

SCOTIABANK VISA BUSINESS CARD



Superior expense reporting and cash back rewards.

As your business grows, so does the need to travel, purchase supplies, and incur other expenses. Often that means more spending to monitor, transactions to reconcile, and costs to keep down. It can be a lot to manage on an ongoing basis. With the Scotiabank VISA* Business Card, offered in Canadian or US currencies, everything you need to control your business expenses is available in a convenient web-based program.

CASH BACK REWARDS^o AND SAVINGS

- Your business will receive up to 1% cash back annually per card based on spending levels. There's no limit to the rewards you can earn.
- Streamline administration and reduce costs for issuing and reconciling purchase orders and cheques.
- Receive better purchasing data to negotiate preferred terms from suppliers.
- Easy online procurement and prompt shipping with assured supplier payment.
- Save with the Visa Savings for Business** program, providing you access to savings on business-related items from office supplies, computer hardware and software to telecommunications services, hotels and transportation.

^o Cash back rewards available for Canadian dollar card program only.

AT A GLANCE REPORTING 24/7

- Check and reconcile expenses securely online, anytime, with detailed web-based reporting and tracking.
- Easily export online reporting information into your financial software for fast analytics.

THE FLEXIBILITY TO CUSTOMIZE

- Select from gold or silver card options[†], available in Canadian or US currencies.
- Set credit and cash advance limits based on each cardholder's requirements, to help control spending and better manage cash flow.
- Adjust cardholder limits online, in real time, as required.
- Set lower limits for cardholders with more modest spending requirements with the silver card.
- Receive international concierge services and comprehensive travel insurance[‡] coverage including collision loss damage, travel accident, lost luggage, emergency purchases, flight delay and hotel/motel burglary, through the gold card.

REDUCED COSTS AND STREAMLINED ADMINISTRATION

- No need for time-consuming cheque requisitions, cheque writing or reconciliation.
- Reduce the amount of time spent consolidating expense information, through superior reporting tools and online access.
- Reduce your service charges with fewer Business Account transactions.
- Benefit from foreign exchange savings with the US dollar card program for purchases made in US dollars.
- Simplify administration by making payment of your full monthly balance by direct debit.

For more information, see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com

NORTH AMERICAN STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Payments
- Commercial cards
- Trade finance
- Foreign exchange
- Correspondent banking



^o Registered trademark of The Bank of Nova Scotia.

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

** Registered trademark of Visa International Service Association; Visa Canada is a licensed user.

[†] The annual fee for each card is based on the card type you select.

[‡] For all insurance coverages certain limitations, restrictions and exclusions apply. You will receive certificates of insurance which contain a full description of coverage.

Please note: Because statements and reporting for the Scotiabank VISA Business Card are web-based you will require an email address and access to the Internet.