

Terms and Conditions

OFFICIAL RULES

The transaction must be a purchase paid with a ScotiaCard. Required minimum purchase is \$10.

ELIGIBILITY

This promotion is open to legal residents of the British Virgin Islands, 18 years of age or older, with the exception of employees of Scotiabank (hereinafter referred to as "The Bank") and its respective parent companies, subsidiaries and/or those living in the same household of each and their immediate families (spouses, parents, children and siblings and their respective spouses), its advertising agency, and/or those living in the same household of each. This promotion runs from November 15, 2009 to January 31, 2010.

HOW TO ENTER

For ScotiaCard customers: You will receive 1 entry automatically for every minimum purchase of \$10 made using your ScotiaCard provided your first purchase is posted to your account on or before January 31, 2010. Entries from unauthorised card use or made with a lost, stolen or fraudulent ScotiaCard are void. Your use of your ScotiaCard account to make a purchase constitutes your consent to participate in this promotion and your consent for The Bank to obtain your name, address and other information for the purpose of administering this promotion and for other uses as permitted by applicable law. The Bank reserves the right, in its sole discretion, to void any and all entries of an entrant who The Bank believes has attempted to tamper with or impair the administration, security, fairness or proper play of this promotion.

CONSUMER DISCLOSURE

Only purchases posted to ScotiaCard accounts between November 15, 2009 and January 31, 2010 will be entered into the draw. The minimum purchase is \$10 and each purchase during the promotion period will represent a chance to win. Cash advances, interest charges, service charges or annual membership fees do not qualify as purchase transactions. Transactions must be processed by The Bank to qualify. Transactions must be posted to the ScotiaCard account on or before January 31, 2010. Transactions posted to the ScotiaCard account after January 31, 2010 do not qualify.

PRIZE

Grand Prize – Win your purchases made before January 31, 2010, up to \$1,000.

There is a total of 1 prize for the region. The winner will receive the value of their ScotiaCard purchases to a maximum of \$1,000. The prize will be credited to the winner's ScotiaCard account. The Bank will not be responsible for changes to the prizes that occur outside of its control. The draw will be conducted by automated, random selection on March 1, 2010.

All prizes subject to change at the sole discretion of The Bank and must be accepted as awarded. No substitutions are available. Prizes may differ from those featured in promotional material and advertising. Prizes cannot be substituted for any cash value. Winners will be notified by telephone, and will be required to provide proof of their age and to sign an Affidavit of Eligibility/Prize Acceptance and Release within 5 days of notification to be confirmed as a winner. If the winner cannot be contacted by telephone within 5 days at a number in The Bank's records, The Bank has the option to draw another name. The winners' names will be posted in local The Bank branches. Winners must agree to the use of their name and photograph without compensation in any forthcoming publicity by The Bank. Winners will be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize. The draws will be conducted by automated, random selection on the date stated in the prize descriptions.

