

## Notice of upcoming changes to your Scotiabank® American Express®\* Card

As of October 1, 2022

### Important Notice of Changes effective October 1, 2022, to certain Terms and Conditions of the Scene+™ Program (the “Program”) associated with your Scotiabank® American Express®\* Card Account (the “Account”)

Dear valued customer,

We’re excited to announce a new way for you to earn **3X Scene+ Points** with your Scotiabank American Express Card. This change to the Program is detailed below and will automatically be applied to your Account; no action is required on your part.

**Please review this notice carefully and keep a copy for your records, also available at [scotiabank.com/amexchanges](https://scotiabank.com/amexchanges).**



Displayed card design will not be available until Fall 2022. Actual cards will vary.

**As of October 1, 2022**, you’ll have more ways to earn rewards points faster at your favourite grocery stores. See the **Scene+ Program Changes** below for full details.

#### New 3X Scene+ Points Earn Rate

Introducing more ways to earn points in places where you shop most often.

Beginning October 1, 2022, **you will earn 3X the Scene+ Points** on all eligible purchases<sup>1</sup> at Sobeys, IGA, Safeway, Foodland, FreshCo, Voilà by Sobeys, Voilà by IGA, Voilà by Safeway, Chalo! FreshCo, Thrifty Foods, IGA West, Les Marchés Tradition, Rachele Béry and Co-Op.

You will still earn 2X Scene+ Points at other Grocery stores, on dining, entertainment, gas, public transit and select streaming services purchases and 1X on eligible purchases at the other places you use your Account.<sup>2</sup>

Please review the **Scene+ Program Changes** comparison chart below in this notice for complete details of the above changes that will apply to the Account and associated Program.

There are no changes to redemption rates for Scene+ Points that you can redeem under the Program. Visit [sceneplus.ca/terms-and-conditions](https://sceneplus.ca/terms-and-conditions) for the current Scene+ Program Terms and Conditions.

#### SCENE+ PROGRAM CHANGES

**Amendments to the “Additional Terms and Conditions for Scotiabank American Express Cardmembers” of the Scene+ Program that apply to your Account.** Below are the changes that will apply:

Terms and Conditions will be updated to reflect these changes effective October 1, 2022, as outlined below.	
Current “Additional Terms and Conditions for Scotiabank American Express Cardmembers” section of the Program until September 30, 2022	New “Additional Terms and Conditions for Scotiabank American Express Cardmembers” section of the Program Effective October 1, 2022 (Changes are <u>underlined</u> )
<p>1.1 Scotiabank American Express Card</p> <p>You are awarded two (2) Scene+ Points for every eligible \$1.00 purchase in grocery, dining, entertainment, gas, daily transit and select streaming services charged and posted to the Scotiabank American Express Account (the “Accelerated Earn Rate”)</p>	<p>1.1 Scotiabank American Express Card</p> <p><u>You are awarded three (3) Scene+ Points for every eligible \$1.00 purchase made at Sobeys, IGA, Safeway, Foodland, FreshCo, Voilà by Sobeys, Voilà by IGA, Voilà by Safeway, Chalo! FreshCo, Thrifty Foods, IGA West, Les Marchés Tradition, Rachele Béry and Co-Op locations charged and posted to the Scotiabank American Express Account.</u></p>

<p>You are awarded one (1) Scene+ Point for every \$1.00 in all other purchases of goods and services charged to the Scotiabank American Express Account (the “Regular Earn Rate”).</p>	<p><u>This list of eligible grocers may be changed from time to time without notice. See full list of participating merchants across Canada at <a href="https://scotiabank.com/participatingstores">scotiabank.com/participatingstores</a>.</u></p> <p><u>Additionally, you are awarded two (2) Scene+ Points for every eligible \$1.00 purchase on all other grocery (not listed above), dining, entertainment, gas, daily transit and select streaming services charged and posted to the Scotiabank American Express Account (the earn rates for each of the above categories and merchants are referred to as the “Accelerated Earn Rate”).</u></p> <p>You are awarded one (1) Scene+ Point for every \$1.00 in all other purchases of goods and services charged to the Scotiabank American Express Account (the “Regular Earn Rate”).</p>
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**Questions or Concerns?** If you have any concerns or if you do not agree with these changes, you must notify us within 30 days of the effective date of the changes to close your Account and we can discuss alternative solutions that may better suit your financial needs. Should you still wish to close your Account, you can do so, without cost or penalty, and discuss payment options for any outstanding balance owing on your Account. If you have any questions, please visit [scotiabank.com/amexchanges](https://scotiabank.com/amexchanges), your local branch or call us at 1-888-999-7185 and we would be happy to assist.

- <sup>1</sup> Scene+ 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 on the Account. Cash advances include cash-like transactions which are monetary transactions posted to your Account and include wire transfers, foreign currency, travelers cheques, money orders and gaming chips.
- <sup>2</sup> Purchases must be made at merchants classified through the American Express network with a Merchant Category Code (“MCC”) that identifies them in the American Express network in the “grocery”, “dining”, “entertainment”, “gas”, “streaming service” or “transit” category. Purchases at merchants where these categories are not their primary business do not qualify. Some merchants may (i) provide other goods or services; or (ii) have separate merchants located on their premises that may not be classified with an MCC under the Accelerated Earn Rate categories and such purchases will not earn the Accelerated Earn Rate as applicable. The Accelerated Earn Rates for the Scotiabank American Express Card applies to the first \$50,000 in purchases charged to the Scotiabank American Express Account annually at merchants qualifying for the Accelerated Earn Rate, calculated annually from January 1st to December 31st each year. Once you exceed the applicable annual spend threshold, you will continue earning points at the Regular Earn Rate of one (1) Scene+ Point per \$1.00 in purchases charged and posted to the Scotiabank American Express Account. Eligibility: Only purchases earn Scene+ Points. Cash advances (including Balance Transfers, Scotia® Credit Card Cheques and Cash-Like Transactions), fees, interest or other charges, returns, refunds or other similar credits to your Account do not qualify for Scene+ Points. Scene+ Points will not be posted to an Account that is not in good standing when purchases are made or when a statement is issued, or if the Account is not open when a statement is issued. See your Scene+ Points terms at [www.scotiabank.com/scenepius](https://www.scotiabank.com/scenepius) for full program details.

All dollar amounts are in Canadian currency unless otherwise stated.

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