



Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

Make the most of Easter break with your Scotiabank cards.

Like most Bahamians, 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 Visa Debit card and/or Scotiabank credit card with you. They're the safest and most convenient way to pay for purchases just about everywhere, and access cash when you need it.

Happy Easter to you and yours from Scotiabank!



OFFER ZONE

Manage your family's expenses with additional Scotiabank credit cards.



Looking for an easy way to keep track of your household spending? By giving each member of your family an **additional Scotiabank credit card**,¹ you can maintain complete financial control

of your expenses. That's because all credit card transactions appear as part of your account on your one monthly statement. It's like one-stop expense management.

Additional Scotiabank credit cards are also a great way to share all of the peace-of-mind, convenience and benefits you already enjoy, including worldwide acceptance at 30 million locations, 24/7 access to funds at ATMs worldwide, and the safety and security of not carrying cash.

Plus, they're a great way for you to earn rewards faster when they are part of a loyalty program.

SPECIAL OFFER

Get up to \$25¹ when you request additional cards.

Hurry! Offer ends May 31, 2010.

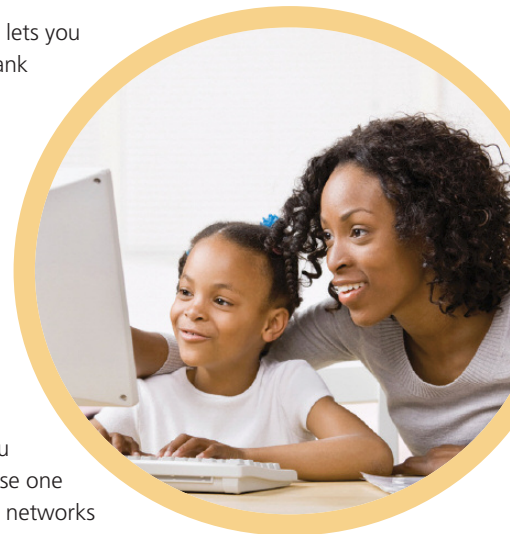
To learn more and/or download an application online for additional cards, visit bahamas.scotiabank.com/additionalcards today!

¹ Some conditions apply.

DID YOU KNOW?

Bank anytime, anywhere with ScotiaCard Visa Debit.

Your ScotiaCard Visa Debit 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, over the phone or on the Internet – 24 hours a day, 7 days a week. Try out an award-winning Internet banking site that gives you access to your account from any place you have web connection, or use one of the most extensive ATM networks in the Caribbean and over 35,000 ATMs worldwide. It's quick and easy.



Of course, in addition to being the key to banking your way, your ScotiaCard Visa Debit card also lets you shop your way – in person, online, by phone or by mail order – simply, conveniently and securely.

With **ScotiaCard Visa Debit**, there truly is no better way to pay:

- Use it at over 14 million merchants worldwide
- Shop anyway you please – in person, online, by phone or by mail order
- Enjoy greater convenience and security than using cash or cheques.

For further details and/or to register for Scotia OnLine Internet banking, visit bahamas.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
- Scotiabank Credit Card Cheques to make purchases wherever credit cards aren't accepted.

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.

Scotiabank continues to support youth development and sports in The Bahamas.



Here at Scotiabank Bahamas, we recently confirmed our commitment to giving back to the young people in our community by once again partnering with the Bahamas Association of Athletic Associations (BAAA) as the Title Partner of the 2010 National High School Track & Field Championships. This year's event, which marked the 21st anniversary of the Championships, attracted more than 1,200 youth from throughout the country.

To quote our Managing Director, Barry Malcolm, "We were excited to sponsor the High School Nationals. It is through the tireless efforts of the BAAA that we've seen and continue to see Bahamian athletes excel in the international arena."

Previously, in 2009, Scotiabank partnered with the BAAA to host the very successful Scotiabank Olympic Trials. Our partnership with the BAAA is in keeping with the Bank's **Bright Future program**, which embraces opportunities for children in our community.

To check out other Scotiabank initiatives in our community, visit bahamas.scotiabank.com

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
- 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 islands of The Bahamas, call 242-356-1560/5.

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



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