



One card. One solution for managing your business expenses.

Managing expenses efficiently can be a challenge for most companies. You need convenient purchasing power along with the ability to control costs, reduce time-consuming reconciliation, and access current expense data anytime via the Internet. And of course, you need a solution adaptable to your changing needs. Do it all with the Scotiabank Commercial Card: a one-card solution to your company's expense management needs.

NORTH AMERICAN STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Payments
- Commercial cards
- Trade finance
- Foreign exchange
- Correspondent banking



® Registered trademark of The Bank of Nova Scotia.

* Visa Int./Lic. User The Bank of Nova Scotia.

† For all insurance coverages, certain limitations, restrictions and exclusions apply. You will receive certificates of insurance which contain a full description of coverage.

†† CentreSuite is a trademark of TSYS iSolutions (formerly ProCard, Inc.). All rights reserved.

DESIGNED TO MEET YOUR NEEDS

- Available in both CAD and USD denominations.
- Purchase everything from office supplies or machine parts to plane tickets and hotel accommodations.
- Useful at home and across the globe with worldwide Visa* acceptance.
- Set spending limits and purchasing restrictions on an individual basis.
- Monitor employee activities, print reports and adjust spending levels in real time with Internet access to expense management data.
- Check accounts and submit expenses directly from your office PC or via any web browser when on the road.
- Consolidate your company's spending on a single monthly statement.
- Fits with virtually any technology platform and accounting system.
- Access historical data to help track program performance and ensure cost control targets are reached.
- Access the data you need to stay in complete control through customized reporting tools.
- Manage your spending and reporting on a global basis in multiple currencies.

CUSTOMIZED BILLING AND REPORTING

- Choose from paper-based or electronic statements delivered via email.
- Select central billing with a consolidated monthly invoice, individual billing, or both – all in the same program.
- Set up transaction activity reporting for your whole company, cost centres, specific projects, individual employees, or a combination.

For more information, see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com

COMMERCIAL CARD – CANADA



- Set-up your individual cardholder accounts with single dollar transaction limits, daily or monthly spending limits, merchant restrictions, and cash advance limits to protect against card misuse.
- Receive automatic corporate liability insurance of \$100,000 per cardholder, and travel insurance such as vehicle collision damage, travel AD&D, hotel/motel burglary, flight delay, and lost baggage†.

INTERNATIONAL SERVICES FOR CARDHOLDERS

- Access multilingual emergency service for account blocking, lost or stolen card replacement, and cash disbursement from anywhere in the world, 24/7 through Visa Global Customer Assistance Services.
- Benefit from our international concierge services for travel program clients.
- Receive extensive medical, legal, entertainment, business, and travel plan assistance – 24/7 with just one phone call.

LEADING CARD MANAGEMENT AND REPORTING SOLUTIONS

CentreSuite™:

- Request cards for employees via the Internet.
- Monitor credit card spending and manage purchase and travel programs individually or together on a comprehensive single reporting system.
- View and allocate purchase information the day after posting to your account, request statements anytime and build customized transaction reports – all via the Internet.



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