

Additional VISA cards are yours for the asking. Share with your spouse or someone close to you the convenience and benefits of carrying a Scotiabank VISA card, including:

- Up to 21 days grace period¹;
- Itemized transactions by individual cardholder on your monthly statement to simplify your household budgeting;
- Automatic discounts of up to 20% at participating AVIS® car rentals worldwide when using your Scotiabank VISA card;
- Acceptance at over 23 million merchants and access at over 730,000 ABMs worldwide;
- Convenience and flexibility of 24-hour banking through *TeleScotia*® Telephone Banking and *Scotia OnLine*® Financial Services.

For *ScotiaGold Passport*™ VISA*, the additional card annual fee is as follow:

\$30 each if primary Cardmember is under age 65;

\$15 each if primary Cardmember is age 65 or over, or if the account is part of a *Scotia Total Equity*® Plan

For *ScotiaHockey*™ VISA*, the annual fee for each additional card is \$15.

To request (an) additional VISA card(s) on your account, simply complete this form and drop it off at any Scotiabank Branch, mail it to the address located below, or mail it along with your next payment.

Scotiabank, Electronic Banking Call Centre, Box 4100, Postal Station A. Toronto, Ontario M5W 1T1
Telephone: 1-800-387-6556

Yes, please issue supplementary cards on my VISA account for:

Scotiabank VISA account number _____

<input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. <input type="radio"/> Miss.		
	Last name, first name and initial (Please Print)	Supplementary Cardholder's Signature
	Birthdate:	Relationship to Primary Cardholder:
	Address:	Occupation:
	() Home Phone:	
<input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. <input type="radio"/> Miss.		
	Last name, first name and initial (Please Print)	Supplementary Cardholder's Signature
	Birthdate:	Relationship to Primary Cardholder:
	Address:	Occupation:
	() Home Phone:	

Terms and Conditions

“You” and “Your” means the Primary Cardholder, any Secondary Cardholder and/or Supplementary Cardholders. “Our” and “We” means The Bank of Nova Scotia (“Scotiabank” or the “Bank”).

1. You apply for and request that the Scotiabank VISA card(s) be issued as designated on the reverse, as well as all renewals and replacements of the card(s), until cancelled by you/us.

2. You agree to read and abide by the terms of this application, the Scotiabank Group Privacy Agreement and Revolving Credit Agreement accompanying the card(s), as well as the terms of the agreements regarding the services which you may obtain with the card(s). You understand that your signature on or your use or retention of the card shall evidence your receipt of the Agreements.

3. We collect information about you for the purpose of establishing a relationship, offering and providing products and services, rendering credit decisions, marketing services, complying with the law, protecting your and our interest and for any other compatible purpose.

4. We may ask you for contact information such as your telephone or fax number, and keep and use this information as well as disclose it to other members of the Scotiabank Group so that we or any of these companies may contact you directly through these channels for the purpose of marketing including telemarketing. This consent will also apply to any

companies that form a part of the Scotiabank Group in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time.

5. By signing this application, you affirm that the information you have given us is true and complete and that you have not withheld any information. We will rely on the information you have given to decide on your application. **You authorize us to use, give to, obtain, verify, share and exchange credit and other information about you at any time with others, including credit bureaus, credit insurers, other companies in the Scotiabank group of companies, and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law.** We can also do this after this relationship has ended. You irrevocably consent to the ongoing collection and reporting of credit information to credit bureaus by us after your VISA card has been granted. You request and authorize us to send you information about our services and those offered by the Scotiabank group of companies.

Attention Primary and Secondary Cardholders:

In this section "You" and "Your" means the Primary Cardholder and any Secondary Cardholder.

6. You understand and agree that you are liable for all charges incurred on your account with any supplementary card issued in connection with the account. When you request Scotiabank to issue a supplementary card, we will also issue renewal and replacement cards for such supplementary card, unless the card is cancelled by you or Scotiabank. You understand and agree that a Supplementary Cardholder's signature on or use or retention of the supplementary card issued in his or her name shall evidence your receipt of the agreements relating to the account and your acceptance of their terms.

Any Joint accounts require the signature of secondary Cardholder.

Primary Cardholder's name (Please Print)

Primary Cardholder's Signature

Secondary Cardholder's name (Please Print)

Secondary Cardholder's Signature

Date