

Be ready!

SCOTIABANK CREDIT CARDS BE READY. BECAUSE LIFE JUST HAPPENS.

Working together to grow your business
 Choose the right card for your business
 Use our convenient Credit Card Cheques
 Because life happens. Share an additional card
 Make paying your bills fast and easy
 Visit us online

NOVEMBER 2007
 VOL. 3

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 the miles you have accumulated for great travel rewards. And don't forget to treat yourself. Happy holidays from all of us at Scotiabank!



WINNERS' CIRCLE

The winning goes on and on!



Congratulations to the winners of our massive prize pool earlier this year.

Pictured here are Michael Paton (*top right*) who took home a new 42" flat screen TV and William Cartwright (*bottom left*) who won a Caribbean Cruise for two.

And these were just two of the lucky winners!



OFFER ZONE

More cash back! More American Airlines AAdvantage® miles†!



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?

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® Visa	3 X AAdvantage® miles
Scotiabank MasterCard® or Visa	5% cash back
Scotiabank Gold MasterCard® or Gold Visa	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 \$450 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!

DID YOU KNOW?

Reward yourself: redeem your AAdvantage® miles

You've earned the miles. Now what better time to redeem for travel rewards than the holidays? Of course, you can redeem any time for flights on more than 21 American Airlines partners that travel to over 800 destinations. To see how far your current miles will take you, simply visit www.aa.com and click on "AAdvantage®" in the left-side navigation menu. This section gives you everything you need to know to redeem, including making a reservation. You can also call 1-800-882-8880 to book travel rewards. And don't forget the dozens of other rewards available to you. You can choose hotels and car rentals, and if you want the full deal, learn about the great vacation offers from American Airlines Cruises and Vacations.

The more you use your Scotiabank / AAdvantage® Visa credit card, the more miles you'll earn.





SPOTLIGHT ON CREDIT CARDS



Working together to grow your business.

Our new Scotiabank Small Business Banking Products are designed to help your business thrive. It's as easy as 1, 2, 3. First, start with a unique Chequing Account for Business, offering a range of features that make your day-to-day banking more flexible. Next, add important credit options including Overdraft Protection and Credit Line for Business. Using these financial products, you'll be able to manage short-term cash flow better, as well as take advantage of important business opportunities. Last, put one of our brand new small business credit cards in your wallet. Together, you'll experience an easier way to manage your finances while watching your business grow to a whole new level.

Choose the right card for your business and start with 3,000 AAdvantage® Bonus miles!

Scotiabank has two new business credit cards that can help you manage your business spending while also earning great travel rewards. Both the Scotiabank MasterCard Business Card® credit card and the Scotiabank / AAdvantage® Business

Executive MasterCard® credit card will help you track expenses, give you flexible and convenient expense payments, provide excellent travel and business insurance



benefits, and more. Plus, with the prestigious Scotiabank / AAdvantage® Business Executive MasterCard credit card, you'll earn valuable American Airlines AAdvantage® miles on every qualifying purchase – which you can redeem for business or personal travel. And we'll start you off right with 3,000 bonus miles!

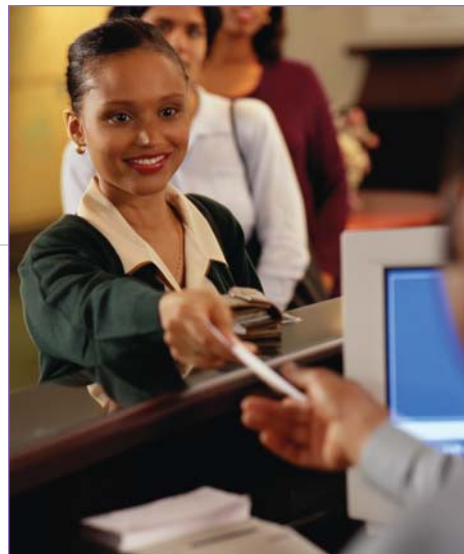
For further details or to apply for our business credit cards, visit bahamas.scotiabank.com or any Scotiabank branch today.

CHECK IT OUT

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

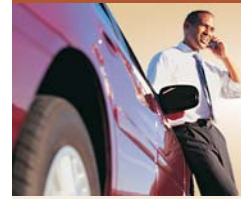
Scotiabank Credit Card Cheques are a great way to pay for goods or services where credit cards may not be accepted. For example, you can use them to help pay for house repairs, tuition or that next vacation. Just fill in your account number on the top of the cheque, and use them just as you would any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

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 bahamas.scotiabank.com 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.