

Supplementary Card (also referred to as an Authorized User Card)

“**Our**”, “**we**”, “**us**”, and “**Bank**” means The Bank of Nova Scotia.

“**You**” and “**your**” means a primary cardholder / account holder and, if the account is a joint account, means a secondary cardholder / account holder (also referred to as a co-borrower).

By submitting this request, you agree as follows:

1. You request that we issue a supplementary Credit Card and/or Line of Credit Access Card (the “Supplementary Card” also referred to as the “Authorized User Card”) on your selected Scotiabank credit card or line of credit account (“**Account**”) to each individual named above (each a “**Supplementary Cardholder**” also referred to as an “Authorized User”). You also agree that we can issue any renewal and replacement Supplementary Cards to the Supplementary Cardholder from time to time.

2. Each Supplementary Cardholder will have access to the entire credit limit for the Account.

3. You understand that you are responsible for all transactions made to, and amounts charged to, the Account, including charges made by a Supplementary Cardholder on the Supplementary Card.

4. You will provide the Supplementary Cardholder(s) with a copy of the credit agreement that applies to the Account (in the case of Scotiabank Visa or Amex credit card account, the Revolving Credit Agreement, (RCA), in the case of a Scotiabank Mastercard credit card account the Scotiabank Mastercard Cardholder Agreement and in the case of a Scotiabank line of credit account, the Personal Credit Agreement in which the RCA is included, plus the associated agreement disclosure statement that is applicable to each account), and the Scotiabank Privacy Agreement (a copy of which is available at scotiabank.ca) plus any additional agreements for services that are included with or optional for your Account and that the Supplementary Cardholder may obtain with their Card. You will advise the Supplementary Cardholder(s) that they are bound by each of these documents.

5. You agree that you have the consent of each Supplementary Cardholder to provide the information included in this request for a Supplementary Card, including personal information about them to us and for us to collect, use and disclose this information and other personal information about each Supplementary Cardholder, such as transaction data, including for the following purpose

- To issue and manage the Account and all Card(s) (including Supplementary Cards) issued for the Account and to provide associated services
- To satisfy legal and regulatory requirements
- To prevent or detect fraud or criminal activity
- Such other purposes as set out in the Scotiabank Privacy Agreement.

You understand that Supplementary Cardholders will have access to information about transactions on their Supplementary Card and other Account information.

6. You agree that any annual fee (if applicable) for the Supplementary Card is charged at the same time as the annual fee for your primary Card. However, if you request a Supplementary Card after the primary Card has been issued, you will be charged a pro-rated amount of the Supplementary Card annual fee (charged on the first statement after its issued) that is calculated based on the number of months remaining until your primary Card annual fee is charged. By way of example, if the primary Card

annual fee is charged in January and the Supplementary Card is issued in August of that same year, the Supplementary Card annual fee will be charged on your first statement after the Supplementary Card is issued and is calculated on a pro-rated basis using the months left until January (in this example, the months of September to December, equal to 4/12 of the year). After that, the Supplementary Card annual fee is charged at the same time as the annual fee for the primary Card (in this example, starting January).

Please refer to the Rates and Fees disclosed on your Agreement Disclosure Statement for full information about annual fees that apply to an Account (if applicable). Please see the note below for more information about annual fee(s).

7. You agree that information you have given us is true and complete and you acknowledge that we are relying on this information.

By clicking “Agree and Submit”, you request the Bank issue the Card(s) on your Account and agree to and accept the above Terms and Conditions.

Note about Annual Fees: Scotiabank may waive or reduce annual fees for Card(s) from time to time. For example, we may waive or reduce annual fees if you are a Private Banking customer or your Account is part of the *Scotia Professional* Plan or the *Scotia Professional* Student Plan. Please check the applicable program terms or speak with a Scotiabank representative to find out more about your annual fee(s).