

Terms & Conditions

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 June 1, 2018 to August 31, 2018 inclusive
- **“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
- **“First Purchase Bonus”** refers to the bonus a customer gets when the first purchase is made any time with his/her credit card
- **“Eligible”** refers to any individual qualified to participate in this promotion
- **“Spend 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
- **Legal resident** means the residence where the individual has his/ her permanent place of residence

“Scotiabank” means Scotiabank (Bahamas) Limited, Scotiabank (Barbados), Scotiabank (Belize) and Bank of Nova Scotia Jamaica Ltd

Welcome offer open to legal residents of Antigua & Barbuda, Bahamas, Barbados, Belize, Cayman Islands, Grenada, Guyana, Jamaica, St. Kitts & Nevis, St. Lucia, St. Vincent & the Grenadines and Trinidad & Tobago who are 18 years of age or older. These terms and conditions shall be governed by the applicable laws of the named countries.

Scotiabank 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 and Spending Threshold
Bahamas	Scotiabank AERO* Platinum MasterCard®	<ul style="list-style-type: none">▪ Bonus of 3,000 Scotia Points upon the first purchase of any amount▪ Spend Bonus of 12,000 Scotia Points when a cumulative amount of BSD\$2,500 /US\$2,500 is spent during the first 3 cycles from account open date
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none">▪ Spend Bonus of BSD\$50 when a cumulative amount of BSD\$950 /US\$950 is spent (see timing in

		<i>section Timing of Credit)</i> <ul style="list-style-type: none"> ▪ 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
	Scotiabank Visa AAdvantage®	<ul style="list-style-type: none"> • 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 BSD\$1,000 / US\$1,000 is spent during the first 4 cycles from account open date
	Scotiabank Visa Classic	<ul style="list-style-type: none"> • Spend Bonus of BSD\$20 when a cumulative amount of BSD\$250 /US\$250 is spent (see timing in section Timing of Credit) • Additional Card Bonus of BSD\$10 when adding one or more supplementary cards (see timing in section Timing of Credit)
Barbados	Scotiabank / AAdvantage® MasterCard®	<ul style="list-style-type: none"> ▪ Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Bonus of 9,000 AAdvantage® miles when a cumulative amount of BBD1,900 is spent during the first 4 cycles from account open date
	Scotiabank AERO* Platinum MasterCard®	<ul style="list-style-type: none"> • Bonus of 3,000 Scotia Points upon the first purchase of any amount ▪ Bonus of 12,000 ScotiaPoints when a cumulative amount of BBD3,800 is spent within the first 3 cycles days from account open date
	Scotiabank MasterCard®	<ul style="list-style-type: none"> • Bonus of BBD30 when a cumulative amount of BBD400 is spent (see timing in section Timing of Credit) • Additional Card Bonus of BBD10 when adding one or more supplementary cards (see timing in section Timing of Credit)
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Bonus of BBD100 when a cumulative amount of BBD1,100 is spent (see timing in section Timing of Credit) • 4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months
Belize	Scotiabank AERO* Platinum MasterCard®	<ul style="list-style-type: none"> ▪ Bonus of 3,000 Scotia Points upon the first purchase of any amount • Spend Bonus of 9,000 Scotia Points when a cumulative amount of BZD\$5,500 is spent during the first 3 cycles from account open date
	Scotiabank Gold	<ul style="list-style-type: none"> ▪ Spend Bonus of BZD\$100 when a

	MasterCard®	<p><i>cumulative amount of BZD\$1,700 is spent (see timing in section Timing of Credit)</i></p> <ul style="list-style-type: none"> ▪ <i>4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months</i>
	Scotiabank MasterCard® AAdvantage®	<ul style="list-style-type: none"> ▪ <i>Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount</i> ▪ <i>Spend Bonus of 9,000 AAdvantage® miles when a cumulative amount of BZD\$1,800 is spent during the first 4 cycles from account open date</i>
Jamaica	Scotiabank AERO* Platinum MasterCard®	<ul style="list-style-type: none"> ▪ <i>Bonus of 3,000 Scotia Points upon the first purchase of any amount</i> ▪ <i>Spent Bonus of 9,000 Scotia Points when a cumulative amount of JMD\$300,000 is spent during the first 3 cycles from account open date</i>
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • <i>Spent Bonus of JMD\$6,500 when a cumulative amount of JM\$70,000 is spent (see timing in section Timing of Credit)</i> • <i>4% Cashback on all Amazon.com, Inc. online purchases for the first 6 months</i>
	Scotiabank MAGNA MasterCard®	<ul style="list-style-type: none"> ▪ <i>Spent Bonus of 1000 points when a cumulative amount of JMD\$30,000 is spent (see timing in section Timing of Credit)</i> ▪ <i>Additional Card Bonus of 500 Magna Points when adding one or more supplementary cards (see timing in section Timing of Credit)</i>
	Scotiabank Gold MasterCard®(USD)	<ul style="list-style-type: none"> • <i>Spent Bonus of US\$30 when a cumulative amount of US\$2,000 is spent (see timing in section Timing of Credit)</i> • <i>Additional Card Bonus of US\$10 when adding one or more supplementary cards (see timing in section Timing of Credit)</i>
	Scotiabank Visa® AAdvantage®	<ul style="list-style-type: none"> • <i>Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount</i> • <i>Spend Bonus of 9,000 AAdvantage® miles when a cumulative amount of JMD\$140,000 (see timing in section Timing of Credit)</i>
	Scotiabank Visa® Classic	<ul style="list-style-type: none"> • <i>Spend Bonus of JMD\$2,500 when a cumulative amount of JMD\$25,000 is spent (see timing in section Timing of Credit)</i>

		<ul style="list-style-type: none"> Additional Card Bonus of JMD\$1,500 when adding one or more supplementary cards (see timing in section Timing of Credit)
Trinidad and Tobago	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> Spent Bonus of TTD350 when a cumulative amount of TTD4,000 is spent (see timing in section Timing of Credit)
	Scotiabank MAGNA MasterCard®	<ul style="list-style-type: none"> Spent Bonus of 1000 Magna Points when a cumulative amount of TTD1,400 is spent (see timing in section Timing of Credit) Additional Card Bonus of 500 Magna Points when adding one or more supplementary cards (see timing in section Timing of Credit)
	Scotiabank AERO* Platinum Visa®	<ul style="list-style-type: none"> First Purchase Bonus of 3,000 Scotia Points upon the first purchase of any amount Spent Bonus of 9,000 Scotia Points when a cumulative amount of TTD13,000 is spent during the first 3 cycles from account open date
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
	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)
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)
	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)

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
	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)
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
	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)
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
	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)
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
	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)
Guyana	Scotiabank MasterCard®	<ul style="list-style-type: none"> • Spend Bonus of GYD\$3,000 when a cumulative amount of GYD\$30,000 is spent (see timing in section Timing of Credit) • Additional Card Bonus of GYD\$1,000

		when adding one or more supplementary cards (see timing in section Timing of Credit)
	Scotiabank Gold MasterCard®	<ul style="list-style-type: none"> • Spend Bonus of GYD\$10,000 when a cumulative amount of GYD\$100,000 is spent (see timing in section Timing of Credit)

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 September 30, 2018
- **Group #2:** As of October 31, 2018
- **Group #3:** As of November 30, 2018

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

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 September 30, 2018
- **Group #2:** As of October 31, 2018
- **Group #3:** As of November 30, 2018

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

To qualify for this promotional offer, all applications must be submitted by August 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.*
- *In all matters relating to the promotion, 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
Antigua	ag.scotiabank.com/creditcards
Bahamas	bs.scotiabank.com/creditcards
Barbados	bb.scotiabank.com/creditcards
Belize	bz.scotiabank.com/creditcards
Cayman Islands	ky.scotiabank.com/creditcards
Grenada	gd.scotiabank.com/creditcards
Guyana	gy.scotiabank.com/goldmc
Jamaica	jm.scotiabank.com/creditcards
St. Kitts	kn.scotiabank.com/creditcards
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