

Scotiabank® Rewards Visa* Card Welcome Kit

Enjoy travel
benefits and
reward flexibility



You're richer
than you think®.



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Travel benefits and rewards



Thank you for choosing the Scotiabank® Rewards Visa* card.

This Welcome Kit is your ticket to all of the features and benefits you now enjoy as a Cardmember including the *Scotia Rewards*® Program. You'll earn 1 point with every \$2 spent on purchases made with your card.

With flexible travel rewards and services, a full-service travel agency and online travel booking² – you're well on your way to wherever you want to go.

Make the most of your card:

- Activate your card by calling **1 800 806-8600** or online at scotiabank.com/activatecreditcard
- Register at scotiarewards.com to redeem for rewards online and gain access to the Travel Booking Site for all your travel needs, and sign up for the *Scotia Rewards* eNewsletter to receive announcements and exclusive offers
- Add supplementary cardholders to your credit card account³ – visit scotiabank.com to learn more or log in to *Scotia OnLine*® to request a supplementary card. (No annual fee for each additional card)
- Place the Emergency Travel Assistance card in your wallet for quick reference

If you have any questions about your Scotiabank Rewards Visa card, please feel free to call us at **1 888 861-5603**. We're available Monday to Friday from 7 a.m. to 9 p.m. and Saturday from 8 a.m. to 5 p.m. (EST).

The *Scotia Rewards* Program

Reward yourself

As a Scotiabank Rewards Visa Cardmember, your automatic membership in the *Scotia Rewards* Program gives you access to an exciting selection of rewards. These include an incredible array of flexible travel options, brand-name merchandise, gift cards and Visa Prepaid Cards. And it's easy to redeem. Just visit the *Scotia Rewards* website at scotiarewards.com or call the *Scotia Rewards* Centre at 1 800 665-2582 and your reward will be on its way to you in no time.

Earn Points faster every day

Earning *Scotia Rewards* points¹ is simple. Earn 1 point for every \$2 spent on everyday purchases:

- **Use your card at every opportunity:** to buy gas or groceries, at the movies, in stores and restaurants, to buy plane or train tickets, and at sports/leisure events.
- **Set up recurring bill payments:** most companies now accept pre-authorized payments: telephone bills, newspaper and magazine subscriptions, cable and Internet service fees, membership fees, and more.

With so many opportunities to use your Scotiabank Rewards Visa card, earning *Scotia Rewards* points is easy.

Travel Rewards



Enjoy travelling?

Your Scotiabank Rewards Visa card provides you with the convenience of an online Travel Booking Site² and tollfree access to the services of a full-service travel agency. The *Scotia Rewards* Travel Service² will take you anywhere you want to go. From flights to hotels and rental cars to cruises and all-inclusive packages, *Scotia Rewards* Travel Service will help you create the getaway you want, so your trip is always one to remember.

There is no limit to the number of points you can redeem to travel for free. However, if you don't have enough points to travel for free, you can use your Scotiabank Rewards Visa card for the balance. Starting with as little as 5,000 *Scotia Rewards* points, you can still save \$50 on your choice of travel.

Redeeming Points for Travel

Flexibility and convenience to see the world.

With your Scotiabank Rewards Visa card in hand, the world is at your feet. That's because you have a range of flexible options when it comes to redeeming for the travel rewards you want. From airfare to cruises to package holidays, and everything in between, there are three ways you can pay.

- 1. Use your points:** If you've earned all the points you need, redeem them for your complete trip – including taxes and surcharges.
- 2. Use your card:** You can always use your card to cover the full amount of your travel. And you'll earn rewards points for every dollar you charge.
- 3. Combine points and payment:** Short a few points? Want to save some for later? You can pay for your travel with a combination of accumulated points and a charge to your card.

Book your travel, then redeem points for your purchase.

If you find a great deal or if you prefer to make your own travel arrangements – through a website, travel agent, airline or another source – you can put the Post-Purchase Travel Redemption benefit to work for you. Simply pay for your trip using your card, then call us or go online at scotiarewards.com to redeem points for your purchase.

Your *Scotia Rewards* and Travel Advantage⁴

Discounts, offers and special amenities

- Your new card extends you additional extraordinary savings offers, special amenities and privileges

Global Hotel discount

- Receive access to reduced rates at thousands of hotels worldwide, plus enjoy special amenities (if available)

Car rental discounts

- Take advantage of discounts off car rentals with major rental companies around the globe

Vacation Package savings

- Receive special savings offers and enjoy additional amenities at resorts worldwide

Upgrades and perks on cruises

- Enjoy more on every cruise with offers and benefits ranging from shipboard credits, to upgrades, shore excursions, specialty dining experiences, reduced deposits and dollars off

For complete details on all travel benefits, visit scotiarewards.com.

To book travel or learn more about *Scotia Rewards* Travel Service, visit scotiarewards.com or call toll-free at 1 800 665-2582 to access our full-service travel agency.

Merchandise and Gift Cards



You can also choose your personal reward from a vast selection of brand-name merchandise items that include electronics, recreational and household goods, toys and much more. Or you could redeem your points toward gift cards and Visa Prepaid Cards.

Visit scotiarewards.com to find more rewards.

Redeem Points for a Credit

Scotia Rewards points can be redeemed online for a credit to your Scotiabank Credit Card account.

Redeem your Points...it's easy

Redeeming *Scotia Rewards* points is as close as your computer. You can access your *Scotia Rewards* account at **scotiarewards.com**, to book and redeem for travel online, browse through the latest rewards or check out our special offers that are updated frequently.

In addition to ordering your rewards online, our website offers many other convenient features such as:

- Regular eNewsletters to inform you of special offers and more.
- A listing of your *Scotia Rewards* points.
- A history of the rewards you have redeemed.
- A direct link with our courier service to track the shipping status of your order.

Easily order your rewards by:

- Visiting **scotiarewards.com** to book and redeem for travel, order merchandise, gift cards or Visa Prepaid Cards any time of the day or night; or
- Calling 1 800 665-2582, Monday to Sunday 8am - 8pm EST, to book your travel rewards or to speak with a *Scotia Rewards* representative; or
- Calling 1 800 665-2582 any time of the day or night to use our Interactive Telephone Rewards Service to order merchandise and gift cards.

Scotia Rewards Program – an exceptional rewards program

For complete details of the *Scotia Rewards* program, refer to the Terms and Conditions on the insert included in this package, or you can find them at scotiarewards.com.

Save on car rentals

As a Scotiabank Rewards Visa cardholder, you can save up to 25% off base rates at participating AVIS locations and at participating Budget locations in Canada and the U.S. when you pay with your Scotiabank Rewards Visa card.

AVIS reservations may be made online at avis.com/scotiabankrewards or by calling **1-800-TRY AVIS (879-2847)**. Please quote AVIS worldwide discount number **C030302**. Budget Reservations may be made online at budget.com/scotiabankrewards or by calling **1-800-268-8900**. Please quote Budget Corporate Discount number **A363311**.

Emergency cash and card replacement service

Should your Scotiabank Rewards Visa card ever be lost or stolen, report the loss to ensure your account is immediately blocked. Simply call the Visa Assistance Centre (VAC) toll-free at 1 800 847-2911 in Canada and the continental U.S. or collect at 410-581-9994 for all other areas. Once the report is filed, VAC will offer you the following services:

- A temporary Emergency Replacement Card within 24 hours to a location in Canada and the U.S., and within one business day in other areas
- Up to \$5,000 in Emergency Cash (subject to your available credit). Emergency cash will be provided by VAC through the worldwide Visa network of emergency service locations, Western Union Offices and wire transfer services

For your records, a copy of the Lost or Stolen Card report will be mailed to you.

Visa Zero Liability Policy

Use your Scotiabank Rewards Visa card to shop anywhere--whether it's on the Internet or in a store--and you are protected from unauthorized use of your Visa card. The Visa Zero Liability policy eliminates consumer liability for fraudulent transactions!

Certain restrictions and exclusions apply. Please visit visa.ca for a full description of the Visa Zero Liability Policy or refer to the section in your Revolving Credit Agreement that refers to "unauthorized use of your

card” for more details.

Instant cash advance worldwide

You can use your Scotiabank Rewards Visa card to get instant cash advances up to your available credit limit, at any of 465,000 offices of financial institutions worldwide displaying the Visa symbol.

Click, call or visit

You know how valuable your time is and so do we. You can access your Scotiabank Rewards Visa account information through *Scotia OnLine*[®] Financial Services, and *TeleScotia*[®] telephone banking.

- Obtain account balances
- Pay your Scotiabank Rewards Visa account
- Transfer funds between credit and deposit accounts
- Pay bills or post-date payments for over 6,000 bill payment companies

For more information or to register, just call 1 800 4SCOTIA or visit scotiabank.com.

Automated banking machines

You can also use your Scotiabank Rewards Visa card to obtain up to \$1,000 per day through over 1 million designated Automatic Banking Machines (ABMs) worldwide. Cash advances can be obtained at any ABM displaying one or more of the following symbols: In Canada, look for the *Interac*^{**} symbols; outside Canada, look for banking machines displaying the Visa or PLUS^{*} symbols.

Online and mobile banking

With *Scotia OnLine*[®] and Mobile Banking, it's easy to access your credit card account, anytime, anywhere. You can pay bills, check your balance, and see your rewards on the go. Choose paperless and sign up for *Scotia*[®] InfoAlerts⁵ to make it even easier to stay on top of your account online.

TeleScotia telephone banking (1 800 267-1234)

Whether you're at home, the office or across the country, *TeleScotia* gives you the freedom to bank by phone, 24 hours a day. You can pay bills, transfer funds, postdate bill payments and transfers between accounts, up to 1 year in advance.

Visa payWave^{*} – The faster way to pay

Visa payWave is a convenient payment feature included on Scotiabank Rewards Visa cards at no additional fee. You'll save time when paying for small, everyday purchases. Simply wave your card over a special card reader and go! No swiping, signing, or

entering your PIN for most purchases at participating merchants[†].

Visa Checkout

Make your online shopping easier with Visa Checkout. No need to re-enter your payment and shipping details every time you shop at participating online retailers. Just enter your username and password and you're done. Visit scotiabank.com/visacheckout to learn more and enroll your Scotiabank Rewards Visa card today.

Scotia Credit Card Protection (optional)

Financial Protection for life's twists and turns.

With one simple application, you can have financial protection from a range of life events: Disability, Job Loss, Strike or Lockout, Critical Illness or loss of Life. A monthly benefit equal to 20%⁶ of your outstanding credit card account balance can be paid to your credit card account if you are unable to work⁷, which can help pay down your balance faster. In the event of a diagnosis of a covered Critical Illness, or if you pass away, your outstanding credit card account balance can be paid in full, up to a maximum of \$50,000.

This comprehensive coverage is available at a monthly premium rate of only \$1.09 per \$100 of daily balance on your credit card account (plus any applicable sales tax). The affordable cost includes benefits for a Co-Borrower at no additional charge. The premium is conveniently charged to your credit card account to help ensure your coverage stays in place.

Approval is fast! If you are a resident of Canada, and are at least 18 and under 70⁷ years of age, please call 1 855 753-4272 between 8:00 a.m. and 8:00 p.m. (EST) Monday to Friday and a Customer Service Representative will be pleased to assist you.

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* Visa Int. / Lic. User.

** The Bank of Nova Scotia authorized user of mark.

† Merchants set their own limits for the maximum value of a Visa payWave transaction that does not require a signature or PIN.

¹ Scotia Credit Card Cheques or cash advances through your Scotiabank Rewards Visa account, do not earn points. Similarly, annual card fee membership or other card fees, interest charges, payments and debit adjustments do not earn points; and any merchandise purchased on your card and returned to the merchant will result in an appropriate adjustment in your points balance.

² Scotia Rewards Travel Service booking site provided by a duly licensed 3rd party travel agent: Visit scotiarewards.com for full details.

³ 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. 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.

⁴ Travel Advantage is supplied by a third party (currently Hogg Robinson Canada Inc. (HRG) and subject to change). Best available price guarantee on airfares is provided by HRG and is only available within 24 hours of time of booking. All offers are based on availability. Offers are subject to merchants' standard booking requirements, terms, and conditions. Offer cannot be combined with other offers, promotions, discounts, or programs, and may not be redeemed for cash. Complete terms and conditions are available at scotiarewards.com. The Bank of Nova Scotia is not responsible for the best available price guarantee.

⁵ There is no cost for Scotia® InfoAlerts. Standard message and data charges may be applied by your mobile carrier.

⁶ 20% of your outstanding credit card account balance up to 5 months to a maximum of \$10,000 per month and a total maximum of \$50,000 if you are unable to work due to involuntary Job Loss, Strike or Lockout or become disabled.

⁷ Critical Illness, Disability, Job Loss and Strike/Lockout coverage terminates at age 70, Life coverage terminates at age 80.

Scotia Credit Card Protection is a Group Policy underwritten by Chubb Life Insurance Company of Canada. All coverage is subject to the terms and conditions outlined in the Certificate of Insurance which you will receive upon enrolment.

Scotiabank's Privacy Commitment

Since 1832, Scotiabank's business and reputation have been built on trusted relationships with our customers, employees, and other stakeholders. The protection of information in our custody is a critical component of these trusted relationships.

As part of our ongoing commitment to fostering and maintaining trust, Scotiabank has established a robust privacy program that is designed to protect the personal information entrusted to us.

We work hard to:

- **Be Accountable:** We have established a foundational privacy framework that sets out the structure and accountability for the treatment of personal information across the Bank. Our privacy framework is overseen by a dedicated Privacy Office, led by our Chief Privacy Officer, that sets and maintains Scotiabank's privacy program.
- **Be Safe:** We have implemented measures designed to protect the personal information that has been entrusted to us.
- **Be Respectful:** We collect, use, and disclose personal information in a manner that is fair, ethical and non-discriminatory.
- **Be Useful:** We use information to deliver value, enhance the banking experience, and to manage our business.
- **Be Adaptable:** We monitor privacy and data protection laws, standards and industry practices so that we can provide our products and services in a privacy-respectful manner.
- **Be Transparent:** We explain how we handle personal information in a clear and easily accessible manner.

Our Privacy Agreement describes how we treat personal information including the types of personal information we collect, when and why we collect and use personal information, and the circumstances when we share and disclose it. For a full copy of our Privacy Agreement, please visit:

<https://www.scotiabank.com/ca/en/about/contact-us/privacy.html> or a Scotiabank Branch.

Terms & Conditions

Scotia Rewards Program – Terms & Conditions for Scotiabank® Visa* Cardmembers

These are the terms and conditions for the *Scotia Rewards*® program (the “Program”) that apply to the following cards: ScotiaGold Passport® Visa* Card, ScotiaGold Passport® *for business* Visa* Card and Scotiabank® Rewards Visa* Card (each a “Program Card” or “Card”) issued by The Bank of Nova Scotia (“Scotiabank”).

Other Definitions that you should know:

Cardmember or *Scotia Rewards* Cardmember: An individual that has a Program Card.

Co-Borrower: The secondary borrower on a joint Program Card Account.

Primary *Scotia Rewards* Cardmember or Primary Cardmember: The individual in whose name a Program Card Account is opened and who is the first name on that Account.

Program Site: The site where you can gain access to the Program (currently located at scotiarewards.com).

Supplementary Cardmember: An additional Cardmember on your Program Card Account that is not the Primary *Scotia Rewards* Cardmember or the Co-Borrower. Also known as an “authorized user”.

Your name: The name of the Primary Cardmember, Co-Borrower or name of the business.

A. Participation Requirements and Use of Personal Information

The Program is automatically available to each of the above Program Cards and the accounts associated with those Program Cards (the “Program Card Accounts” or “Accounts”), so long as the Cards and Accounts are in good standing¹.

The Program is offered at no extra cost on the Program Card with no additional application or enrollment required.

As a *Scotia Rewards* Cardmember, you can receive communications with updates and special offers as part of the Program by signing up at scotiarewards.com, or by telephone through our *Scotia Rewards* Program Site, or we may allow you to receive updates and special offers by other methods. As a customer of Scotiabank and a *Scotia Rewards* Cardmember, the Scotiabank Privacy Agreement protects your privacy and your personal information.

B. Earning and Redeeming *Scotia Rewards* Points and Adding Delegates

1. Earning Points

The program is based on a points system of "*Scotia Rewards* points". *Scotia Rewards* points are also referred to as "points".

You are awarded **one (1) *Scotia Rewards* point** for every **\$1.00** in purchases of goods and services charged to a ScotiaGold Passport Visa Card account or a ScotiaGold Passport *for business* Visa Card account.

You are awarded **one (1) *Scotia Rewards* point** for every **\$2.00** in purchases of goods and services charged to a Scotiabank Rewards Visa Card account.

For all Program Card Accounts:

Points are earned only for purchases charged to the Program Card Account. *Scotia Rewards* points are not awarded for cash advances, balance transfers, Scotia® Credit Card Cheques, returns, refunds or other similar credits, payments, fees, interest, or other charges. Cash advances include cash-like transactions which are monetary transactions posted to your Program Card Account and include wire transfers, foreign currency, travelers cheques, money orders and gaming chips.

Scotia Rewards points will be added to a Program Card Account shortly after a debit transaction for a purchase has been posted to that Account, and will be deducted (or cancelled) from the Program Card Account if a credit for any returned purchase (or similar credit such as a refund or credit voucher) is posted to that Account or for any other adjustments to previously billed purchases.

Scotia Rewards points will not be posted to a Program Card Account that is not in good standing¹ or to a Program Card Account that is not open at the time of posting.

Purchases made by a Supplementary Cardmember will earn points for the benefit of the Primary *Scotia Rewards* Cardmember on the Program Card Account (and any Co-Borrower on that Account).

Supplementary Cardmembers earn the same number of points on purchases as the Primary *Scotia Rewards* Cardmember (and Co-Borrower) earn, unless we advise you otherwise.

Checking your Points Balance:

Every month the statement for the Program Card Account will detail the number of points earned since the previous statement (for the prior statement period), the balance of points carried forward from a previous statement (for the prior statement period), the number of points redeemed or adjusted in that statement (for the prior statement period) and the new *Scotia Rewards* points balance for the Program Card Account. *Scotia Rewards* points information for a

Program Card Account is also available to the Primary *Scotia Rewards* Cardmember (or Co-Borrower) by registering and logging into scotiarewards.com where points balances are updated daily based on the transactions that have been posted to the Program Card Account as of that date. Transactions may require several business days to be posted to the Account and the points balance shown may not always be up to date.

2. Redeeming Points

Scotia Rewards points can only be redeemed as set out in these terms and conditions. Redemptions of *Scotia Rewards* points can be made for a travel purchase (also referred to as a travel booking), merchandise and other non-travel rewards such as gift cards, pre-paid cards or other items/goods and services as described in these terms and conditions.

Scotia Rewards Cardmembers who redeem *Scotia Rewards* points are responsible for any taxes associated with their redemption and if applicable, must declare the value of those redemptions to appropriate tax authorities.

3. Redeeming Points on Closed Accounts

If a Program Card Account is closed (including if you cancel a Program Card), any unredeemed *Scotia Rewards* points can be redeemed within 60 days of closing the Account(s), provided the Account is in good standing¹, after which time the unredeemed points will be permanently cancelled.

If the Program Card Account is closed, you will not be able to redeem any points for a Post Purchase Travel Redemption.

If you have multiple eligible Program Cards, you may transfer any accumulated *Scotia Rewards* points to another Scotiabank Credit Card Account that earns *Scotia Rewards* points before electing to close the Account, provided the Account(s) are open and in good standing¹ and the Account(s) are in your name.

If the *Scotia Rewards* Account is closed by Scotiabank because it is not in good standing¹, the *Scotia Rewards* points associated with that Account cannot be redeemed and will be immediately cancelled.

4. Adding a Delegate

A Primary *Scotia Rewards* Cardmember or Co-Borrower may delegate a representative to redeem points on their behalf. Visit scotiarewards.com or contact the *Scotia Rewards* Centre for details.

C. Transferring Points

1. When Points can be Transferred

Scotia Rewards points are non-transferable. However, if you have more than one Program Card Account in your name, we may allow you to transfer *Scotia Rewards* points to an open Program Card Account in

your name before electing to close a Program Card Account, provided the Account(s) are in good standing¹.

For a joint Program Card Account, if you are the Primary *Scotia Rewards* Cardmember or Co-Borrower, you may transfer *Scotia Rewards* points to another Program Card Account, provided each of those Accounts are in good standing¹ and each Account is in your name.

Supplementary Cardmembers cannot transfer, combine or redeem points on any Program Card Accounts.

Scotia Rewards Cardmembers can go to scotiarewards.com to complete a transfer of points. If you have any questions, visit us online or contact the *Scotia Rewards* Centre.

2. Points Transfer on Death or Separation/Divorce or Change in Business Ownership or Legal Structure

Upon the death of a Primary *Scotia Rewards* Cardmember and verification by Scotiabank, if there is no Co-Borrower on the Program Card Account, the estate of the Primary *Scotia Rewards* Cardmember can redeem unused *Scotia Rewards* points for up to 60 days from the date of death provided that Account is in good standing¹ after which time, unredeemed *Scotia Rewards* points will be permanently cancelled. In the case of a joint Program Card Account, the surviving Primary *Scotia Rewards* Cardmember or Co-Borrower, as the case may be, can elect to redeem unused *Scotia Rewards* points for up to 60 days from the date of death or can request to transfer them to a new Program Card Account in their name, provided the Account(s) are in good standing¹. Otherwise, the unredeemed *Scotia Rewards* points will be permanently cancelled.

Points cannot be divided or otherwise transferred in the event of separation or divorce.

In the event that a change in legal structure (e.g., Sole Proprietor to incorporated) or changes in ownership of a business occurs, transfer of points to the Scotiabank credit card replacement account that earns points will be allowed.

D. Non-Travel Rewards

Scotia Rewards points can be redeemed for non-travel rewards on scotiarewards.com. Non-travel rewards include items such as merchandise, gift cards and Scotiabank Prepaid Cards. You may redeem Non-Travel Rewards, redeeming *Scotia Rewards* points only ("Points Only") or redeeming *Scotia Rewards* points plus charging the balance to your Program Card ("Points Plus Charge") on selected merchandise.

All merchandise appearing in the *Scotia Rewards* catalogue is subject to availability. Some rules and restrictions may apply. For additional information and a complete copy of the *Scotia Rewards* catalogue, please visit scotiarewards.com.

Other terms you should know about Non-Travel Rewards:

1. Scotiabank Visa Prepaid Card

For instructions on how to redeem *Scotia Rewards* points for Scotiabank Visa Prepaid Cards, please visit scotiarewards.com. Scotiabank Visa Prepaid Cards are subject to the terms of the Scotiabank Prepaid Cardholder Agreement

2. Gift Cards

When redeeming *Scotia Rewards* points for a Gift Card, remember that the terms and conditions that apply to that Gift Card are set by the issuer that issues the gift card, not Scotiabank. Please review specific terms and conditions carefully upon receipt of your Gift Card.

3. How to Redeem Points for Non-Travel Rewards:

You can redeem *Scotia Rewards* points for non-travel rewards using two methods:

- i Redeem using points only
- ii Redeem using points and a charge to your Program Card on selected merchandise.

4. Additional terms that apply to Non-Travel Rewards:

- Non-Travel Rewards are sent by pre-paid delivery service during normal business hours and it may be necessary for you to make appropriate arrangements for receipt.
- Every attempt is made to deliver the order as quickly as possible. However, Scotiabank is not responsible for delays due to a union dispute, postal disruption or any other reason.
- Where applicable, merchandise non-travel rewards are delivered with the Manufacturer Warranties and Service Policies/Warranties.
- Retain all documents for your records.
- If the item ordered arrives damaged or is missing pieces, please contact the *Scotia Rewards* Centre immediately at scotiarewards.com or by calling 1-800-665-2582.

For details on how to cancel or return Non-Travel Rewards, please visit scotiarewards.com.

Note: Purchase Insurance: Your Program Card may include insurance coverage for purchases made on your Program Card, including non-travel rewards. Please refer to scotiabank.com or to the Certificates of Insurance provided with your Program Card for a full description of any included coverage. For all insurance coverages, certain limitations, restrictions and

exclusions apply².

Please visit scotiarewards.com for additional terms and conditions that apply to non-travel rewards under the Program.

E. Travel Purchases through the *Scotia Rewards* Travel Service

The *Scotia Rewards* Travel Service is provided by a licensed third party travel agent (Hogg Robinson Canada Inc.) ("HRG").

1. Booking Travel through the *Scotia Rewards* Travel Service

You can purchase travel through the *Scotia Rewards* Travel Service in two ways:

Sign on to the *Scotia Rewards* Program Site to book your purchase online through the Program Site; or call the *Scotia Rewards* Travel Service at 1-800-665-2582 and speak with a Travel Consultant. Remember: If you book travel by phone, a booking fee will be charged by the *Scotia Rewards* Travel Service (disclosed to you at the time of booking or by visiting scotiarewards.com for details) for that travel purchase and will be charged to your Program Card Account. Booking fee is subject to change.

2. Redeeming Points for Travel Purchases:

You can redeem your *Scotia Rewards* points for a travel purchase made through the *Scotia Rewards* Travel Service using the following options:

i. Redeeming points ("Points Only")

This payment option allows you to redeem points for the entire amount of your travel purchase made through the *Scotia Rewards* Travel Service;

ii. Redeeming points plus a charge to your Program Card ("Points Plus Charge")

This payment option allows you to book travel through the *Scotia Rewards* Travel Service and the value of any *Scotia Rewards* points redeemed will be deducted from the total purchase with the difference in the amount for that travel purchase then charged to your Program Card.

You will earn points only on the amount of the travel purchase charged to your Program Card. You will not earn points on the amount of the travel purchase towards which you redeem points.

The minimum point redemption is **5,000 points (5,000 points is equivalent to \$50 in travel savings)** each time a redemption towards a travel purchase is made through the *Scotia Rewards* Travel Service.

3. Cash Back Rebate on Travel Purchases made through the *Scotia Rewards* Travel Service

(ScotiaGold Passport Visa Card or ScotiaGold Passport *for business* Visa Cards only) ScotiaGold Passport Visa Card accounts or ScotiaGold Passport *for business* Visa Card accounts can earn 5% in cash back

(the "Cash Back Rebate") on the amount of travel purchases made on their Program Card Account if:

- i. the travel purchase is made through the *Scotia Rewards* Travel Service; and
- ii. the entire amount of the travel purchase is charged to the ScotiaGold Passport Visa Card or ScotiaGold Passport for business Visa Card account either through (a) using a "Points Only" option to charge entire amount of the travel purchase ("Points Only") to the applicable Program Card Account OR (b) using a "Points Plus Card" option to redeem points towards a partial amount of the travel purchase and applying the balance of that travel purchase to the Program Card.

Eligible purchases that can earn the Cash Back Rebate are limited to: airline tickets, pre-packaged tours and cruises booked through *Scotia Rewards* Travel Service.

Taxes, service charges, insurance, accommodations, car rentals, fully independent tours and personal expenditures, such as meals, are excluded from earning the Cash Back Rebate, unless such items are already included in the pre-packaged tours purchased through the *Scotia Rewards* Travel Service.

When using the "Points Plus Card" option to redeem points for a travel purchase through the *Scotia Rewards* Travel Service, the Cash Back Rebate is applicable only to the portion of the travel purchase that is charged to the ScotiaGold Passport Visa Card or the ScotiaGold Passport *for business* Visa Card accounts, not any amount of the travel purchase for which a points redemption is applied.

The Cash Back Rebate is provided by a third party provider. Scotiabank is not responsible for the Cash Back Rebate. A Cash Back Rebate can take up to 6 to 8 weeks to be posted to your Account and appear on your statement. For more information about the Cash Back Rebate, visit scotiarewards.com.

4. Other Information about Travel Purchases through the *Scotia Rewards* Travel Service

Availability / Pricing: All travel rewards listed in the *Scotia Rewards* Catalogue, *Scotia Rewards* Program Site or any other brochure or notice made available to you, are subject to availability by the travel supplier, hotel or any other applicable supplier. The *Scotia Rewards* Travel Service does not commit to price matching other than the Best Price Guarantee program.

Travel Confirmations: All correspondence and travel documents/itinerary provided by *Scotia Rewards* Travel Service will be sent to the Primary Cardmember's (or Co-Borrower's) address or email appearing in our records at *Scotia Rewards* Travel Service or at the

address instructed by the Primary Cardmember (or Co-Borrower). We are not responsible for any failure to receive these travel documents if we send them to the address appearing in our records at the *Scotia Rewards* Travel Service or the instructions we receive from the Primary Cardmember or Co-Borrower.

Travel Documents: You and your travel companions are responsible to ensure that you have in your possession, on departure and as otherwise required, all necessary travel documents. We are not responsible if you do not have the necessary travel documents and you will not be entitled to any compensation from us. It is your responsibility to check with the airlines and other travel suppliers for all estimated departure times, arrival times, and check-in times.

Pay at Destination: While most hotel and car rental bookings will be prepaid (requiring Cardmembers to pay only local tax and incidentals at check-out/dropoff), there may be occasions where a prepayment is not possible. In these situations, your hotel and/or car bookings will be considered a "Pay At Destination" booking. For these bookings, points are redeemed in the form of a travel credit. The travel credit is applied to your Program Card Account within 14 days of the date of this booking. Full payment is collected by the hotel and/or car rental agency. Pay at Destination is only applicable to trips reserved through the *Scotia Rewards* Travel Service and paid with a Program Card.

Travel Cancellation: If you wish to cancel your travel booking before your travel departure date, or any portion of it, made through the *Scotia Rewards* Travel Service, we will attempt to assist you but you agree that any cancellation is subject to the terms and conditions of the third party travel supplier that is providing that travel purchase and the terms of the travel purchase itself. In some cases, this means that for non-refundable tickets, cancellations are not allowed or are subject to cancellation fees. Any cancellation fees will be charged directly to the Program Card Account on which the travel purchase was made.

Travel cancellations and/or changes made to travel purchases outside of *Scotia Rewards* Travel Service hours are dependent on the terms set by the third party travel providers and their hours of operation. The *Scotia Rewards* Travel Service is not responsible for earlier closures or any cancellation of these travel purchases by the third party travel providers.

Point redemptions for travel purchases are final. However, if you are able to cancel a travel purchase for which you redeemed *Scotia Rewards* points, we will credit the Program Card Account for the points redeemed at the value they were redeemed at.

Travel Insurance: Your Program Card may include insurance coverages related to travel. Please refer to the rewards and travel benefits posted online at scotiabank.com or to the Certificates of Insurance provided with your Program Card for a full description of any included coverage. For all insurance coverages, certain limitations, restrictions and exclusions apply, including a pre-existing condition exclusion for certain benefits².

F. Post Purchase Travel Redemption

You can purchase eligible travel or related travel expenses at a travel provider other than the *Scotia Rewards* Travel Service (e.g., other travel agencies, tour operators and online travel websites) (the "**Other Travel Suppliers**"). These types of purchases at Other Travel Suppliers are called "**Post Purchase Travel Redemptions**" (also referred to as "Apply Points to Travel").

Scotia Rewards points are redeemable for Post Purchase Travel Redemptions made through your Program Card. To redeem *Scotia Rewards* points for a Post Purchase Travel Redemption at Other Travel Suppliers, the purchase must first appear (post) on the Program Card Account. *Scotia Rewards* Cardmembers can then redeem points towards the amount of the Post Purchase Travel Redemption charged to the Program Account through scotiarewards.com or by calling 1-800-665-2582.

The Post Purchase Travel Redemption must be charged on your Program Card Account and recognized by our systems with the Merchant Category Codes or identifiers: airlines & air carriers, airports, flying fields, and airport terminals; lodgings, hotels, motels and resorts, trailer parks and campgrounds; passenger railways, bus lines, steamship and cruise lines; travel agencies and tour operators, automobile rental agency, motor home and recreational vehicle rentals. These Merchant codes/identifiers and categories are subject to change.

The Post Purchase Travel Redemption can include related taxes, booking fees, airport fees and travel insurance premiums.

You must redeem *Scotia Rewards* points within 12 months from the date when the Post Purchase Travel Redemption is posted to the Program Card Account (the posting date). It may take up to two statement periods for the points redeemed towards a Post Purchase Travel Redemption to appear as a credit on your Program Card Account. Points redeemed cannot be reversed once posted to the Account. To redeem *Scotia Rewards* points towards your Post Purchase Travel Redemption, the Program Card Account must be open and in good standing¹.

The value of the points redeemed cannot exceed the amount of the Post Purchase Travel Redemption charged to your Program Card Account.

The minimum point redemption is **5,000 points (5,000 points is equivalent to \$50 in travel savings)** each time a redemption towards a Post Purchase Travel Redemption is made.

G. Redeem Scotia Rewards Points for Credit

A Primary *Scotia Rewards* Cardmember or Co-Borrower can redeem points online through scotiarewards.com for a credit that will be applied to the Program Card Account or we may from time to time send a Primary *Scotia Rewards* Cardmember or Co-Borrower an offer to redeem points for a credit. Your Program Card Account must be open and in good standing¹ at the time the credit is applied to the Program Card Account.

It may take up to two statement periods, following a request to redeem points for a credit, for the credit to appear on the Program Card Account. Once the request to redeem *Scotia Rewards* Points for a Credit has been submitted, you cannot cancel the request and no changes can be made. The credit will be applied towards the balance of the Program Card Account, not towards a particular transaction.

For additional information and instructions on how to redeem *Scotia Rewards* Points for a Credit, including if any minimum redemption amounts are required, please visit scotiarewards.com.

H. Points Status when Switching Cards

If you switch your Program Card Account to another Program Card Account, then your accumulated *Scotia Rewards* points will transfer over to your new Program Card Account, so long as both Accounts are in your name and are in good standing¹.

If you switch (transfer) your Program Card to a Scotiabank credit card that does not offer the *Scotia Rewards* Program, your *Scotia Rewards* points will not transfer over to your new Scotiabank credit card. In that case, you may redeem any unused *Scotia Rewards* points for merchandise within 60 days of the switch, provided your Program Card Account and the other Scotiabank credit account are in good standing. After 60 days, unredeemed points will be permanently cancelled.

I. Cancelled, Lost or Stolen Program Cards

Cancelled Program Cards on Program Card Accounts are not eligible to earn *Scotia Rewards* points after their cancellation date. If your Program Card is lost or stolen, we will replace that Program Card and transfer your points to the new Program Card Account opened in your name for the replacement card.

J. Changes to this Program

Scotiabank reserves the right to modify, terminate, suspend or extend or otherwise alter all or any of the terms and conditions of the *Scotia Rewards* program by giving 30 days' notice to the Primary Cardmember by mail, online or to the last email we have for you including posting a notice to the *Scotia Rewards* site where these terms and conditions are found.

The changes can include any of the following:

- The amount of points earned or redeemed through the Program;
- The value of points and types of points or other rewards you can earn;
- What you can or cannot redeem points for;
- When you can transfer points and to whom;
- The length of time available to redeem points; or
- Any fees or charges that apply to this Program including booking fees.

For Quebec residents only:

We will provide you with written notice of any change above, specifically identifying the new and/or amended sections of the Program, between 60 and 90 days before the change comes into effect.

In the event you do not agree with any changes you may cancel your Account, without cost or penalty, within 30 days of the effective date of the change.

Termination Notice: In the event we terminate this Program, the Primary Cardmember will be notified (in the same way we provide notice of other changes as described above) and can redeem any unused points within 60 days after the Program's termination date, provided their Program Account(s) is in good standing¹.

K. General Program Terms

Good Standing: If the Program Card Account is not in good standing, *Scotia Rewards* points are not eligible for redemption and the Account will not earn points.

Canadian \$: All amounts referred to are in Canadian dollars unless otherwise noted.

L. Disclaimers

The Bank of Nova Scotia (Scotiabank) and any of the third party service providers that are retained by Scotiabank to assist us in providing the *Scotia Rewards* Program (each a "Program Provider") are not liable or responsible for any damages, injuries or disabilities that occur, including during travel redeemed through the Program, while using any rewards redeemed through the Program or for any cash back under the Program. Scotiabank and its Program Providers (including HRG), their affiliates, employees, agents or contractors are not liable or responsible for any damages or losses,

including without limitation indirect, consequential, special, incidental or punitive damages resulting from or caused by the fulfillment or non-fulfillment of services (including rewards) under this Program. Scotiabank and its Program Providers (including HRG) are not responsible for any purchases or other goods and services provided by third parties including Other Travel Providers.

While we will try to satisfy Cardmembers with an equivalent replacement or a credit adjustment of points, Scotiabank and our Program Providers, will not assume any costs related to the failure of suppliers to deliver the rewards.

Please see the Revolving Credit Agreement that you received with your Program Card about settling disputes directly with a merchant or visit scotiabank.com for a copy of your Revolving Credit Agreement.

Scotiabank and its Program Providers do not make any warranties or representations with respect to the quality or fitness for use of any rewards, including the nature or quality of any of the travel rewards.

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™ Trademark of The Bank of Nova Scotia.

* Visa Int./Licensed User.

All other trademarks or brand names are the property of their respective owners.

Services or rewards (including travel rewards through the **Scotia Rewards** Travel Service or non-travel rewards such as merchandise, gift cards, and other non-travel rewards) made available, or provided, through the **Scotia Rewards** Program by a third party are the responsibility of that third party. Scotiabank and its affiliates are not responsible for such services or rewards including their delivery, return, or fitness for use.

¹ A Program Card Account and associated Program Card(s) is in good standing if the Account is not delinquent (past due) or over limit and the Cardmember(s) is not in breach of the Revolving Credit Agreement that applies to the Program Card Account. If the Account is not in good standing, the accumulated Scotia Rewards points are not eligible for redemption.

² For **ScotiaGold Passport Visa Cardmembers**: Travel Emergency Medical Insurance and Common Carrier Travel Accident Insurance are underwritten by The Manufacturers Life Insurance Company (Manulife). Rental Car Collision/Loss Damage Insurance is underwritten by First North American Insurance Company (FNAIC) a wholly owned subsidiary of Manulife. Purchase Security, Extended Warranty, Delayed/Lost Baggage Insurance and Hotel/Motel Burglary Insurance are underwritten by FNAIC.

For **ScotiaGold Passport for business Visa Cardmembers**: Flight Delay Insurance and Rental Car Collision Loss Damage Insurance is underwritten by FNAIC. Common Carrier Travel Accident Insurance is underwritten by Manulife. Purchase Security, Extended Warranty, Delayed/Lost Baggage Insurance and Hotel/Motel Burglary Insurance are underwritten by FNAIC. All claims for insurance indemnities must be forwarded to the insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions are in the Certificate of Insurance provided with the card. Read the Certificate of Insurance then keep it in a safe place with your other valuable documents, and take it with you when you travel.

