customers under age 65, up to 10 days for customers over 65



Flight Delay Insurance



Delayed and Lost Baggage Insurance



Travel Accident Insurance



Rental Car Collision/ Damage Insurance



Hotel/Motel Burglary Insurance



Purchase Security



Extended Warranty





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Annual Fee	\$79	\$199 (Secondary card is \$0)	\$0 (Secondary card is \$0)
Supplementary Card Fee	\$29/each	\$50/each	\$0/each
Interest Rate on Purchases	19.99%	19.99%	Competitive interest rate tied to Scotiabank's prime rate³.
Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)	22.99%	22.99%	Competitive interest rate tied to Scotiabank's prime rate³.
Minimum Limit	\$500	\$10,000	\$5,000
Maximum Unsecured Limit	\$100,000	\$100,000	\$150,000

† 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 You are awarded one (1) Scene+ point for every eligible \$1.00 charged and posted to the Scotia Home Hardware PRO Visa Business Account (the "Account") only at eligible Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at homehardware.ca.

3 Scotiabank Prime Rate is the prime lending rate published from time to time by The Bank of Nova Scotia. Current Scotiabank Prime Rate can be found at scotiabank.com/ca/en/small-business/rates-prices.html.

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* Visa Int./Licensed User.