

## Notice of Change

### Upcoming Changes to your No-Fee ScotiaGold® Visa Card Credit Card Account

At Scotiabank, we continuously review and make adjustments to our products and services, which may include adding, refreshing, or discontinuing products, to fit the changing needs of our customers. **As a result, the No-Fee ScotiaGold® Visa Card credit card account (the “Account”) will be discontinued and will no longer be supported for cardholders, including you, effective May 1, 2023.**

To help you with this transition, we're pleased to offer you the opportunity to switch your Account to our award-winning **Scotiabank® Scene+™ Visa\* Card**, which has no annual fee<sup>†</sup> and in addition, is part of the Scene+ Program. This means your card will earn you Scene+ points faster - with 1 Scene+ point for every \$1 you spend on your everyday purchases. **We are shipping to you, your Scotiabank® Scene+™ Visa\* Card**, along with the Revolving Credit Agreement that applies to your account, Agreement Disclosure Statement plus Privacy Guidelines and Welcome Kit for information about your Scotiabank® Scene+™ Visa\* Card. In addition, there is important information about the Scene + Program and the Scene+ Privacy Agreement included in that package including information about how your personal information will be collected, used and shared in connection with the Scene+ program. **Please review them carefully** and keep a copy for your records.

**Check out the card comparison below and see how the key features<sup>†</sup> of your current card compares to the Scotiabank® Scene+™ Visa\* Card:**

	Your No-Fee ScotiaGold® Visa Card	Scotiabank® Scene+™ Visa* Card
<b>Annual Fee</b>	\$0	\$0
<b>Annual Interest Rate<sup>†</sup></b>	<b>19.99%</b> on Purchases <b>22.99%</b> on Cash Advances Cash Advances include Balance Transfers, Scotia Credit Card Cheques and cash-like transactions.	<b>19.99%</b> on Purchases <b>22.99%</b> on Cash Advances Cash Advances include Balance Transfers, Scotia Credit Card Cheques and cash-like transactions.
<b>Rewards Program</b>	No Rewards Earn on this Product	<ul style="list-style-type: none"> <li>Earn <b>2</b> Scene+ points for every <b>\$1</b> you spend on credit card purchases at Sobeys, IGA, Safeway, Foodland and more.</li> <li>Earn <b>2</b> Scene+ points for every <b>\$1</b> you spend on credit card purchases at Cineplex^ theatres or at cineplex.com.</li> <li>Earn <b>1</b> Scene+ point for every <b>\$1</b> you spend on your everyday credit card purchases.</li> </ul>
<b>Embedded Insurance(s) (if applicable)</b>	Rental Car Collision	Not included
<b>Optional Insurance (if applicable)</b>	Scotia® Credit Card Protection (requires application)	Scotia® Credit Card Protection (requires application)

<sup>†</sup> Rates, fees and other features and benefits are subject to change. See your agreement disclosure statement for your replacement card for details.

**What do I need to do? Please choose one of the following three Options:**

<b>Option 1: Early activation of Scotiabank® Scene+™ Visa* Card before May 1, 2023</b>	<ul style="list-style-type: none"> <li>Activate your new replacement Scotiabank® Scene+™ Visa* Card upon receipt prior to <b>May 1, 2023</b>.</li> <li>Upon activation of the Scotiabank® Scene+™ Visa* Card, you will start earning Scene+ Points on purchases under the Scene+ Program.</li> </ul>
<b>Option 2: Auto-switch to Scotiabank® Scene+™ Visa* Card as of May 1, 2023 (no action required)</b>	<ul style="list-style-type: none"> <li>If you have not activated your new replacement Scotiabank® Scene+™ Visa* Card before <b>May 1, 2023</b> (Option 1), you will be automatically switched over immediately thereafter. Remember to activate your replacement Scotiabank® Scene+™ Visa* Card by calling us at 1-888-999-7185 on or after <b>May 1, 2023</b> so you can start using it and earning Scene+ points on purchases.</li> <li>Your current account and all card(s) will be active until you are auto-switched on or after <b>May 1, 2023</b>.</li> <li>Remember to call us earlier than this date if you want to avoid any service interruption with your account.</li> </ul>

**Option 3: Choose a different Scotiabank credit card or cancel your current Scotiabank credit card account.**

- Prior to **May 1, 2023** or sooner, you must contact us at 1-888-999-7185 or visit your local branch to discuss switching to a different Scotiabank credit card account before the automatic switch to the Scotiabank® Scene+™ Visa\* Card on **May 1, 2023**. For certain credit cards, a credit approval or other requirements may be required.

**Scotia Credit Card Protection Insurance:** If you have optional Scotia Credit Card Protection on your Account your insurance will automatically carry over to your new credit card at the time of your switch. For Option 3, if you have Scotia Credit Card Protection you should call 1-855-753-4272 to learn more about the implications these changes may have to your coverage and potential claim eligibility.

**Embedded Insurance Features:** In addition, any insurance coverage included with your No-Fee ScotiaGold Visa will end when your Account is closed.

**Important:**

**For Option 2: The auto-switching process will be initiated starting May 1, 2023.** Ensure you have your Scotiabank® Scene+™ Visa\* Card activated by **May 1, 2023** to avoid any service disruption on auto-switching by contacting before **May 1, 2023** if you can.

**For Options 1 and 2: Your existing credit card balances and credit limits at the time of the switch will be transferred to your new credit card automatically.** We will no longer be servicing replacement requests for lost, stolen or damaged cards for your **No-Fee ScotiaGold® Visa Card**.

**Questions or Concerns?** If you have questions or if you do not agree with any of the changes, you must notify us within 90 days of the effective date of the changes to your discontinued product. We can discuss an alternative product for you, or we can close your Account (without cost or penalty) and discuss payment options for any outstanding balance on your Account. Please visit [www.scotiabank.com/crchanges](http://www.scotiabank.com/crchanges), your local branch, or call 1-888-999-7185.

Thanks for choosing Scotiabank for your banking needs.

Sincerely,



**Laura Scheck**

**Vice President, Credit Cards**

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\* Visa Int./Licensed User.

^ Cineplex Entertainment LP, used under license.

**<sup>1</sup>Annual Interest Rates Changes:** If your Account currently has a promotional or special lower interest rate(s) on purchases or cash advances that applies that has not expired or has no expiry date, that rate(s) will end when your Account is discontinued and any outstanding balance transferred to your replacement card from your Account will have interest applied at the rates disclosed on the agreement disclosure statement for your replacement card.