

Control your expenses and get cash back rewards



As your business grows, so does the need to travel, purchase supplies, and incur other expenses necessary to maintain your operation. The Scotiabank Visa* Business Card, available in Canadian or U.S. currencies offers your employees a convenient and secure credit card for business purchases. You'll also enjoy additional benefits:

Get cash back rewards¹ and savings

- < Receive up to 1% cash back annually per card based on spending levels with our Canadian dollar program. The cash is deposited directly into your Scotiabank business deposit account, annually in October. The maximum cashback is \$25,000 per year, at the program level
- < Reduce costs by eliminating cheque payments. No need for time-consuming cheque reconciliation
- < Adjust individual Cardholder limits online and order additional cards as required
- < Maximize purchasing efficiencies with Visa Supplier Matching Service
- < Receive additional savings by signing up for Visa SavingsEdge² program
- < Benefit from foreign exchange savings with the U.S. dollar program for purchases made in U.S. currency

Consolidated reporting and payment

- < Monitor spending, reconcile transactions and control expenses securely from anywhere with our web-based reporting and tracking module
- < Export detailed reports in various formats and upload them into your financial software
- < Simplify administration by making payments of the full monthly balance by direct debit

Local strength. Global reach.

Global Transaction Banking (GTB) offers comprehensive business solutions on a global basis to the small business, commercial and corporate clients of the Bank. Our array of products and services include cash management, payment services, electronic banking, business deposits and trade services. We also offer correspondent banking services to financial institutions around the world. With our unique sales and service model, we source specialists from across our organization to provide you with customized solutions to achieve your business objectives.

Customize your card program

- < Select from Gold and Silver options³, available in Canadian or U.S. currencies
- < Set credit and cash advance limits for each Cardholder to help control spending and manage cash flows more efficiently
- < With the Gold card option, receive international concierge services and comprehensive travel
- < Get protected with insurance including collision loss damage, lost luggage and emergency purchases⁴

For more information, see your Scotiabank Relationship Manager.

gtb.scotiabank.com



* Registered trademark of The Bank of Nova Scotia.

* Visa Int./Lic. user The Bank of Nova Scotia.

¹ Cash back rewards available for Canadian currency card program only.

² Visa SavingsEdge is an automated discount program offered by Visa Canada Corporation to eligible businesses and their authorized cardholders that hold an eligible Visa Business card and whose enrollment in the program is accepted by Visa. Under the program, cardholders can receive discounts from participating merchants each time the cardholder uses an enrolled Visa Business card to make qualifying purchases of goods or services pursuant to an active discount offered by the merchant and that transaction is processed or submitted through the Visa payment system.

³ Discounts provided will appear as credits on future credit card statements 8-10 weeks after purchase date. All terms, conditions and restrictions applicable to the Visa SavingsEdge Program are established by Visa Canada Corporation ("Visa"). Visa, not Scotiabank, is responsible for the Program. For details, visit visasavingsedge.ca.

⁴ For all insurance coverages, certain limitations, restrictions and exclusions apply. Please review the Certificates of Insurance for a full description of coverage. The Bank of Nova Scotia is not the insurer. All claims must be submitted to the insurers.