

Notice of upcoming changes to your SCENE[®]* Visa^{*} Card

As of October 1, 2022



Important Notice of Changes effective October 1, 2022, to certain Terms and Conditions of the Scenepus[™] Program (the "Program") associated with your SCENE[®]* Visa^{*} Card Account (the "Account")

Dear valued customer,

We wanted to let you know of updates to certain Scenepus Points Earn Rates relating to the Program on your Account, including a change for **Cineplex[®]**[†] and an addition of a **New 2X Scenepus Points Earn Rate**. These changes are 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/visachanges.



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

As of October 1, 2022, the following changes will be made to your Account. See the **Scenepus Program Changes** below for full details.

New 2X Scenepus Points Earn Rate

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

Beginning October 1, 2022, **you will earn 2X the Scenepus Points** on all eligible purchases¹ 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.

Scenepus Points Earn Rate Change – Cineplex

The Accelerated Earn Rates on **purchases¹ at Cineplex theatres and online at cineplex.com** are changing **from 5X Scenepus Points to 2X Scenepus Points** for each \$1 charged to the Account.

You will still earn 1X on all other eligible purchases at the other places you use your Account.

Please review the **Scenepus 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 Scenepus Points that you can redeem under the Program. Visit scenepus.ca/terms-and-conditions for the current Scenepus Program Terms and Conditions.

In addition to the above changes, the name of your Account will change **from SCENE[®]* Visa^{*} Card to Scenepus[™] Visa^{*} Card**. You may continue to use your current card plastic without interruption until it expires and you are issued the new Scenepus Visa Card plastic.

SCENE+ PROGRAM CHANGES

Amendments to the “Additional Terms and Conditions for Scotiabank Visa 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 Visa Cardmembers” section of the Program until September 30, 2022	New “Additional Terms and Conditions for Scotiabank Visa Cardmembers” section of the Program Changes effective October 1, 2022 (Changes are <u>underlined</u>)
<p>1.1 Scotiabank Scene Visa Card</p> <p>You are awarded five (5) Scene+ points for every \$1.00 in Cineplex theaters and online at cineplex.com purchases charged and posted to the Scotiabank Scene Visa Account (referred to as the “Accelerated Earn Rates”).</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 Scene Visa Account (the “Regular Earn Rate”).</p>	<p>1.1 Scotiabank Scene Visa Card</p> <p><u>You are awarded two (2) 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 Scene+ Visa Account.</u></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 scotiabank.com/participatingstores.</u></p> <p>Additionally, you are awarded two (2) Scene+ Points for every \$1.00 in Cineplex theaters and online at cineplex.com purchases charged and posted to the Scotiabank Scene+ Visa Account (<u>the earn rates for each of the above merchants are</u> referred to as the “Accelerated Earn Rates”).</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 <u>Scene+ Visa Account</u> (the “Regular Earn Rate”).</p>

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/visachanges, your local branch or call us at 1-888-999-7185 and we would be happy to assist.

¹ 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.

All dollar amounts are in Canadian currency unless otherwise stated.

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All other marks are owned by their respective owners.