

Scotiabank PriceSmart[®]+ Diamond MasterCard[®] Credit Card Rates and Fees

Annual Percentage Rate (APR) on Purchases	18.00%
APR on Cash Advance and Balance Transfer	18.00%
Annual Fee for Primary Card	\$30/year
Annual Fee for Additional Card	\$15/year
Grace Period for New Purchases. There is no grace period for Cash Advances and Balance Transfers	21 days
Minimum Finance Charge	No minimum finance charge
Minimum Payment	3% of outstanding balance; minimum payment of \$2
Over Credit Limit Fee	\$30
Cash Advance Fee	3% of the amount advanced
Late Payment Fee	\$30
Balance Computation Method	2 Cycle Average Daily Balance, including new purchases
NSF Check Fee	\$30
Returned Credit Card Check	\$20
Retrieval of Items / Replace Sales Draft	\$5
Replacement Statement	\$5
Replace Lost or Damaged Card	\$15

The information about the costs of the card described in this application is accurate as of May 30, 2009. This information may have changed after that date. To find out what may have changed, write us at Scotiabank, PO Box 420, St. Thomas, VI 00804-0420, or visit a branch nearest you.