

Be ready!

SCOTIABANK CREDIT CARDS BE READY. BECAUSE LIFE JUST HAPPENS.

Scotiabank / MAGNA™ MasterCard® for you

Share the card benefits with loved ones

Credit Life Protection

Travel and fraud protection

Monthly payments

Protect your PIN

AUGUST 2007
VOL. 1

Get the most out of your Scotiabank credit card

Welcome to your first issue of **Be ready!**, the newsletter specifically designed to provide valued Scotiabank clients like you with the information you need to get the most out of your Scotiabank credit card in a concise, colorful and engaging format.

From up-to-date and relevant information on card-specific offers and promotions to helpful hints on how to take full advantage of the features and benefits of your Scotiabank credit card, you'll find it all right here, and more.



CONTEST ZONE

Erase your back-to-school expenses.



Before you know it, the kids will be back in school and that means a lot of extra expenses. However, all those expenses could be free! Until September 30, 2007, every

time you spend a minimum of \$300 with your Scotiabank credit

card or \$1,000 with a Scotiabank credit card cheque, you'll get a chance to WIN the amount of all your purchases (up to a maximum of \$30,000).

Imagine winning back the price of new uniforms, shoes, backpacks, books, school supplies or even a computer. What a way to start the school year!



Take home \$60,000 worth of MAGNA Rewards points!



If you have a Scotiabank MAGNA™ MasterCard® credit card, you could see your points grow instantly by winning \$60,000 worth of MAGNA Rewards points. That translates into 600,000 points! Or you could win secondary prizes of \$30,000 or \$15,000 worth of MAGNA Rewards points. Think of how you could treat yourself or your family when you redeem those points at any MAGNA partner. There's also an early draw on August 13, 2007, for \$15,000 worth of points, so start using your card today. Every time you use your card is another chance to win. Contest ends October 31, 2007.

For further details, call 62-SCOTIA (627-2684) today!

WINNERS' CIRCLE

Congratulations to our Cricket World Cup Winners!

These Scotiabank credit cardholders used their cards and won! Martin Chee Kong (3rd from left) and Selma Marryshow Cromwell (3rd from right) each won a trip for two to Barbados to see the final match of the ICC Cricket World Cup 2007. Plus, Lisa Jagroopsingh (4th from left) won a trip for two to see the semi-finals in St. Lucia. Congratulations to these winners!



DID YOU KNOW?

Credit Card Delivery and Activation

Did you know that there is now no need to go to your branch to collect your credit card? Instead, you can enjoy the convenience and safety of having your credit card mailed directly to your mailing address. To maintain the security of your card, your card will be mailed as an 'inactive' card which cannot be used. As such, your card must be activated prior to use. Simply call our Contact Centre at 62-SCOTIA (627-2684) between 8:00am and 6:00pm, Monday to Friday (excluding public holidays). A Contact Centre representative will guide you through the activation process.

Also, should a replacement or additional card be requested, all existing cards on this account will be deactivated prior to mailing out the new card. When the new card has been received and activated, all the cards on the account can be used again.



For further details, call our Contact Centre at 62-SCOTIA (627-2684) or visit any Scotiabank branch today!

SPOTLIGHT ON CREDIT CARDS

Scotiabank MAGNA™ MasterCard®



Use your MAGNA Rewards vouchers for travel! How? Simply redeem your vouchers at the travel agencies listed below and you are on your way. Vouchers can be used for both sea and air travel. Plus, there are no blackout dates. Use your Scotiabank MAGNA MasterCard and reap real rewards.

A's Travel Service Ltd
AA Travel Ltd.
Fantasy Travel Service

Hingoo's Travel Service Ltd.

Horizon Travel Service

Maria's Tours and Travel Ltd.

Moonan International Travel and Tours Ltd

Navarro's Travel Service Ltd.

Sellier's Travel Service Ltd

Shanti's Travel Service

Swift Travel Service Ltd

The Travel Centre Ltd

Travel Concepts International Ltd

Travel House Ltd

Travel Plus Services Ltd

For further details and/or to apply for a Scotiabank MAGNA MasterCard credit card, call 62-SCOTIA (627-2684) or visit your closest Scotiabank branch today!

Share the benefits of your Scotiabank credit card with loved ones



Ensure that those you care about have easy access to cash or goods and services any time they are needed, anywhere in the world, by requesting additional Scotiabank credit cards†.

All transactions for your additional cards will appear on your account and statement, offering you financial control and convenient management.

For further details and/or to request additional cards, visit any Scotiabank branch today!

† A small fee may be applicable.

CHECK IT OUT

Optional coverage for unpaid card balances

In addition to the automatic insurance benefits included with your Scotiabank credit card, another optional insurance benefit, Credit Life Protection, is available. This benefit provides coverage for your unpaid card balance in the event of your death. Joint coverage for a secondary cardholder is also available and premium costs are based on the outstanding balance of your



previous month's credit card statement. For example, if your previous month's balance was zero, you don't pay any premium. It's an affordable way to ensure that your family has one less financial obligation to worry about at a difficult time when they may need it the most.

For further details, refer to your Scotiabank credit card Welcome Kit or call 62-SCOTIA (627-2684) today!

HELPFUL HINTS



Travel and fraud protection

As a Scotiabank credit cardholder, you are protected against fraud. To ensure that you are able to use your card whenever and wherever you travel, be sure to call 62-SCOTIA (627-2684) to notify us of your travel plans well in advance. If your Scotiabank credit card is lost or stolen while you are travelling, immediately report the loss by calling the same number so that we may cancel your credit card.

Pay your account monthly



Everyone has unexpected purchases from time to time. When you can't repay the full amount on your statement by the due date, you can simply pay the minimum monthly payment shown instead*. That way your account will always be in good standing. You can make your payments via TeleScotia, Internet banking or at any Scotiabank branch.

** Interest will apply.



Protect your PIN

Your Personalized Identification Number on your Scotiabank credit card makes it easy to access account information or receive cash advances through any ATM. However, it's important to take some simple security precautions. Memorize your PIN and don't reveal it to anyone for any purpose. Be aware of those around you when you enter your PIN at an ATM and shield the number with your hand or body. If you don't have a PIN already, just visit any Scotiabank branch to select your own today.

For further details on any of these helpful hints, call 62-SCOTIA (627-2684).