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Key Rewards and Benefits	<p>Earn 3% on all eligible gas station, restaurants, office supplies and recurring payments</p> <p>Earn 1% on all other eligible everyday business purchases</p>	<p>Earn 1.5 <i>Scene+</i><sup>™</sup>* points for every \$1 you spend on all eligible purchases</p> <p>Redeem points for any travel purchase, selected merchandise, gift cards and more</p>	<p>Earn up to 5% in GM<sup>®</sup> Earnings on the first \$10,000 of eligible everyday purchases annually, and 2% thereafter</p> <p>\$1 in GM<sup>®</sup> Earnings = \$1 off the purchase price or lease down payment of a new Chevrolet, Buick, GMC or Cadillac</p> <p>Earnings do not expire as long as you are a cardholder</p> <p>No earning maximum or redemption limit</p>	<p>Earn 1% on all eligible everyday purchases</p> <p>Cash back is paid to each card in the program that has reached the annual spend of \$7,500</p> <p>Cash back rewards available for Canadian dollar card program only</p> <p>Card available in CDN\$ and USD\$</p>	<p>Earn 1% on all eligible everyday purchases</p> <p>Cash back is paid to each card in the program that has reached the annual spend of \$7,500</p> <p>Cash back rewards available for Canadian dollar card program only</p> <p>Card available in CDN\$ and USD\$</p>	<p>Benefit from the low rate of a line of credit and the convenience of a Visa<sup>*</sup> card.</p>
Other Benefits		<p>You will not be charged a Foreign Currency Conversion mark-up on foreign currency purchases whether you make them online or outside of Canada.</p> <p>Complimentary Priority Pass<sup>™</sup>* membership with 6 airport lounge visits annually</p> <p>Visa Infinite<sup>*</sup> Concierge services</p>		21 day interest free grace period	21 day interest free grace period	21 day interest free grace period
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		Minimum Spend \$5MM on company level.	Minimum Spend \$5MM on company level.	

					
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Travel Emergency Medical Insurance	<div></div> <div>Up to 8 days for customers under age 65, up to 3 days for customers over 65</div>	<div></div> <div>Up to 25 days for customers under age 65, up to 10 days for customers over 65</div>	<div></div>	<div></div>	<div></div>
Flight Delay Insurance	<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>
Travel Accident Insurance	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Rental Car Collision/ Damage Insurance	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Hotel/Motel Burglary Insurance	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Purchase Security	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Extended Warranty	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>



Card Name

Scotia Momentum<sup>®</sup> for business Visa<sup>\*</sup> Card

Scotiabank Passport<sup>™</sup> Visa Infinite Business<sup>\*</sup> Card

Scotiabank<sup>®</sup> GM<sup>®</sup> Visa<sup>\*</sup> Business Card

Visa<sup>\*</sup> Business Card: Gold Card

ScotiaLine<sup>®</sup> for business Visa<sup>\*</sup> Card

Annual Fee

\$79

\$199  
(Secondary card is \$0)

\$59

\$105

\$0

Supplementary Card Fee

\$29/each

\$50/each

\$29/each

\$105/each

\$0/each

Interest Rate on Purchases

19.99%

19.99%

19.99%

N/A

Prime + 3.49% to  
Prime + 6.49%  
unsecured

Interest Rate on Cash Advances (including Balance Transfers, Scotia Credit Card Cheques and Cash-Like Transactions)

22.99%

22.99%

22.99%

19.99%

Prime + 3.49% to  
Prime + 6.49%  
unsecured

Minimum Limit

\$500

\$10,000

\$500

\$5,000

\$5,0000

Maximum Unsecured Limit

\$100,000

\$100,000

\$100,000

\$100,000

\$100,000

† 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](https://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.

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