



# 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.



### WINNERS' CIRCLE

## They made winning their *goooooal* and scored a trip of a lifetime.



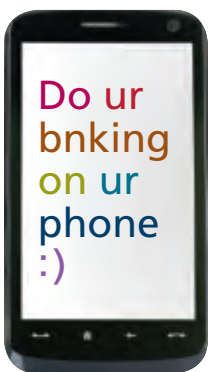
Congratulations to Shamatie Dean and Dr. Barry Russell – lucky Grand Prize winners of trips for two to 2010 FIFA World Cup South Africa™, just for using their Scotiabank Visa cards. Their trip-of-a-lifetime prize packages



included tickets to 3 qualifying matches, round-trip airfare from Bahamas to Johannesburg, 6 nights accommodation in a 5-star hotel, a full-day tour of the Rhino & Lion Nature Reserve and a 5-day access to the Match Hospitality Centre, courtesy of Visa.

**Use your Scotiabank credit card and you can be a winner in the next promotion.**

### 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

[scotimobile.com](http://scotimobile.com) and log in using your ScotiaCard card number and your Scotia OnLine password. To register as a Scotia OnLine user first, visit [bahamas.scotiabank.com/scotiaonline](http://bahamas.scotiabank.com/scotiaonline)



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

### 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 \$500 spending money? Just register online today and use your Scotiabank credit card for all your everyday purchases. With every purchase of \$50 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 [bahamas.scotiabank.com/dream](http://bahamas.scotiabank.com/dream)  
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' credit card account. Full terms and conditions are available at the branch and online at [bahamas.scotiabank.com/dream](http://bahamas.scotiabank.com/dream)



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

## Small business owners – be card smart.



Are you a small business owner? Scotiabank MasterCard BusinessCard® credit cards are a great way to simplify your business practices and stay on top of your business spending. Both the Scotiabank MasterCard BusinessCard and the Scotiabank / AAdvantage® Business Executive MasterCard® cards give you flexible and convenient expense payment and tracking power, along with excellent travel and business insurance benefits, and more. Plus, the Scotiabank / AAdvantage® Business Executive MasterCard card gives you exceptional travel rewards. You can use it to earn AAdvantage® miles with every business purchase, and then redeem your miles for key business opportunities. Scotiabank MasterCard Business credit cards are yet another way we can work together to grow your business.

**To learn more, contact a Small Business representative at your local Scotiabank branch or visit [bahamas.scotiabank.com/smallbusiness](http://bahamas.scotiabank.com/smallbusiness) today.**

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

## 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 and if you didn't enroll before, now may be a good time to reconsider since your family obligations may have recently changed.

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. 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 to enroll for Credit Life Protection and you are automatically approved with no health questions to answer!<sup>3</sup>

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

<sup>3</sup> Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. Insurance is underwritten by Family Guardian Insurance Company Limited.



## 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 [bahamas.scotiabank.com/scotiaonline](http://bahamas.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 nearest Scotiabank branch today.**

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