

Be ready!

SCOTIABANK CREDIT CARDS BE READY. BECAUSE LIFE JUST HAPPENS.

- Put some gold in your holidays
- Redeem your MAGNA Rewards points
- Steps to protect your credit cards
- Because life happens. Share an additional card
- Make paying your bills fast and easy
- Visit us online

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Family times. Good times.

It's the time of year to celebrate, spend time with family and friends, and maybe take a moment or two for yourself. That's why, in this issue of **Be ready!**, you'll find a lot of information on how your Scotiabank credit card can help you get the most out of the season, including how to help with the many expenses at this time of year. Be sure to also read about our latest promotion and how to redeem for great travel rewards. And treat yourself. Happy holidays from all of us at Scotiabank!



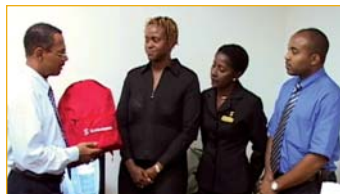
WINNERS' CIRCLE

It's cruise control for Yvonne Davis!



Congratulations to Yvonne Davis (*left*) who won a luxury Caribbean cruise by using her Scotiabank credit card for purchases from May through July. Yvonne will be spending 7 magical days aboard "The Summit[®]" from Celebrity Cruises[®], and visiting 5 beautiful ports of call. Happy sailing!

Thank you for helping us make a difference.



During the past year, the staff of Scotiabank's Independence Square branch made significant contributions to the AIDS Society of Barbados, donating many items including Scotiabank backpacks and stationery. Pictured here is one such presentation to the charity. Thanks to all who contributed!

OFFER ZONE

More cash back! More American Airlines AAdvantage[®] miles[†]. More MAGNA[™] Rewards points!



With all the giving you do year-round, let your Scotiabank credit card give back to you this holiday season! Imagine earning 5% cash back at this time of year. And how great would it be to earn 3 times the American Airlines AAdvantage[®] miles or MAGNA Rewards points?

It's easy to earn these great rewards. It all starts with registering your card. More details are coming soon so visit your branch for complete information. Then start your holiday shopping!



If you have a:

Scotiabank / AAdvantage [®] MasterCard [®]	3 X AAdvantage [®] miles
Scotiabank MAGNA [™] MasterCard [®]	3 X MAGNA Rewards points
Scotiabank MasterCard [®]	5% cash back
Scotiabank Gold MasterCard [®]	5% cash back

Use your card at department stores, restaurants and supermarkets or to shop online and you'll earn:

Remember to register today! Each month that you accumulate more than US\$900 in purchases, you'll put your earnings on overdrive! Promotion ends January 31, 2008.

For complete promotion details and rules and regulations, visit any Scotiabank branch today. Or visit us at barbados.scotiabank.com/yourcard.

DID YOU KNOW?

Use them once and you'll know why they're so convenient!

Scotiabank Credit Card Cheques are a great way to pay for goods or services where credit cards may not be accepted. For example, you can use them to help pay for house repairs, tuition or that next vacation. Just fill in your account number on the top of the cheque, and use them just as you would any regular personal cheque.

You can also use them to access cash any time you need it. Plus, they're a great way to consolidate your debt. By transferring balances from other credit cards or loans, you'll have only one bill to pay. And if any of your other loans have higher interest rates, you'll save money too!

For further details or to request Credit Card Cheques, visit any Scotiabank branch today!





SPOTLIGHT ON CREDIT CARDS

Put some gold in your holidays.

There comes a time when you're ready for the prestige, rewards and exceptional benefits of a Scotiabank Gold MasterCard® credit card. You'll experience the freedom of higher credit limits and superior purchasing power during this busy holiday season. You'll also reward yourself with valuable cash back on every purchase – as well as the added benefits of comprehensive travel



assistance, insurance and automatic qualification for additional cards for your whole family. Have a holiday tinged with gold. Isn't it time?

For further details or to apply for a Scotiabank Gold MasterCard credit card, visit barbados.scotiabank.com or any Scotiabank branch today.

Reward yourself: redeem your MAGNA Rewards points.



You've earned the rewards points. Now what better time to redeem than the holidays? Your MAGNA™ Rewards points can be exchanged for all kinds of merchandise at places like Caribsurf, United Insurance, Cave Shepherd, and even Ideal Office Supplies, as well as other retail partners. For a full list of participating stores and services, just visit www.magnarewards.com. Click on "Partners" in the left-side navigation menu and then click on Barbados. When you're ready, simply use the MAGNA voucher you last received and redeem at the retailer of choice. And enjoy!

The more you use your Scotiabank MAGNA™ MasterCard® credit card, the more MAGNA Rewards points you'll earn.

CHECK IT OUT

Steps to protect your credit cards

With credit card fraud increasing, it's never been more important to protect your Scotiabank credit cards. Some simple steps will ensure your identity and account information remain safe from criminals.

1. Sign your credit cards as soon as you receive them and never lend them to anyone. Additional cards are easily available for any family members. This makes it easy to share your account while giving each person their own safe-guarded card.

2. Make note of the time of month you usually receive your statement in the mail – and notify your branch if you don't receive it.



Criminals can try to use the information in your statement for unauthorised transactions.

3. Notify us right away if your mailing address or contact telephone number changes. Having this information up-to-date enables us to verify any unusual activity on your account quickly.

4. Check that you have received your own credit card back after using it to pay at restaurants, stores, etc. and ensure it's not been replaced by another expired card. Try to keep your card within view as much as possible.

For further information, to request additional cards and/or to update your account information, visit any Scotiabank branch today!

Be ready!

HELPFUL HINTS



Because life happens. Share an additional card!

At some time or other, it happens. The car breaks down, we run out of cash at the supermarket, or an emergency comes up. When you get additional cards for your family members, you'll know they're protected in any situation. With their own Scotiabank credit card in their wallet, they're ready for life. Whatever happens.

Make paying your bills fast and easy.



Did you know that your Scotiabank credit card can save you time and effort when paying your monthly bills? Many regular payments such as utility or phone bills can be paid with your card using either telephone or online banking. Plus, you can even set up bill payments in advance, and on a regular basis. You'll be sure that bills are paid when you want them to be paid, even if you're away from home.



Visit us online.

Make sure to bookmark our new website barbados.scotiabank.com/yourcard in the "Favourites" section of your computer. You'll be able to visit whenever you want to learn more about our contests and promotions for this holiday season. Or get more detailed information about all of our cards, their features and their benefits. We're open 24/7!

For further details on any of these helpful hints, visit any Scotiabank branch today!