

Consolidated T&C for MC AA / MC Gold Credit Markets

The following definitions apply to these Terms and Conditions:

- **“Cardholder”** means the credit card holder
- **“Cycles”** refer to the credit card’s billing cycles
- **“Promotional Period”** refers to the period from August 1, 2018 to October 31, 2018 inclusive
- **“Spend Bonus Period”** refers to the period in which the predetermined spend threshold should be met
- **“Amazon Spend Bonus Period”** refers to the period in which the 4% cashback on Amazon.com, Inc. purchases is earned
- **“Activation”** means the moment at which the client activates his/her credit card
- **“Promotion”** refers to this promotion and not any of the Bank’s other promotions or programs
- **“Eligible”** refers to any individual qualified to participate in this promotion
- **“First Purchase Bonus”** refers to the bonus a customer gets when the first purchase is made any time with his/her credit card
- **“Spent Bonus”** refers to the bonus a customer gets when a predetermined spend threshold is met during the spent bonus period with his/her credit card
- **“Amazon Purchases Bonus”** refers to the additional cashback a customer will get on Amazon.com, Inc. purchases with his/her credit card
- **“Scotiabank”** means Scotiabank (Anguilla) Ltd, Scotiabank (Antigua & Barbuda) Ltd, Scotiabank (British Virgin Islands), Scotiabank & Trust (Cayman) Ltd, Scotiabank (Dominica), Scotiabank (Grenada) Ltd, Scotiabank (St. Lucia) Ltd, and Scotiabank (St. Vincent & The Grenadines) Ltd

The Welcome offer is opened to legal residents of Anguilla, Antigua & Barbuda, British Virgin Islands, Cayman Islands, Dominica, Grenada, St. Lucia and St. Vincent & The Grenadines who are 18 years of age or older. These terms and conditions shall be governed by the applicable laws of the named countries.

Promotion will award new Scotiabank credit cardholders with the promotional benefits as detailed in the chart below for each country listed above and detailed in the chart below

Country	Credit Card	Reward
Anguilla	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none">• Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount• Spend Bonus of 9,000 AAdvantage® miles when a cumulative amount of USD\$1,000 is spent during the first 4 cycles from account open date

		<ul style="list-style-type: none"> 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> Spend Bonus of USD\$50 when a cumulative amount of USD\$900 is spent (see timing in section Timing of Credit) 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
Antigua	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spend Bonus of 9,000 AAdvantage® miles when a cumulative amount of XCD1,800 is spent during the first 4 cycles from account open date 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> Spend Bonus of XCD135 when a cumulative amount of XCD1,100 is spent (see timing in section Timing of Credit) 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
British Virgin Islands	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spend Bonus of 9,000 AAdvantage® miles when a cumulative amount of USD\$1,000 is spent during the first 4 cycles from account open date 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> Spend Bonus of USD\$50 when a cumulative amount of USD\$800 is spent (see timing in section Timing of Credit) 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
Cayman Islands	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spend Bonus of 7,000 AAdvantage® miles when a cumulative amount of USD\$1,300 is spent during the first 4 cycles from account open date Additional Card Bonus of 2,000 AAdvantage® miles when adding one or more supplementary cards (see timing in section Timing of Credit) 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> Spend Bonus of USD\$50 when a cumulative amount of USD\$1,100 is spent (see timing in section Timing of Credit) 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months

Dominica	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 9,000 AAdvantage® miles when a cumulative amount of XCD1,200 is spent during the first 4 cycles from account open date • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Spend Bonus of XCD135 when a cumulative amount of XCD1,300 is spent (see timing in section Timing of Credit) • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
Grenada	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spent Bonus of 9,000 AAdvantage® miles when a cumulative amount of XCD2,000 is spent during the first 4 cycles from account open date • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Spent Bonus of XCD135 when a cumulative amount of XCD1,200 is spent (see timing in section Timing of Credit) • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
St. Kitts & Nevis	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spent Bonus of 9,000 AAdvantage® miles when a cumulative amount of XCD2,700 is spent during the first 4 cycles from account open date • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Spent Bonus of XCD135 when a cumulative amount of XCD1,400 is spent (see timing in section Timing of Credit) • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
St. Lucia	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spent Bonus of 9,000 AAdvantage® miles when a cumulative amount of XCD1,600 is spent during the first 4 cycles from account open date • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Spent Bonus of XCD100 when a cumulative amount of XCD1,000 is spent (see timing in section Timing of Credit) • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months

St. Vincent & The Grenadines	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spent Bonus of 9,000 AAdvantage® miles when a cumulative amount of XCD1,500 is spent during the first 4 cycles from account open date • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Spent Bonus of XCD135 when a cumulative amount of XCD1,200 is spent (see timing in section Timing of Credit) • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months

The transactional reward will be based on net purchases made and posted to the Scotiabank credit card account based on the following date:

- **Group #1:** As of November 30, 2018
- **Group #2:** As of December 31, 2018
- **Group #3:** As of January 31, 2019

This bonus will be rewarded in addition to any standard bonus provided as a result of activation and typical usage of the Scotiabank credit card with the exception of Scotiabank / AAdvantage® MasterCard® which shows the standard bonus in the chart above only for reference purposes in order for the customer to view the full product offer

Timing of Credit

New cardholders who qualify for this offer will receive the above mentioned rewards depending on the date when the new account was booked in the Scotiabank system, as follows:

- **Group #1:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between August 1 and August 31, 2018 inclusive, the spend period to be eligible for the Spend Bonus will end November 30, 2018 and the credit will take place by January 31, 2019. Such credit will appear on the cardholder's credit card statement within 60 days of January 31, 2019
- **Group #2:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between September 1 and September 30, 2018 inclusive, the spend period to be eligible for the Spend Bonus will end December 31, 2018 and the credit will take place by February 28, 2019. Such credit will appear on the cardholder's credit card statement within 60 days of February 28, 2019
- **Group #3:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between October 1 and October 31, 2018 inclusive, the spend period to be eligible for the Spend Bonus will end January 31, 2019 and the credit will take place by March 31, 2019. Such credit will appear on the cardholder's credit card statement within 60 days of March 31, 2019

In order to be eligible to receive the above mentioned rewards, the new cardholder's credit card must be in good standing and must not have been blocked, frozen, stolen or fraudulently obtained, mislaid, lost or written-off, or delinquent, as of the following dates:

- **Group #1:** As of November 30, 2018
- **Group #2:** As of December 31, 2018
- **Group #3:** As of January 31, 2019

This is a limited-time promotion which will run from August 1, 2018 to October 31, 2018 inclusive (“the promotional period”).

To qualify for this promotional offer, all applications must be submitted by October 31, 2018.

Offer does not apply to switches or upgrades.

- *Existing Scotiabank credit cardholders are not eligible for this offer. Former Scotiabank credit cardholders who have cancelled their cards within the last 12 months will not be eligible for this offer when they re-apply for a Scotiabank credit card during the offer period. (Non-eligibility is considered for the 12-month duration following the last date of credit card account cancellation.)*
- *The Bank reserves the right to determine which purchases qualify for this Bonus. Net purchases means purchases minus returns/credits and does not include cash advances, balance transfers, credit card cheques, any fees and/or finance charges.*
- *A cardholder’s benefit earned through participation in this promotion will be forfeited in the event that the cardholder ceases to be a cardholder at any time during the promotion or transaction on the card is reversed.*

MasterCard Only

The “Amazon Purchases Bonus” reward will be based on net purchases made and posted to the Scotiabank credit card account based on the following date:

- **Group #1:** *As of February 28, 2019*
- **Group #2:** *As of March 31, 2019*
- **Group #3:** *As of April 30, 2019*

This “Amazon Purchases Bonus” will be rewarded in addition to any standard bonus provided as a result of activation and typical usage of the Scotiabank credit card.

Timing of Credit

New cardholders who qualify for this offer will receive the above mentioned rewards depending on the date when the new account was booked in the Scotiabank system, as follows:

- **Group #1:** *For all new accounts booked and shown in the Scotiabank system with Open Account Date between August 1 and August 31, 2018 inclusive, the spend period to be eligible for the Amazon Spend Bonus will end February 28, 2019 and the credit will take place by May 31, 2019. Such credit will appear on the cardholder's credit card statement within 60 days of May 31, 2019*
- **Group #2:** *For all new accounts booked and shown in the Scotiabank system with Open Account Date between September 1 and September 30, 2018 inclusive, the spend period to be eligible for the Amazon Spend Bonus will end March 31, 2019 and the credit will take place by June 31, 2019. Such credit will appear on the cardholder's credit card statement within 60 days of June 31, 2019*
- **Group #3:** *For all new accounts booked and shown in the Scotiabank system with Open Account Date between October 1 and October 31, 2018 inclusive, the spend period to be eligible for the Amazon Spend Bonus will end April 30, 2019 and the credit will take place by July 31, 2019. Such credit will appear on the cardholder's credit card statement within 60 days of July 31, 2019*

In order to be eligible to receive the above mentioned rewards, the new cardholder's credit card must be in good standing and must not have been blocked, frozen, stolen or fraudulently obtained, mislaid, lost or written-off, or delinquent, as of the following dates:

- **Group #1:** As of February 28, 2019
- **Group #2:** As of March 31, 2019
- **Group #3:** As of April 30, 2019

This is a limited-time promotion which will run from August 1, 2018 to October 31, 2018 inclusive ("the promotional period").

To qualify for this promotional offer, all applications must be booked by October 31, 2018.

The "Amazon Spend Bonus Period" is the 6 months immediately following the month the card is booked. Customers will earn 4% on all online Amazon.com, Inc. purchases on the card to a maximum of XCD\$200 / USD\$100 in additional cashback during this time. The additional 3% "Amazon Purchases Bonus" in cashback for Amazon.com, Inc. purchases will be paid out during the statement cycle stated for your group above. The normal 1% cashback will be paid out during the annual cashback payout period for our cashback cards. For our non-cashback cards, the total 4% will be paid out as per the above. Scotiabank is solely responsible for this campaign and Amazon.com, Inc. and its affiliates are not liable for the "Amazon Purchases Bonus" cashback offer by Scotiabank or the fulfillment of the offer.

In all matters relating to these promotions, the decision of the Bank shall be final and binding in all respects.

Scotiabank has the right to exclude any individual from this offer in its absolute discretion without any obligation to provide notice or reason. Cardholders who participate in this promotion will have to maintain their Scotiabank credit card for a minimum period of 12 months from card account open date.

Scotiabank reserves the right in its absolute discretion to vary the terms and conditions of this promotion or change or withdraw this promotion at any time without giving any reason. In the event of a dispute arising from this promotional offer, the Bank's decision is final.

These terms and conditions apply only to this promotion and do not apply to any of the Bank's other promotions or programs or any other promotion or program in conjunction with the Bank and any other entity or brand.

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‡ Conditions apply. Subject to credit approval.

For more information, visit the website of your country

Country	Website
<i>Anguilla</i>	<i>ai.scotiabank.com/sayyes</i>
<i>Antigua</i>	<i>ag.scotiabank.com/sayyes</i>
<i>BVI</i>	<i>vg.scotiabank.com/sayyes</i>
<i>Cayman Islands</i>	<i>ky.scotiabank.com/sayyes</i>
<i>Dominica</i>	<i>dm.scotiabank.com/sayyes</i>
<i>Grenada</i>	<i>gd.scotiabank.com/sayyes</i>
<i>St. Kitts and Nevis</i>	<i>kn.scotiabank.com/sayyes</i>
<i>St. Lucia</i>	<i>lc.scotiabank.com/sayyes</i>
<i>St. Vincent and The Grenadines</i>	<i>vc.scotiabank.com/sayyes</i>