



# Be Ready

Scotiabank Cards.  
For wherever your day takes you.

SEPTEMBER/OCTOBER 2010

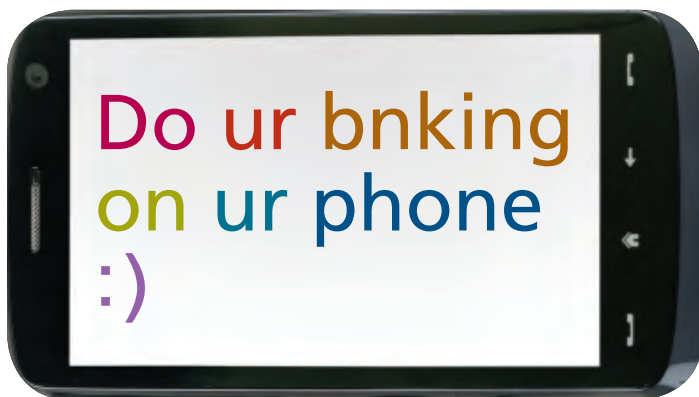
## We're here for you in more ways than ever.

As a Scotiabank cardholder, you now have more ways than ever to manage your account and access the guidance of Scotiabank staff when you have questions. In addition to in-branch, online and telephone banking, you now have the convenient option of mobile banking. It's all part of our ongoing commitment to improve how we communicate with you.

Speaking of which, we hope you enjoy the new design of our *Be Ready* newsletter.



### ! CHECK IT OUT



With Scotia Mobile Banking, you can now do your everyday banking anytime and anywhere from the convenience of your Internet-enabled mobile phone.<sup>1</sup> Simple and secure to use, it's a fast and convenient way to check your account balances and transaction details, view your credit card and line of credit balances and payment information, pay bills, transfer funds between accounts, and even contact us. If you are already registered as a Scotia OnLine user, you are all set up to start using Scotia Mobile Banking. Simply point your mobile browser to [scotiamobile.com](http://scotiamobile.com) and log in using your ScotiaCard card number and your Scotia OnLine password. To register as a Scotia OnLine user first, visit [barbados.scotiabank.com/scotiaonline](http://barbados.scotiabank.com/scotiaonline)

To learn more and check out our demo, visit [barbados.scotiabank.com/mobile](http://barbados.scotiabank.com/mobile)



<sup>1</sup> Data charges by your wireless carrier may apply.

### OFFER ZONE

Use your card to WIN  
a Dream Cruise for two!



How do you win one of five luxurious seven-day Dream Cruise packages for two, plus BB\$1000 spending money? Just register today and use your Scotiabank MasterCard® credit card for all your everyday purchases. With every purchase of BB\$100 or more before October 31, 2010, you'll receive one entry.<sup>2</sup> The more you use your card, the more chances you have to win.

#### REGISTER TO WIN TODAY

- Visit [barbados.scotiabank.com/dream](http://barbados.scotiabank.com/dream)
- Text DREAM to 8300 to get a direct link to register<sup>3</sup>

Hurry! Contest ends October 31, 2010

<sup>2</sup> Conditions apply. Minimum purchase amount on registered credit card is required for each contest entry. Cash prizes will be credited to the winners' MasterCard account. Full terms and conditions are available at the branch and online at [barbados.scotiabank.com/dream](http://barbados.scotiabank.com/dream)

<sup>3</sup> Standard message and data rates apply. Web-enabled cell phone required.

Shop with the card.  
Fly with the miles.



Are you a member of the American Airlines® AAdvantage® Program, where you can earn miles when you travel and redeem them for a variety of travel rewards around the world? Or perhaps you're thinking of becoming one? If so, then a Scotiabank / AAdvantage® MasterCard credit card is for you. In addition to shopping convenience and easy access to cash, the Scotiabank / AAdvantage® MasterCard credit card allows you to earn one AAdvantage® mile for every U.S. dollar you spend on every purchase you make, no matter where, making it a great way to earn AAdvantage® miles quickly. To welcome you as a new cardholder, you will receive 3,000 AAdvantage® Bonus miles with your first purchase on your new card.\*

To apply, visit [barbados.scotiabank.com/yourcard](http://barbados.scotiabank.com/yourcard) to download an application and take it to your location branch today.

Already have a card? Use it for all your everyday purchases to earn AAdvantage® miles quickly.

## Time to take another look at protecting your family's financial well-being.



You may have been offered Credit Protection by a Scotiabank representative at your branch and for a good reason. Even if you already have Credit Life Protection, it's always important to consider your choices because your circumstances may have changed since you were first introduced to the benefits of Credit Protection. For instance, you may have added a joint cardholder to your account or your family obligations may have recently changed so you may want to consider the added benefit of Critical Illness Protection.

With Credit Protection, you can ensure your family won't be burdened with an outstanding Scotiabank credit card balance(s) in the event of your death or the diagnosis of a critical illness (heart attack, cancer or stroke). An affordable monthly premium can give you peace of mind knowing that the balance on your Scotiabank credit card will be paid should the unexpected occur. Your monthly premium is based on the outstanding balance of your previous month's Scotiabank credit card statement and your benefit choice. And if the balance is zero, no premiums are charged. Choose either Life, or for complete coverage, Life and Critical Illness, and you are automatically approved with no health questions to answer!<sup>4</sup>

To learn more and/or apply for Credit Protection, talk to a representative at your Scotiabank branch today!

<sup>4</sup> Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. Insurance is underwritten by Sagcor Life Inc.



## Building a good credit history.

Building a good credit history is important because it can make it a lot easier for you to borrow in the future. Factors that can negatively affect your credit history include late or missed bill payments such as your credit card payments.

One of the best ways to ensure that your Scotiabank credit card payments are made by their due dates is to open a Scotiabank account. With a Scotiabank account, you have a number of easy ways to always make your Scotiabank credit card payments on time:

- 1) **Internet banking**  
Access and transfer funds from your Scotiabank account to your Scotiabank credit card account online at [barbados.scotiabank.com/scotiaonline](http://barbados.scotiabank.com/scotiaonline)
- 2) **Mobile banking**  
Access and transfer funds from your Scotiabank account to your Scotiabank credit card account using your Internet-enabled mobile phone at [scotiamobile.com](http://scotiamobile.com)
- 3) **Automated payments**  
Set up a standing order to have funds transferred from your Scotiabank account to your Scotiabank credit card account each month.
- 4) **Scotiabank ATMs**  
Use any Scotiabank ATM to transfer funds from your Scotiabank account to your Scotiabank credit card account.
- 5) **At your nearest Scotiabank branch**  
Drop by any Scotiabank branch to transfer funds from your Scotiabank account to your Scotiabank credit card account, or to make a cash payment.

To open a Scotiabank account and/or learn more about any of these easy credit card payment options, visit your local Scotiabank branch today!

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 © Registered trademark of PriceSmart Inc.  
 © American Airlines and AAdvantage® are registered trademarks of American Airlines, Inc. American Airlines reserves the right to change AAdvantage® program rules and regulations at any time without notice, and to end the AAdvantage® program upon six months notice. Scotiabank issues the Scotiabank / AAdvantage® card.  
 † AAdvantage® miles accumulated through the use of your Scotiabank / AAdvantage® credit card may be redeemed for flights on American Airlines or its partner airlines pursuant to the AAdvantage® travel awards program. Tax and other fees may apply. American Airlines is not responsible for products or services offered by other participating companies. For complete AAdvantage® program details, visit [www.aa.com/aadvantage](http://www.aa.com/aadvantage). To receive your AAdvantage® bonus miles your application must be approved and you must make a purchase on your card.