

To request a Supplementary Access Card/Credit Card on your account, simply complete (Print) all fields, sign this form and drop off at any Scotiabank branch or mail to:

**Scotiabank, Customer Contact Centre,
Box 4100, Postal Station A.
Toronto, Ontario M5W 1T1**

Please issue a supplementary card on my *ScotiaLine*® Personal Line of Credit/Credit Card account for:

Access Card / Credit Card Number				Date	
Title	Suffix	First Name	Last Name	Initials	Birthdate (mm/dd/yyyy)
Address			City	Province	Postal Code
Country	Home Telephone	Occupation	Relationship To Primary Cardholder		

- The new Card will be mailed to the Primary Cardholder/Accountholder.
- Primary or Secondary cardholder/accountholder must activate the card on behalf of the supplementary cardholder.

Fees

There is **no** annual fee for additional credit cards on *Scotia Momentum*® No-Fee VISA* card; *L'earn*® VISA card; *SCENE*± VISA* card; *Scotiabank Value*® VISA* card; *No-Fee Scotiabank Value* VISA* card and *No-Fee ScotiaGold* VISA* card. There is no annual fee for a *ScotiaLine*® personal line of credit access card.

Annual fee for additional credit cards Scotiabank Platinum American Express Card is \$99.00; if the Primary cardmember is a Private Banking customer, then the annual fee is \$49.00; Scotiabank Gold American Express Card is \$29.00; if the Primary cardmember is aged 65 years or over, is a Private Banking customer, or if the account is part of a *Scotia Total Equity*® Plan or the *Scotia Professional*® Plan, the annual fee is \$15.00; *ScotiaGold Passport*® VISA* card and *Scotia Momentum*® VISA Infinite* card is \$30.00; *Scotia Momentum*® VISA* card, *ScotiaHockey*™ NHL®* VISA* card and Scotiabank American Express Card is \$15.00. (There is no annual fee on Scotiabank American Express Card if the Primary cardmember is a Private Banking customer or if the account is part of the *Scotia Professional*® Plan)

Terms and Conditions

"You" and "Your" means the Primary Cardholder/Accountholder, any Secondary Cardholder/Accountholder and/or Supplementary Cardholders. "Our" and "We" means The Bank of Nova Scotia ("Scotiabank" or the "Bank").

1. You apply for and request that the Scotiabank credit card and/or Line of Credit Access Card be issued, as well as all renewals and replacements of the card, until cancelled by you/us.
2. You agree to read and abide by the terms of this application, the Scotiabank Group Privacy Agreement and Revolving Credit Agreement accompanying the card, as well as the terms of the agreements regarding the services which you may obtain with the card. You understand that your signature on or your use or retention of the card shall evidence your receipt of the Agreements.
3. We collect information about you for the purpose of establishing a relationship, offering and providing products and services, rendering credit decisions, marketing services, complying with the law, protecting your and our interest and for any other compatible purpose.
4. We may ask you for contact information such as your telephone number, and keep and use this information as well as disclose it to other members of the Scotiabank Group so that we or any of these companies may contact you directly through these channels for the purpose of marketing including telemarketing. This consent will also apply to any companies that form a part of the Scotiabank Group in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time.
5. By signing this application, you affirm that the information you have given us is true and complete and that you have not withheld any information. We will rely on the information you have given to decide on your application.

You authorize us to use, give to, obtain, verify, share and exchange credit and other information about you at any time with others, including credit bureaus, credit insurers, other companies in the Scotiabank group of companies, and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law.

We can also do this after this relationship has ended. You irrevocably consent to the ongoing collection and reporting of credit information to credit bureaus by us after your access card/credit card has been granted. You request and authorize us to send you information about our services and those offered by the Scotiabank group of companies.

Attention Primary and Secondary Cardholders/Accountholders: In this section "You" and "Your" means the Primary Cardholder/Accountholder and any Secondary Cardholder/Accountholder.

6. **You understand and agree that you are liable for all charges incurred on your account with any supplementary card issued in connection with the account. When you request Scotiabank to issue a supplementary card, we will also issue renewal and replacement cards for such supplementary card, unless the card is cancelled by you or Scotiabank. You understand and agree that a Supplementary Cardholder's signature on or use or retention of the supplementary card issued in his or her name shall evidence your receipt of the agreements relating to the account and your acceptance of their terms.**

Any joint accounts require the signature of the Secondary cardholder/accountholder. I/we agree with the Terms & Conditions as set out on this form.

PRIMARY CARDHOLDER'S/ACCOUNTHOLDER'S NAME	SECONDARY CARDHOLDER'S/ACCOUNTHOLDER'S NAME	SUPPLEMENTARY CARDHOLDER'S/ACCOUNTHOLDER'S NAME
PRIMARY CARDHOLDER'S/ACCOUNTHOLDER'S SIGNATURE	SECONDARY CARDHOLDER'S/ACCOUNTHOLDER'S SIGNATURE	SUPPLEMENTARY CARDHOLDER'S/ACCOUNTHOLDER'S SIGNATURE

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