

## Easy access to your balance

Check your balance online at

[scotiabank.com/myprepaidcard](http://scotiabank.com/myprepaidcard)

**Scotia OnLine, Mobile Banking** or call **1-855-477-1164**. Keep track of your card easily - setup email alerts to get daily balance, purchase and load notifications!

### CARDHOLDER INFORMATION

The Scotiabank Prepaid Reloadable VISA is issued by The Bank of Nova Scotia. It is a reloadable VISA prepaid card. The card has no value until purchased at a Scotiabank branch. It can be used within 1 business day from purchase. There is no additional charge to reload your card. The card may be used to make purchases anywhere in the world where VISA cards are accepted including online. It cannot be used to withdraw cash at an ATM or to receive any other cash withdrawals or make financial payments at a financial institution. Your right to the funds loaded on your card will not expire.

The following outlines the fees and charges that are applicable to your Scotiabank VISA Prepaid Card.

Purchase Fee	\$10.00 purchase fee to be collected at the time you purchase the card. The fee will be deducted from your first value load. Your new card will be active within 1 business day of purchase.
Annual Fee	\$10.00 annual card fee will be deducted from your card balance on an annual basis beginning the first anniversary of the purchase date.
Replacement Fee	\$10.00 charge to replace a Card (including lost, stolen or damaged Cards).
Inactivity Fee	Following 36 months of inactivity on your card, a \$3.50 fee will be charged to your card each month until the balance is reduced to 0.
Foreign Currency Conversion	Purchases made in a foreign currency will be deducted from your card in the amount converted to Canadian dollars based on an exchange rate determined by VISA Inc. on our behalf, on the date that the transaction is settled with VISA Inc. The exchange rate includes an additional 2.5% of the converted amount.
Card Closure Fee	A \$10.00 Fee is charged for closing the Card and returning the remaining Card balance to the Cardholder. Card closure will occur 30 days from the request to allow for the clearing of outstanding transactions. If there is a balance on the account, a cheque will be mailed to you.
Cardholder services (IVR and live agent) call fee	You can speak to a Customer Service Agent twice a month for free. You will then be charged \$2.00 for each additional call that month. Accessing our automated services is free.

For Scotiabank VISA Prepaid Customer Service, please call 1-855-477-1164.

- \* Registered Trademark of The Bank of Nova Scotia.
  - \*\* Registered Trademark of SCENE IP LP, used under license.
  - \* VISA Int./Lic. User of Nova Scotia.
  - † This is a reloadable VISA prepaid card, and can be used within 1 business day of purchase.
  - † Funds will be available on your card within 2 to 4 business days of load request date. There are no additional transaction fees for reloads to your card. For full details visit [scotiabank.com/prepaid](http://scotiabank.com/prepaid).
  - \*\* Free movies and movie snacks at Cineplex Entertainment theatres with just 1,000 SCENE points. Some restrictions and limitations apply. SCENE points are awarded for prepaid purchase transactions using your SCENE Prepaid VISA card. Earn 1 SCENE point for every \$5 you spend on all your prepaid purchases and 1 SCENE point for every \$1 you spend at participating Cineplex theatres and online at [cineplex.com](http://cineplex.com). Points accumulated using the SCENE Prepaid VISA card will be updated within 2-3 business days.
- The balance on the Card is not an insured deposit under the Canada Deposit Insurance Corporation Act.



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Use anywhere VISA is accepted



Your card,  
your cash,  
your choice

Prepaid. Reloadable.

You're richer  
than you think!



## Introducing, the Scotiabank® Prepaid Reloadable VISA® card

VISA prepaid cards are reloadable – and a smart way to pay. You can use your Prepaid VISA card anywhere VISA is accepted. It's not a credit card, you only spend the money you load on your card making it a great way to stay in control of your finances – and how much you spend. Plus, your Scotiabank Prepaid Reloadable VISA card is FREE to reload!



## Two great Prepaid Reloadable VISA cards

### Scotiabank Prepaid Reloadable VISA card

- An alternative payment option
- Use anywhere VISA is accepted – online and in-store
- Protected by VISA's Zero Liability

### Scotiabank SCENE Prepaid Reloadable VISA card

- All the perks of a Prepaid Reloadable VISA, plus earn SCENE points on all your everyday purchases towards FREE movies and more
- 1 SCENE point for every \$5 you spend\*\*

## A Prepaid Reloadable VISA card is right for you if...

- You don't have a credit card and want a way to buy things – including online
- You want to give your kids the freedom to make financial decisions – without having to hand over your credit card
- You like to make purchases online, but don't want to provide your credit card or debit card information (such as for music or games)
- You are budget conscious and will benefit from a payment option that allows you to control your spending by limiting how much you load on your card

## How it works:

### GET YOUR CARD

Simply visit any Scotiabank branch to get your Prepaid Reloadable VISA card today! Load your card with as little as \$10 to start.

### RELOAD YOUR CARD

Reloads are easy and FREE\*. Choose from two convenient ways to load your card:

- **Use Scotia OnLine or Mobile Banking:**  
Transfer funds from your account to your Prepaid Reloadable VISA card using Scotia OnLine or mobile banking.  
**Your funds will be available immediately.**
- **Make a bill payment:**  
Set "Scotiabank Prepaid VISA" as your bill payee at most Canadian Financial Institutions and reload as often as you like by making a payment.  
**Your funds will be available within 2 to 4 business days.**