



Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

Loyal customers like you are the best gift of all.

At Scotiabank, one of the real joys of the holiday season is the opportunity to say thank you to our valued customers like you for your business over the past year. We sincerely appreciate your loyalty and will continue to work hard to earn it in the year ahead with exceptional products and sound advice you can bank on with confidence. All the best in 2010 to you and yours from Scotiabank.



OFFER ZONE

Register today and make this holiday season even more rewarding.

From department stores to restaurants to grocery stores, using your Scotiabank credit card to pay for purchases of BB\$2,500 or more¹ over the campaign period can be even more rewarding this holiday season when you **register** for bonus rewards. Until January 31, 2010, earn

- 5% **cash back** with your Scotiabank MasterCard[®] credit card or Scotiabank Gold MasterCard credit card; or
- 5% **Diamond Cash Back** with your Scotiabank PriceSmart[®] Diamond MasterCard credit card; or
- 3X **AAdvantage[®] Bonus miles** with your Scotiabank / AAdvantage[®] MasterCard credit card; or
- 3X **MAGNA Rewards points** with your Scotiabank MAGNA MasterCard credit card. No matter which Scotiabank credit card you carry, the more you use it this holiday season, the more rewarding it could be when you register for bonus rewards.

For further information and to register for your bonus rewards, visit scotiabank.com/holidaybonus or your local Scotiabank branch today!

Need a card? Apply today at your local **Scotiabank branch!**

¹ Conditions apply. Maximum bonus reward cap of BB\$600. Cash advances and balance transfers excluded.

An early gift for you from Scotiabank and DHL EASY SHOP

To kick off the holiday season, Scotiabank and **DHL EASY SHOP** have joined together to bring you incredible savings. Until January 31, 2010, get 20% cash back² on all your online purchases at U.S. retailers, and a 20% discount on all your associated shipments with DHL EASY SHOP, when you use your Scotiabank MasterCard credit card to pay for both your online purchases and their shipping charges. In addition to providing great savings, it's the fast and easy way to ensure your gifts reach their destination in good time.

Need a card? Apply today at your local Scotiabank branch!

Don't have a DHL EASY SHOP account? Open yours for **FREE** today at dhleasyshop.com!

² Conditions apply. Maximum cash back cap of US\$50. Based on net purchases (minus returns/credits). DHL standard terms and conditions of carriage apply. Visit dhleasyshop.com for details.



? DID YOU KNOW

Pay yourself first and be rewarded with 1% bonus interest from Scotiabank!

A **Scotiabank Automatic Savings Plan** is an easy way for you to save for a goal. Your contributions are moved automatically from your Scotiabank account into your savings account and begin earning a competitive rate of interest right away. Plus, with a **Scotiabank Savings Reward Plan**,³ you could be rewarded with an additional 1% bonus interest⁴ on the annual average monthly balance of your contributions made during the one-year term when you stick to your savings plan. You can choose to invest in a Scotiabank

Automatic Savings Plan weekly, bi-weekly, monthly, quarterly, semi-annually or annually, and you can change how much and how often you contribute at any time, or cancel the service by advising us in writing. With the interest on your savings compounding over time, you'll be surprised at how fast small amounts can grow.

For further details and/or to set up an account, visit your local **Scotiabank branch** today!

³ Talk to your Scotiabank representative about which Automatic Savings Plan account is eligible for the Scotiabank Savings Reward Plan.
⁴ Certain conditions may apply. Please contact your local Scotiabank branch for details.



Earn MAGNA Rewards points whenever you shop.



With a **Scotiabank MAGNA MasterCard** credit card, you can accumulate MAGNA Rewards points quickly to redeem for merchandise or a special treat. That's because you automatically earn MAGNA

Rewards points whenever you use your Scotiabank MAGNA MasterCard credit card to pay for purchases. Plus, you receive extra MAGNA Rewards points when you use your Scotiabank MAGNA MasterCard credit card to pay for purchases at participating local MAGNA Partners and present your MAGNA Rewards card – it's called "double dipping." You can also earn bonus MAGNA Rewards points when you take advantage of special offers from MAGNA Partners and Scotiabank, such as our 3X MAGNA Rewards points special holiday offer highlighted elsewhere in this newsletter.

For further details and/or to apply, visit barbados.scotiabank.com or your local Scotiabank branch today!

MAGNA PARTNERS

MAGNA Rewards is partnered with some of the most popular merchants in your area, including grocery stores, department stores, pharmacies, restaurants and specialty shops, and has one exclusive financial services partner – Scotiabank.

For a complete listing of MAGNA Partners, visit magnarewards.com today!

Manage your family's expenses with additional credit cards.



Looking for a way to keep track of your household spending and maintain complete financial control of your expenses? It's easy when you give an additional Scotiabank credit card to each member of your family.⁵ That's because all credit card transactions appear as part of your account on your one monthly statement – it's like one-stop expense management. Plus, additional Scotiabank credit cards are a great way to share all of the peace-of-mind, convenience and benefits you already enjoy, including worldwide acceptance at 30 million locations... 24/7 access to funds at ATMs worldwide...and the safety and security of not carrying cash. They're also a great way to earn rewards faster when they're part of a loyalty program.

Request yours today at your local **Scotiabank branch!**

⁵ The primary credit card account must be open and in good standing at the time of qualification. Additional cards will attract all applicable charges. The primary cardholder is fully liable for all transactions effected by the additional cardholders in the use of the credit card, including fees and interest charges.

HELPFUL HINTS



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.⁶

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

⁶ Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. Insurance is underwritten by Sagacor Life Inc.



Small business owners – be card smart!



Do you own a small business? If so, then **Scotiabank Small Business credit cards** are just for you. They allow you to separate your business expenses from your personal ones, for better financial management. Scotiabank Small Business credit cards also offer all kinds of other great business benefits including insurance coverage, additional cards for employees, and the ability to earn rewards. They're yet another way we can work together to grow your business.



To learn more and/or to apply for yours, contact a **Small Business Representative** at your local **Scotiabank branch** today!

Don't own a small business but know someone who does? Tell them about Scotiabank Small Business credit cards!

