



# Be ready

SCOTIABANK CARDS. FOR WHEREVER YOUR DAY TAKES YOU.

## Enjoy time with your family with your Scotiabank cards.

Like most Trinidadians and Tobagonians you probably look forward to our public holidays. Whether you stay close to home or travel abroad, 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 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. Remember to contact us before you travel so the security and convenience of your card is maintained.



### OFFER ZONE

## Hurry to get triple MAGNA Rewards points with every purchase.



Do you make every purchase count towards exciting rewards with a **Scotiabank MAGNA MasterCard®** credit card? For a limited time, you can automatically earn triple MAGNA Rewards points<sup>1</sup> with every purchase and earn rewards even faster. To qualify, all you have to do is register your Scotiabank MAGNA MasterCard credit card online and spend a minimum of TT\$3,000 with your Scotiabank MAGNA MasterCard credit card. Promotion ends April 30, 2010.

To register your Scotiabank MAGNA MasterCard credit card, visit [scotiabankgetmore.com](http://scotiabankgetmore.com) today!

<sup>1</sup> Some conditions apply.

### SCOTIABANK CARDS



### DID YOU KNOW?

## Scotiabank's easy ways to pay can help you build a good credit history.

Building a good credit history is important because it can make it a lot easier for you to borrow in the future. Factors that can negatively affect your credit history include late or missed bill payments such as your credit card obligations.

One of the best ways to ensure that your credit card payments are made by their due dates is to open a Scotiabank account. With a Scotiabank account, you have a number of easy ways to always make your bill payments on time:

- 1) Internet banking – Access your Scotiabank account, pay your bills and make credit card payments online at [tt.scotiabank.com](http://tt.scotiabank.com)
- 2) Automated payments – Set up a standing order to make credit card payments each month from your Scotiabank account
- 3) **Scotiabank ATMs** – Make credit card payments by transferring funds from your Scotiabank account 24/7 at any Scotiabank ATM
- 4) **Any Scotiabank branch** – Drop into any Scotiabank branch to make credit card payments using cash or a cheque.<sup>2</sup>



For further information to help you build a good credit rating, visit your nearest **Scotiabank branch** today!

<sup>2</sup> Please note that cheques are subject to standard clearing and processing times.

## Shop smart. Earn smart.

Are you a PriceSmart®† Diamond Member or thinking of becoming one? This month marks the one-year anniversary of **Scotiabank PriceSmart Diamond MasterCard®**, the credit card that lets PriceSmart Diamond Members earn up to 3% Diamond Cash Back on every purchase made inside PriceSmart, plus 1% cash back on all card purchases made outside PriceSmart, locally and worldwide.<sup>3</sup> It's the only card you need to carry as a PriceSmart Diamond Member because it's also your PriceSmart membership card.



PriceSmart Diamond Members who carry the Scotiabank PriceSmart Diamond MasterCard credit card also enjoy the added benefits of premium MasterCard travel assistance and insurance coverage.

Every way you look at it, the Scotiabank PriceSmart Diamond MasterCard credit card is one smart card.

To apply for the Scotiabank PriceSmart Diamond MasterCard® credit card, visit the PriceSmart Club nearest you today!

<sup>3</sup> Some conditions apply. Refer to Terms & Conditions of the card.

## Time to take another look at protecting your family's financial well-being.

Chances are you were recently offered Credit Life Protection by a Scotiabank representative either at your branch or through our Contact Centre. With **Credit Life Protection**, you can ensure your family won't be burdened with an outstanding Scotiabank credit card balance in the event of your death. An affordable monthly premium can give you peace of mind knowing that the balance on your Scotiabank credit card will be paid should the unexpected occur. Approval is automatic, with no health questions to answer.<sup>4</sup>



Whether you already have **Credit Life Protection** or not, it's always important to consider your choices because your circumstances may have changed since you were first introduced to the benefits of this product. For instance, you may have added a joint cardholder to your account or decided that now is the time for you to enroll for credit insurance since your family obligations may have recently changed.

To learn more and/or apply for Credit Life Protection, call our Contact Centre at 62-SCOTIA (627-2684) today!

<sup>4</sup> Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. Insurance is underwritten by Scotialife Trinidad and Tobago Limited.

### 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
- Pay attention to the date your account statements are printed on and call our Contact Centre if they do not arrive on time
- 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 Trinidad and Tobago, call 62-SCOTIA (627-2684), after hours 625-7587.

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

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