

Rates and Fees

IMPORTANT NOTICE TO SCOTIABANK CREDIT CARDHOLDERS

Dear Valued Cardholder,

Effective January 1, 2009 the following credit card fees are applicable.

	Applicable Fees
Interest Rate	25.20%
Annual Fee	
AERO Platinum Visa	\$600
Gold MasterCard®	\$300
MasterCard	\$165
MAGNA MasterCard	\$175
PriceSmart Diamond MasterCard	\$150
MasterCard BusinessCard	\$125
Business Executive MasterCard	\$600
Additional Card Fee	
AERO Platinum Visa	FREE
Gold MasterCard	\$100
MasterCard	\$90
MAGNA MasterCard	\$90
PriceSmart Diamond MasterCard	\$90
MasterCard BusinessCard	\$50
Business Executive MasterCard	\$50
Over Limit Charge	\$54
Late Payment Charge	\$54
Cash Advance Charge	3% or \$10 minimum payment
Minimum Payment	\$25 or 3%
Retrieval of Items / Replace Sales Draft	\$60
Replacement Statement	\$20
Replacement Lost / Damaged Card	\$50

For more information please call the Contact Centre at 62 - SCOTIA (627-2684) or visit www.tt.scotiabank.com



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