



Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

Make the most of Easter break with your Scotiabank cards.

Like most Barbadians, you probably look forward to seasonal breaks like Easter. It's a great time to relax, eat delicious food, visit with family and friends, and take part in local festivities. To ensure you're prepared for wherever your days off take you, make sure you carry your ScotiaCard debit card and/or Scotiabank credit card with you. They're the safest and most convenient way to pay for purchases and access cash when you need it.

Happy Easter to you and yours from Scotiabank!



OFFER ZONE

Hurry to get triple MAGNA Rewards points with every purchase.



Do you make every purchase count towards exciting rewards with a Scotiabank MAGNA MasterCard® credit card? For a limited time, you can automatically earn triple MAGNA Rewards points¹ with every

purchase and earn rewards even faster. To qualify, all you have to do is register your Scotiabank MAGNA MasterCard credit card online and spend a minimum of BB\$1,000 with your Scotiabank MAGNA MasterCard credit card during the promotional period February 15 to April 30, 2010.

To register your Scotiabank MAGNA MasterCard credit card, visit scotiabankgetmore.com today!

¹ Some conditions apply.

SCOTIABANK CARDS



DID YOU KNOW?

Bank anytime, anywhere with your ScotiaCard.

ScotiaCard lets you do much more than just bank at any Scotiabank branch. It makes a great banking experience even better by letting you bank from just about anywhere – ATMs, the phone or the Internet – 24 hours a day, 7 days a week. For instance, you can use it with Scotia OnLine Internet banking to:

- View up to 365 days of your previous banking transactions
- Pay bills (current, recurring and future-dated)
- Transfer funds between your deposit and credit accounts (current, recurring and future-dated).

With **Scotia OnLine**, you get immediate and secure access to your Scotiabank accounts through the Internet. To sign up for Scotia OnLine, all you need is your **ScotiaCard** debit card number, the last four digits of your account number and a password you create.

Of course, in addition to being the key to banking your way, your ScotiaCard debit card also lets you shop at any merchant with a point-of-sale terminal – simply, conveniently and securely.

For further details and/or to register for Scotia OnLine Internet banking, visit barbados.scotiabank.com



Choose cash back and other choice benefits with the Scotiabank Gold MasterCard credit card.



When you choose the **Scotiabank Gold MasterCard®** credit card, you get not only the convenience of a credit card with the prestige of Gold, but also cash back and many other choice benefits.

- Earn 1% cash back on every purchase² charged to your Scotiabank Gold MasterCard credit card – the more you use it, the more you get back
- Peace of mind when you, your spouse and dependents travel with MasterAssist™ Plus²
- Acceptance at 30 million locations in 210 countries worldwide
- 24-hour ATM cash advances worldwide wherever the MasterCard/Cirrus® symbol is displayed
- Automatic qualification for additional cards for family members.

To learn more and/or apply for the Scotiabank Gold MasterCard credit card, contact your **Scotiabank branch** today!

² Full coverage details and MasterCard benefits are available at scotiabank.com/mastercardbenefits or at your Scotiabank branch.

Meet two savvy Barbadians who make every purchase count towards exciting rewards.

Karen and Debbie are just two of thousands of savvy Barbadians who make every purchase count towards exciting rewards with the **Scotiabank MAGNA MasterCard** credit card. It is the only credit card that allows you to earn MAGNA Rewards points with every single purchase, making it the fastest way to accumulate MAGNA Rewards points.

The **MAGNA Rewards Program** is a loyalty program that partners with supermarkets, pharmacies, restaurants, travel agencies, etc. and rewards customers for their business.



KAREN – Scotiabank MAGNA MasterCard cardholder for four years

"I use the Scotiabank MAGNA MasterCard to help me save. I'm building a new house and redeem points for building materials. I also love using my points for groceries and online shopping."



DEBBIE – Scotiabank MAGNA MasterCard cardholder for two years

"Everyone should definitely have the Scotiabank MAGNA MasterCard. I use my points to buy a wide variety of stuff – gas, books, clothes, shoes and medication."

If you'd like to make every purchase count towards exciting rewards, visit your Scotiabank branch to learn more about the Scotiabank MAGNA MasterCard credit card today!

HELPFUL HINTS

Tips to help you protect yourself against fraud.

One of the many advantages of Scotiabank cards is that they are safer and more secure than carrying cash. However, in order to better protect yourself against fraud, it is still important to exercise caution when using your cards. Here are some important tips to follow:

- Memorise and never write down or reveal your Personal Identification Number (PIN) to anyone under any circumstances
- Pay attention to the date your account statements are printed on and call our Contact Centre if they do not arrive on time
- Monitor your card's whereabouts at all times when making payments at restaurants, retailers and other service locations
- Familiarise yourself with online security icons and only use secure websites to make online purchases
- If you plan to travel and use your card internationally, call our Contact Centre prior to your departure



- Write down your card number, keep it in a safe place, and call our Contact Centre immediately if your card becomes lost or stolen
- Exercise extreme caution if asked to reveal details about your card over the phone. Calls from Scotiabank may be verified by calling our Contact Centre.

SCOTIABANK CONTACT CENTRE

Within the island of Barbados, call us at 246-426-7000.

For more **fraud protection tips**, visit your **Scotiabank branch** today!

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