



Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

“One of the Top 10 most stable banks in the world...”¹ is in your pocket.

Now you have more reasons than ever to feel confident about banking with Scotiabank. In a recent international report, *State of the Financial Services Industry, 2009*, renowned international management consulting firm Oliver Wyman named Scotiabank “one of the top ten best performing financial services firms in the world”² during the recent credit crisis. This honour reflects our commitment to providing exceptional products and sound advice to valued Scotiabank customers like you who are looking for ways to get more out of life.

2009
TOP 10
BANK
WORLDWIDE

? DID YOU KNOW?

Manage your money multiple ways with one card.



Convenient and safer than carrying cash,³ a **ScotiaCard** Visa Debit gives you incredible money management flexibility. With your unique card number and a Personal Identification Number (PIN) of your choosing, you can access your bank account(s) in so many ways – in-branch, online, by telephone and at 900,000 Scotiabank and other ATMs worldwide displaying the Visa, Visa Electron or Plus logos. You can also use your ScotiaCard to shop at over 14 million merchants worldwide that accept Visa. The amount of your purchase will be instantly deducted from the funds in your bank account. Depending on how you use it, your ScotiaCard Visa Debit allows you to withdraw cash, deposit and transfer funds, pay utility bills, check account balances, pay for merchandise and review your account history.⁴ Any way you look at it, a ScotiaCard Visa Debit is a great way to stay in control of your money 24 hours a day, 7 days a week, from wherever you may be. It's the perfect complement to a Scotiabank credit card.

For further details and/or to get a ScotiaCard, visit your Scotiabank branch today! Already have a **ScotiaCard** but not set up for **online** and/or telephone banking yet? Call us at 242-356-1697/8/9 today!

OFFER ZONE

WIN \$2,000 for both you and your school with your ScotiaCard!

Your ScotiaCard Visa Debit can make you a winner when you use it to pay for all of your back-to-school and other purchases between now and September 15, 2009. Each time you shop with your card, you will automatically get a chance to win \$2,000. Plus, if you're one of the lucky winners, Scotiabank will donate another \$2,000 to the school of your choice as part of the Scotiabank Bright Future Program. The more you use your ScotiaCard to shop, the more chances you have to win. Remember, you can use your card to shop wherever Visa is accepted including over 14 million merchant locations worldwide, online, by mail or over the telephone.



The Scotiabank Bright Future Program invests in the future of our community by supporting opportunities for children where we live and work.

Contest ends September 15, 2009. Visit your Scotiabank branch or bahamas.scotiabank.com today for full contest rules and regulations!



¹ Financial Post newspaper, Toronto, Ontario, February 4, 2009.

² ©2009 Oliver Wyman. All rights reserved. This information may not be reproduced or redistributed, in whole or in part, and Oliver Wyman accepts no liability whatsoever for the actions of third parties in this respect. As measured by Oliver Wyman's Shareholder Performance Index SM (SPI) of the world's 400 largest publicly quoted financial services firms. Best performing financial companies with market value >US\$15BN (Aug. '07-Dec. '08).

³ Please ask your branch for insurance coverage available with ScotiaCard Protect.

⁴ Certain conditions, restrictions and fees may be associated with one or more of these services. Please contact your Scotiabank branch for details and refer to your Personal Financial Services Agreement (PFSA).

A Scotiabank / AAdvantage® Visa credit card is your ticket to One-Way Flex Awards.



Now members of the American Airlines® AAdvantage® Program have the option of using their miles on a one-way basis at exactly half the round-trip mileage requirement. Plus, they now have incredible flexibility

in how they combine one-way awards on a single ticket. It's all part of the Program's new One-Way Flex Awards. Whether you're already a member or thinking of becoming one, a Scotiabank / AAdvantage® Visa credit card is a great way to take advantage of this new and improved way to travel. For every dollar you spend on your card, no matter where, you can earn one AAdvantage® mile. This makes it a great way to earn AAdvantage® miles quickly, even if you're not a frequent traveler.

For further details and/or to apply for a Scotiabank / AAdvantage® Visa credit card, visit bahamas.scotiabank.com or any Scotiabank branch today!

**SCOTIABANK CARDS.
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Protect and boost the rate of return on your savings.

When you invest your savings in an 18-month or 3-year **Scotiabank Rate Booster**

Term Deposit, you not only protect your savings from changing rates, but you get a guaranteed rate that increases the longer you stay invested.⁵ Even if rates decline, you still get your guaranteed rate if you stay invested. You also have the flexibility of cashing out at designated times without penalty, whether it's for personal use or to reinvest if rates increase. With a Scotiabank Rate Booster Term Deposit, you really get it all – guaranteed rates that increase over time, flexibility to respond to rising rates, and access to your savings if you need it.

For further details, visit bahamas.scotiabank.com or your **Scotiabank branch** today!



HELPFUL HINTS



How to protect your PIN.

The Personal Identification Number (PIN) you choose for your ScotiaCard Visa Debit and Scotiabank credit card(s) provides you with easy access to your accounts. However, to ensure that others can't do the same, it's important to follow some simple security precautions. Once you have selected your number, memorize it instead of writing it down and never reveal it to anyone for any reason. And no matter where you use it – in-branch, at an ATM, shopping, on a computer terminal, or over the telephone – make sure you're aware of those around you and shield your number with your hand or body when you key it in. Shoulder surfing is a method used by fraudsters to steal PINs and involves looking over their victim's shoulder.

To learn more, visit your **Scotiabank branch** today!



Introducing NEW Critical Illness Protection – even more protection for your family's financial well-being.

In addition to **Credit Life Protection**, which ensures your family won't be burdened with the outstanding balance on your Scotiabank credit card in the event of your death, you can now add Critical Illness Protection. It's another great way to ensure your loved ones are similarly protected should you suffer from a heart attack, cancer or stroke. Affordable monthly premiums give you peace of mind from knowing that the balance on your Scotiabank credit card will be paid in full should the unexpected occur. Your monthly premium is based on the outstanding balance of your previous month's Scotiabank credit card statement, and if the balance is zero, no premiums are charged. Even more important, approval is automatic with no health questions to answer.⁶

To apply for Credit Protection or add Critical Illness Protection to your existing Life Protection benefit, speak to your **Scotiabank Representative** today!

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⁵ Interest is compounded at the end of each sub-term and paid at maturity. Interest paid is calculated using the average rate of interest from each sub-term. Available in 18-month and 3-year terms. For 18-month term, no penalty if all or part of the deposit is redeemed at the 6- or 12-month designated time. For 3-year term, no penalty if all or part of the deposit is redeemed at the 1- or 2-year designated time. Minimum investment required.

⁶ 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.