



Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

“One of the Top 10 most stable banks in the world...”¹ is in your pocket.

Now you have more reasons than ever to feel confident about banking with Scotiabank. In a recent international report, *State of the Financial Services Industry, 2009*, renowned international management consulting firm Oliver Wyman named Scotiabank “one of the top ten best performing financial services firms in the world”² during the recent credit crisis. This honour reflects our commitment to providing exceptional products and sound advice to valued Scotiabank customers like you who are looking for ways to get more out of life.



? DID YOU KNOW?

Manage your money multiple ways with one card.



Easy and secure to use, a ScotiaCard gives you incredible money management flexibility. With your unique card number and a Personal Identification Number (PIN) of your choosing, you can access your bank account(s) in so many ways – in-branch, at Scotiabank ATMs, online or by telephone. You can also use your ScotiaCard when you shop, with the amount of your purchase instantly deducted from the funds in your bank account. Depending on how you use it, your ScotiaCard allows you to withdraw cash, deposit and transfer funds, pay utility bills, check account balances, pay for merchandise and review your account history.³ Any way you look at it, a ScotiaCard is a great way to stay in control of your money 24 hours a day, 7 days a week, from wherever you may be. It's the perfect complement to a Scotiabank credit card.

For further details and/or to get a ScotiaCard, visit your Scotiabank branch. Already have a ScotiaCard but not set up for **online banking** yet? Call your **Scotiabank branch** today!

OFFER ZONE

WIN 1 of 7 laptop computers for back-to-school!

Getting the kids ready for back-to-school can be expensive – especially when they need a new laptop computer, too. Use your Scotiabank MasterCard credit card to pay for all your back-to-school and other purchases between July 15 and September 30, 2009, and you could win one of seven laptop computers, valued at US\$1,000. For each purchase or cash advance of BB\$100 or more you make, you will automatically receive one entry. Plus, you can increase your chances of winning by using your Scotiabank Credit Card Cheques. Each time you write a cheque – for any amount – you automatically receive five entries. As well, for each additional card you request for family members during the promotional period, you automatically receive five entries. The more you and your family members use your Scotiabank MasterCard credit card and Scotiabank Credit Card Cheques, the more chances you have to win.

Contest ends September 30, 2009. Visit your Scotiabank branch or barbados.scotiabank.com today for full contest rules and regulations!



¹ Financial Post newspaper, Toronto, Ontario, February 4, 2009.
² ©2009 Oliver Wyman. All rights reserved. This information may not be reproduced or redistributed, in whole or in part, and Oliver Wyman accepts no liability whatsoever for the actions of third parties in this respect. As measured by Oliver Wyman's Shareholder Performance Index SM (SPI) of the world's 400 largest publicly quoted financial services firms. Best performing financial companies with market value >US\$15BN (Aug. '07–Dec. '08).
³ Certain conditions, restrictions and fees may be associated with one or more of these services. Please contact your Scotiabank branch for details and refer to your Personal Financial Services Agreement (PFSA).

Shop and earn smart.



As a PriceSmart®† Diamond Member, you can earn up to 3%⁴ Diamond Cash Back on every purchase you make inside PriceSmart with a **Scotiabank PriceSmart Diamond MasterCard®** credit

card. Plus, earn 1% cash back on all your card purchases outside of PriceSmart. Also, receive BB\$30 cash back as a welcome bonus when you spend BB\$300 or more using your card during your first three months.⁵ As well, enjoy the added benefits of premium MasterCard travel assistance and insurance coverage. A Scotiabank PriceSmart Diamond MasterCard credit card is the only card you need to carry as a PriceSmart Diamond Member – that's because it's also your PriceSmart membership card.

To apply for a Scotiabank PriceSmart Diamond MasterCard credit card, visit the Barbados PriceSmart Warehouse Club at St. Michael, Lodge Road and Highway 2, Warrens.

**SCOTIABANK CARDS.
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Protect and boost the rate of return on your savings.

When you invest your savings in an 18-month or 3-year **Scotiabank Rate Booster Term Deposit**, you not only protect your savings from changing rates, but you get a guaranteed rate that increases the longer you stay invested.⁶ Even if rates decline, you still get your guaranteed rate if you stay invested. You also have the flexibility of cashing out at designated times without penalty, whether it's for personal use or to reinvest if rates increase. With a Scotiabank Rate Booster Term Deposit, you really get it all – guaranteed rates that increase over time, flexibility to respond to rising rates, and access to your savings if you need it.



To protect your savings, visit your **Scotiabank branch** today!

HELPFUL HINTS



Protect your PIN.

The Personal Identification Number (PIN) you choose for your ScotiaCard and Scotiabank credit card(s) provides you with easy access to your accounts. However, to ensure that others can't do the same, it's important to follow some simple security precautions. Once you have selected your number, memorize it instead of writing it down and never reveal it to anyone for any reason. And no matter where you use it – in-branch, at an ATM, shopping, on a computer terminal or over the telephone – make sure you're aware of those around you and shield your number with your hand or body when you key it in. Shoulder surfing is a method used by fraudsters to steal PINs and involves looking over their victim's shoulder.

To learn more, visit your **Scotiabank branch** today!



Introducing NEW Critical Illness Protection – even more protection for your family's financial well-being.

In addition to **Credit Life Protection**, which ensures your family won't be burdened with the outstanding balance on your Scotiabank credit card in the event of your death, you can now add Critical Illness Protection. It's another great way to ensure your loved ones are similarly protected should you suffer from a heart attack, cancer or stroke. Affordable monthly premiums give you peace of mind from knowing that the balance on your Scotiabank credit card will be paid in full should the unexpected occur. Your monthly premium is based on the outstanding balance of your previous month's Scotiabank credit card statement, and if the balance is zero, no premiums are charged. Even more important, approval is automatic with no health questions to answer.⁷

To apply for Credit Protection or add Critical Illness Protection to your existing Life Protection benefit, speak to your **Scotiabank Representative** today!

* Trademark of The Bank of Nova Scotia.

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©† Registered trademark of PriceSmart Inc.

⁴ Earn up to 2% for purchases up to BB\$2,000. Earn 3% for purchases over BB\$2,000. Only purchases made at PriceSmart Clubs in Barbados are eligible for up to 3% Diamond Cash Back. The annual maximum cash reward for a Diamond Cash Certificate in PriceSmart Clubs is BB\$1,000.

⁵ Offer valid only for a limited time.

⁶ Interest is compounded at the end of each sub-term and paid at maturity. Interest paid is calculated using the average rate of interest from each sub-term. Available in 18-month and 3-year terms. For 18-month term, no penalty if all or part of the deposit is redeemed at the 6- or 12-month designated time. For 3-year term, no penalty if all or part of the deposit is redeemed at the 1- or 2-year designated time. Minimum investment required.

⁷ Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. Insurance is underwritten by Sagico Life Inc.