

Earn More Rewards on everyday purchases

Scotiabank[®]
More Rewards^{®*} VISA^{*}
Card Welcome Kit



Scotiabank[®]

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Turn your everyday purchases into great More Rewards

Thank you for accepting and consenting to the Scotiabank® More Rewards VISA Card

Earn up to 6 More Rewards points on everyday purchases. Redeem instantly for in-store savings on groceries and on a wide selection of valuable rewards like travel, electronics and more.

The More Rewards program

- Earn More Rewards points on everyday purchases with your *Scotiabank* More Rewards VISA card¹:
- Earn 6 More Rewards points per \$1 in purchases at participating grocery locations such as Save-On-Foods, Overwaitea Foods, Cooper's Foods, PriceSmart Foods and Urban Fare stores
- Earn 6 More Rewards points per \$1 in purchases at all participating More Rewards partner locations²
- Earn 4 More Rewards points for all other eligible purchases
- No earnings cap

Maximize your rewards

Earn additional points – use your Scotiabank More Rewards VISA card along with your More Rewards membership card at nearly 500 More Rewards partner locations to accumulate points on both cards.

Request additional VISA cards for members of your household to consolidate your family spending and earn More Rewards points faster.



The Scotiabank More Rewards VISA Card

Use your *Scotiabank* More Rewards VISA card for all of your everyday purchases and earn More Rewards points toward free groceries, travel and merchandise. Watch your points grow every time you shop and check your balance at morerewards.ca.

Earn points even faster with your *Scotiabank* More Rewards VISA card

- Use your Scotiabank More Rewards VISA card at More Rewards partner locations² and earn 6 points for every dollar spent¹
- Earn 4 More Rewards points for every dollar spent on all other eligible purchases¹
- Earn additional points when using both your Scotiabank More Rewards VISA card and your More Rewards membership card

Plus, watch for promotions or advertised products that feature bonus More Rewards points and sign up online at morerewards.ca to receive More Rewards e-mail offers.



Rewards you can use

The More Rewards program gives you many ways to treat yourself or someone you care about. You can choose to redeem from an exciting selection of rewards, including:

- Groceries
- Household goods
- Gift cards
- Travel
- Electronics
- And more!

Redeeming is easy

There are three ways to redeem your More Rewards points:

- Present your More Rewards membership card at any eligible grocery partner location and redeem your points instantly at checkout for in-store savings.
- Visit morerewards.ca to view the complete catalogue of available rewards, choose your item and redeem your points.
- Visit the customer service desk at any Save-On-Foods, Overwaitea Foods, PriceSmart Foods, Cooper's Foods or Urban Fare location to order your rewards item. Your reward will be delivered to your store for pickup within 1 to 3 weeks. You'll be notified by telephone when your order arrives.

To check your points balance, redeem points, access special offers and more, visit morerewards.ca.

Enjoy convenience and protection

Purchase Security and Extended Warranty[†]

Most personal items purchased anywhere in the world are automatically insured against theft, loss or damage – as long as the full cost of the item is charged to your Scotiabank More Rewards VISA card. Coverage applies to the first 90 days from the date of purchase and is in excess of any other insurance coverage.

When you use your Scotiabank More Rewards VISA card to purchase most personal items and charge the full cost of the item to your card, extended warranty coverage doubles the period of the original manufacturer's warranty for up to one additional year. Items covered by a manufacturer's warranty of five years or more must be registered within the first year of purchase.

There is a maximum lifetime liability of \$60,000 under the Purchase Security and Extended Warranty coverages.

Visa Checkout – The easier way to pay online

Make your online shopping easier with Visa Checkout. No need to re-enter your payment and shipping details every time you shop at participating online retailers. Just enter your username and password and you're done. Visit scotiabank.com/visacheckout to learn more. Enroll your Scotiabank More Rewards VISA card today.



Visa payWave* – The faster way to pay

Visa payWave is a convenient payment feature included on Scotiabank More Rewards VISA cards at no additional fee. Save time when paying for small, everyday purchases. No swiping, signing, or entering your PIN for most purchases at participating merchants†.



Look for the payWave symbol at participating retailers.

VISA Zero Liability Policy

Use your Scotiabank More Rewards VISA card to shop anywhere – whether it’s on the Internet or in a store – and you are protected from unauthorized use of your VISA card. The VISA Zero Liability Policy eliminates consumer liability for fraudulent transactions.

Certain restrictions and limitations apply. Please visit visa.ca for a full description of the VISA Zero Liability Policy.

As a cardholder, you are responsible to ensure that you protect your Personal Identification Number (PIN) when using it with your VISA card to make a purchase at enabled point of sale terminals, or when used at an ABM to obtain a cash advance.

Instant cash advances

You can use your Scotiabank More Rewards VISA card to get instant cash advances up to your available credit limit, at any financial institution worldwide displaying the VISA symbol.

Automated banking machines

You can also use your Scotiabank More Rewards VISA card to obtain up to \$1,000 per day (subject to your available credit) through over 1 million designated Automatic Banking Machines (ABMs) worldwide. Cash advances can be obtained at any ABM displaying one or more of the following symbols: in Canada, look for the Interac** symbols; outside Canada, look for banking machines displaying the VISA or PLUS* symbols.

Click, call or visit

You can access your Scotiabank More Rewards VISA account information through Scotia OnLine® Financial Services and TeleScotia® Telephone Banking Services.

- Obtain account balances
- Pay your Scotiabank More Rewards VISA account
- Transfer funds between credit and deposit accounts
- Pay bills or post-date payments for over 6,000 bill payment companies

For more information or to register, just call 1-800-4SCOTIA or visit **scotiabank.com**.

Scotia OnLine Internet banking

Manage your finances from anywhere you can access the Internet. With Scotia OnLine Financial Services, you have a fully integrated view of all your Scotiabank accounts, view your current transactions plus your last statement details. With epost 'View My Bills,' receive and view your Scotiabank credit card bills online. You can even download account information into personal financial software.

TeleScotia telephone banking (1-800-267-1234)

Whether you're at home, the office or across the country, TeleScotia gives you the freedom to bank by phone, 24 hours a day. You can pay bills, transfer funds, post-date bill payments and transfers between accounts, up to 1 year in advance.

Financial protection for life's twists and turns

Scotia Credit Card Protection (optional)

With one simple application for this optional credit card balance insurance, you can have financial protection from a range of life events: Disability, Job Loss, Strike or Lockout, Critical Illness or loss of Life. A monthly benefit equal to 5%³ of your outstanding credit card account balance can be paid to your credit card account if you are unable to work, which can help pay down your balance faster. In the event you are diagnosed with a covered Critical Illness, or if you pass away, your outstanding credit card account balance can be paid in full, up to a maximum of \$20,000.

This comprehensive coverage is available at a monthly premium rate of only \$0.95 per \$100 of average daily balance on your credit card account (plus any applicable sales tax). The affordable cost includes benefits for a Co-Borrower at no additional charge. The premium is conveniently charged to your credit card account to help ensure your coverage stays in place.

Approval is fast! If you are a resident of Canada, and are at least 18 and under 65 years of age⁴, please call 1-855-753-4272 between 8:00 a.m. and 8:00 p.m. (ET) Monday to Friday and a Customer Service Representative will be pleased to assist you. Or please visit our website at **scotialifefinancial.com** for more information.

The Bank of Nova Scotia is the issuer of the Scotiabank More Rewards VISA card. Overwaitea Food Group Limited Partnership is responsible for the operation and administration of the More Rewards Program.

® Registered trademarks of The Bank of Nova Scotia.

®* More Rewards is a registered trademark of the Overwaitea Food Group LP. Used by permission.

* Trademark of Visa International Service Association and used under license.

** The Bank of Nova Scotia authorized user of the mark.

† Merchants set their own limits for the maximum value of a Visa payWave transaction that does not require a signature or PIN.

‡ Purchase Security and Extended Warranty are underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife). Details of the coverage, including definitions, benefits, limitations, and exclusions are in the Certificate of Insurance provided with the card. The Bank of Nova Scotia is not an insurer. All claims must be forwarded to the administrator. Read the Certificate of Insurance then keep it in a safe place with your other valuable documents.

¹ Scotiabank More Rewards VISA cardholders will receive points for net purchases made with their Scotiabank More Rewards VISA card. Scotiabank More Rewards VISA cards must be connected to a More Rewards membership in order to earn points. Points are not awarded for cash advances, balance transfers, Scotia® Credit Card Cheques, credit vouchers, payments, returns, fees or interest. More Rewards Program Terms, including earn and redemption rates, may change without notice. Please refer to the More Rewards Program Terms and Conditions for details available at morerewards.ca.

² More Rewards partner locations are listed at morerewards.ca and subject to change from time to time without notice. Online shopping purchases made with your Scotiabank More Rewards VISA card at online merchants identified at morerewards.ca do not qualify for this higher earn rate.

³ 5% of your outstanding credit card account balance up to 24 months to a maximum of \$1,000 per month and a total maximum of \$20,000 if you are unable to work due to involuntary Job Loss, Strike or Lockout or become disabled.

⁴ Critical Illness, Disability, Job Loss and Strike/Lockout coverage terminates at age 65, Life coverage terminates at age 70.

Contact Information

To Activate Your Card

Visit scotiabank.com/activatecreditcard or call
1-800-806-8600

Scotiabank More Rewards VISA Customer Service

For general information:

In Canada & U.S. 1-844-252-5190

All other areas (collect) 416-288-4144

More Rewards Card Customer Service Centre

In Canada & U.S. 1-800-242-9229

Or visit morerewards.ca

To Report Insurance Claims

In Canada & U.S. 1-800-263-0997

Outside Canada & U.S. (collect) 416-977-1552

Scotia Credit Card Protection

In Canada 1-855-753-4272

Telescotia Telephone Banking

In Canada & U.S. 1-800-267-1234

Scotiabank's Privacy Commitment

Since 1832, Scotiabank's business and reputation have been built on trusted relationships with our customers, employees, and other stakeholders. The protection of information in our custody is a critical component of these trusted relationships. As part of our ongoing commitment to fostering and maintaining trust, Scotiabank has established a robust privacy program that is designed to protect the personal information entrusted to us.

We work hard to:

- **Be Accountable:** We have established a foundational privacy framework that sets out the structure and accountability for the treatment of personal information across the Bank. Our privacy framework is overseen by a dedicated Privacy Office, led by our Chief Privacy Officer, that sets and maintains Scotiabank's privacy program.
- **Be Safe:** We have implemented measures designed to protect the personal information that has been entrusted to us.
- **Be Respectful:** We collect, use, and disclose personal information in a manner that is fair, ethical and non-discriminatory.
- **Be Useful:** We use information to deliver value, enhance the banking experience, and to manage our business.
- **Be Adaptable:** We monitor privacy and data protection laws, standards and industry practices so that we can provide our products and services in a privacy-respectful manner.
- **Be Transparent:** We explain how we handle personal information in a clear and easily accessible manner.

Our Privacy Agreement describes how we treat personal information including the types of personal information we collect, when and why we collect and use personal information, and the circumstances when we share and disclose it. For a full copy of our Privacy Agreement, please visit:

scotiabank.com/ca/en/about/contact-us/privacy.html
or a Scotiabank Branch.

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1. The More Rewards customer loyalty program (“More Rewards”) is administered by the Overwaitea Food Group Limited Partnership (“OFG”). The “More Rewards” name and design are the trademarked property of OFG and may only be used by permission of OFG.

Membership Enrollment

2. To participate in the More Rewards program, applicants must apply to become a member (“Member”, “you”, and “your”). Membership is free and no initial purchase is required. Simply fill out a More Rewards program application form and deliver it to any participating OFG store, apply through the www.morerewards.ca website, or at any other location or process designated by OFG from time to time. After submitting an application, OFG in its sole discretion will determine if a person qualifies for membership in More Rewards. If accepted, a Member will be allocated a More Rewards account and receive a More Rewards card bearing a unique account number, and/ or any other access device or method capable of verifying More Rewards membership, as OFG may determine from time to time (collectively, the “Card”).
3. Applicants must be of the age of majority in the jurisdiction where they reside, or have a parent/ guardian provide their consent, in order to enroll in the More Rewards program.
4. Members should only have one More Rewards account at a time. Inactive or extra accounts may be deleted or merged with a Member’s active account as decided by OFG in its own discretion.
5. The More Rewards Card is not a credit card and has no inherent value. The More Rewards Card is the property of OFG and it may be revoked and membership cancelled at any time by OFG in its sole discretion.
6. Members should advise OFG immediately of any changes of personal information including name, address, telephone numbers and e-mail either by visiting www.morerewards.ca or by contacting the customer service centre at 1.800.242.9229.
7. OFG reserves the right to refuse membership to any individual who, in OFG’s sole discretion, does not follow the prescribed enrollment procedures or is not fully eligible to become a Member.

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8. More Rewards membership is only available to individuals except with special permission from OFG. Otherwise, corporations, businesses, charities, partnerships, enterprises or organizations (collectively “Organizations”) can only obtain a Card through an individual, who will be deemed the authorized representative of the organization for purposes of the More Rewards program. Organizations may be allowed to participate in the More Rewards program as recipients in the “Donate your Points” program.

Collection of Points

9. To collect More Rewards points (“Points”) following enrollment, a Member must make eligible purchases at participating OFG stores or other More Rewards program partners (collectively “Partners”) and present their More Rewards Card. The Member’s Card must be presented to the cashier or point of sale at a participating Partner before the qualifying purchase transaction is completed. Members may also collect Points in accordance with Section 34 of these Terms and Conditions.
10. If the Card or number is not available at the time of purchase, the Member may present the receipt and Card to the Partner within seven (7) days of the qualifying transaction to receive the applicable Points.
11. Points will be awarded based on the advertised or promoted offers of each Partner. Most of our Partners award one (1) Point per dollar spent on a qualifying purchase. If Points are awarded based on dollars spent, the number of Points to be awarded will be calculated by reference to the net pre-tax total (purchase price less discounts) of each qualifying purchase rounded to the nearest dollar spent. Partners may offer special promotions from time to time offering additional Points on certain products or for spending a certain amount on qualifying purchases. Such bonus Points, once awarded, shall form part of the Member’s Points balance.
12. Points may not be issued on the purchase of the following items/services: Post Office, cigarettes and tobacco (where sold), lottery tickets, transit passes, delivery charges (where applicable), insurance, gift with purchases, charitable donations, the Points redemption portion of a transaction, pharmacy services and products, and any other items

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specified as exclusions from time to time or where prohibited by law. Points will be awarded when a Member pays for a purchase with a gift card. Points will not be issued on the purchase of gift cards. OFG reserves the right to add or delete items eligible for Points issuance from Partners at any time.

13. Points may be shown on the cash register receipt for each purchase at an OFG store when a Card is presented before the completion of the purchase transaction. Points earned on purchases made at other Partners will not necessarily show up in your account immediately, and may take up to thirty (30) business days depending upon the Partner. Points earned through a special promotion may take longer than thirty (30) days to show up in your account. OFG is not responsible if a Partner delays or fails to notify OFG or for any other delay in recording Points in your account. Some Partner locations may not participate in the More Rewards program.
14. Members may also earn Points by making purchases with online retailers participating in the More Rewards online mall located within the www.morerewards.ca website (the "M@ll"). Members must be logged into the More Rewards website and complete a purchase using the retailer link from the M@ll to earn Points. Points will be awarded based on one (1) Point per dollar (CDN) spent. Points earned on purchases made through the M@ll will not necessarily show up in your account immediately, and may take up to thirty (30) business days depending upon the retailer. For clarity, retailers participating in the M@ll only are not considered to be More Rewards program Partners.
15. OFG may refuse to record Points in your account, or if already recorded, may cancel them or refuse to honour them, if OFG cannot confirm that they were properly issued or collected. OFG may also cancel Points if the issuing Partner does not pay amounts owing to OFG for the Points or requests that OFG cancel the Points (for example, because you returned or didn't pay for products or services for which the Points were originally issued).
16. Returns of purchases from a Partner that originally earned Points will cause the applicable Points to be deducted from the Member's account (whether or not the Card is presented at the time of return).

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17. Any discrepancies in Points earned must be addressed with OFG within sixty (60) days of the date on which the transaction giving rise to the discrepancy occurred, unless such discrepancy relates to Points allocated to a Member improperly or in error.
18. You must reimburse OFG for, or return to OFG, any Rewards for which you redeemed Points that were allocated to your account improperly or in error, in OFG's sole discretion. OFG may deduct any such Points from your account or seek any other legal alternatives available to OFG.
19. Members residing in the same household may link their Card accounts together by all such Members attending the customer service desk at any OFG store, contacting the OFG customer service centre, or providing proof of common intention acceptable to OFG. Proof of common address acceptable to OFG may be required. In addition, if there is more than one Credit Card issued on the same Credit Card Account, OFG will link the More Rewards accounts of the Cardholders as set out in Section 39 of these Terms. Any linked Member's Card may be used to redeem Points held by the linked More Rewards accounts, regardless of which Member's account earned the Points.
20. In the event a Member makes a request of OFG that linked Card accounts be severed, the current Points balance will be divided equally between the linked Card accounts regardless of which Card was used to collect the Points. OFG may, in its discretion, allocate Points between Cards disproportionately at the time of unlinking with written authorization from all Members affected.
21. Points are not transferable from one Member to another, except at the time of unlinking Cards, in conjunction with the "Donate your Points" program or other special Points transfer programs that may be offered by OFG from time to time.
22. Upon the death of a Member or cancellation of a More Rewards account:
 - a. if the More Rewards account is linked with another More Rewards account, all collected Points will remain available to the remaining linked More Rewards account(s); or
 - b. if the More Rewards account is not linked with another More Rewards account, all collected Points will be forfeited without compensation and the Points balance will be reduced to zero.

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23. Points are not divisible in the case of divorce except pursuant to Paragraph 20 of these Terms and Conditions.
24. Should any Member not acquire or redeem any Points for a period of eighteen (18) consecutive months, at OFG's sole discretion their membership may be deemed to be inactive, the Member's account closed, and any Points in the account forfeited without compensation.

Redemption of Points

25. Points may be redeemed for rewards contained in the current More Rewards catalogue, made available on the www.morerewards.ca website, or for select goods and services through Partners (collectively "Rewards"). OFG reserves the right to add or delete Rewards at any time or change the number of Points required to redeem a specific Reward. A reduction in the number of Points required to redeem a specific Reward does not entitle a Member who previously redeemed Points for the Reward to a refund of any Points.
26. From time to time, special promotions may be run during which one or more redemption level(s) may temporarily be altered and/or suspended, new redemption levels added or Points may be redeemed directly towards the purchase of specific Rewards. OFG may, from time to time, offer supplementary programs or promotions related to the More Rewards program. Such related programs may be governed by additional or distinct terms and conditions applicable therein, such terms to be made available at www.morerewards.ca.
27. In accordance with Federal and Provincial tax legislation, GST, PST, HST and any other applicable taxes are calculated and payable by the Member on the purchase price of Rewards after any reduction for redeemed Points. Other fees, such as environmental handling fees, may be added to the purchase price where required by law.
28. A Member's Points balance will be reduced by the number of Points redeemed during a transaction. Unredeemed Points plus any Points earned in the current transaction will remain in the Member's Points account and can be applied to a subsequent transaction. Points can only be redeemed for a Reward if the required Point redemption level is acquired prior to the Rewards transaction.

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29. Points may be redeemed in store by any person presenting a Card, or online at www.morerewards.ca using a registered account. Members may be required to provide proof of identity when redeeming Points or picking up a Reward.
30. Members are responsible for the security and privacy of their Cards and Account numbers. You must immediately report a lost or stolen Card to OFG through the customer service centre or at any participating OFG store. Upon OFG being reasonably satisfied of the Member's identity, a new Card will be issued with a new More Rewards program account number and the old account number deactivated. The Member's accumulated unredeemed Points balance will be transferred to the new account.
31. Members are responsible for all use of their Card or Account number by any other person, and OFG assumes no liability or responsibility for Points redeemed by any person(s), prior to OFG receiving notification that a Card has been lost or stolen.
32. From time to time, OFG may advertise exclusive offers to Members with respect to the collection of Points or Rewards other than as specified in the current Rewards catalog or on www.morerewards.ca.
33. Points have no cash value and are not exchangeable for cash. Points cannot be sold or purchased. Points are void if sold for cash or any other consideration. The value of Points varies with the method of redemption chosen by the Member.

Additional Terms for Members with a Scotiabank® More Rewards®* Visa® Credit Card

34. The Primary Cardholder will earn Points in accordance with these Terms and Conditions for qualifying purchases made with a Scotiabank More Rewards Visa credit card ("Credit Card") issued by The Bank of Nova Scotia (the "Issuer"). The "Primary Cardholder" is the individual who applies for a Credit Card and in whose name a Scotiabank More Rewards Visa credit card account ("Credit Card Account") is opened by the Issuer. If you, as the Primary Cardholder, are not a More Rewards Member at the time you apply for a Credit Card Account, you will be automatically enrolled in the More Rewards program once you are approved for a Credit Card Account.
35. If you or another Cardholder on your Credit Card Account activate, sign, or use any Credit Card

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issued on your Credit Card Account, it will mean that you have read these Terms and Conditions and understand and agree to abide by them, including any changes that OFG makes to these Terms and Conditions.

36. To earn Points using your Credit Card, your Credit Card Account must be connected to a More Rewards account that is open and in good standing. Each Credit Card Account can only be connected to one More Rewards account. This means that Points earned with all Credit Cards issued on your Credit Card Account (including Credit Cards issued to a Secondary Cardholder or Supplementary Cardholder) will be credited to the Primary Cardholder's More Rewards account.
37. Following activation of your Credit Card, Points are earned and posted to the More Rewards account linked to your Credit Card Account as follows:
 - a. Six (6) Points will accrue for every one dollar in Canadian funds (CDN\$1.00) (or Canadian currency equivalent) in Net Purchase transactions made at a More Rewards Partner. Participating More Rewards Partners may change from time to time in the sole discretion of OFG. The current list of participating More Rewards Partners is available at www.morerewards.ca.
 - b. Four (4) Points will accrue for every one dollar in Canadian funds (CDN\$1.00) (or Canadian currency equivalent) in Net Purchases made other than at a participating More Rewards Partner.
 - c. For purposes of earning Points, "Net Purchases" are purchases of eligible goods and services that are charged to your Credit Card Account less any returns or other credits. Net Purchases do not include, and Points are not awarded for, cash advances, *Scotia*[®] Credit Card Cheques, returns, payments, annual membership or card fees, casinos and gambling, interest charges or service transaction charges. Credits for returns and adjustments will reduce or cancel your Points by the amounts originally charged to the Account.
 - d. In addition to the regular accrual rates described above, from time to time, Cardholders may have opportunities to earn additional Points through special offers that will be accompanied by specific rules.

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- e. Issuer will remit to OFG information pertaining to Net Purchases up to two (2) business days following the date such transactions are posted to your Credit Card Account. On the next business day following receipt of this information, OFG will post the applicable number of Points to your More Rewards account. Business days are Monday through Friday excluding bank holidays and statutory holidays in the Province of British Columbia. Points are not available for redemption until they are posted to your More Rewards account.
 - f. Credits for returns and adjustments will reduce or cancel the Points earned by the amounts originally charged to your Credit Card Account and will be reflected in the Points summary on your monthly Credit Card Account statement.
 - g. A section of your monthly Credit Card Account statement will show the number of Points collected during the billing cycle (based on Net Purchases made with your Credit Card), including any Points adjustments and promotional bonus Points earned with your Credit Card during such billing cycle, and such other information as may be determined by Issuer from time to time. Your monthly Credit Card statement will not show cumulative Points balance for the More Rewards account nor reflect any redemption of Points.
 - h. Points cannot be used in partial or total payment of your Credit Card Account or any other credit card or credit facility provided by Issuer.
38. OFG will administer and maintain Points earned while participating in the More Rewards program, including those accumulated by Cardholders using their Credit Card.
39. If you have additional Credit Cards issued on your Credit Card Account, the following applies:
- a. If your Credit Card Account is a joint account, the co-borrower (“Secondary Cardholder”) will automatically be enrolled in the More Rewards program and OFG will link the Secondary Cardholder’s More Rewards account with the Primary Cardholder’s More Rewards account;
 - b. If any authorized users are issued a Credit Card on your Credit Card Account (each, a “Supplementary Cardholder”), then such

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individuals may apply to OFG to become a Member (see Section 2 on how to become a Member). Upon enrollment as a Member, the Supplementary Cardholder will be issued a More Rewards account and OFG will link the Supplementary Cardholder's More Rewards account with the Primary Cardholder's More Rewards account.

- c. All existing and accrued Points (earned by any linked Member) will be available for redemption by all linked Members unless the More Rewards accounts are subsequently unlinked pursuant to Section 20 of these Terms. See additional information about linked More Rewards accounts in Sections 19 – 22 of these Terms.

40. All redemptions of Points are to be made through OFG in accordance with these Terms and Conditions. Issuer is not responsible or liable for the redemption of Points and/or the management of the More Rewards program.

41. If you voluntarily close your More Rewards account, any Points earned with your Credit Card Account that have not been posted to your More Rewards account shall be automatically, immediately and irrevocably forfeited.

42. If Issuer cancels your Credit Card Account, whether due to fraud, abuse, non-payment, non-renewal, death or for any other reason, any Points that have not been posted to your More Rewards account shall be automatically, immediately and irrevocably forfeited. Points accrued in relation to acts of fraud or abuse will also be cancelled.

43. You consent to and authorize both OFG and Issuer to collect, use and share information about you, your Credit Card Account and your More Rewards account in order to administer and support the More Rewards program, including the enforcement, servicing and fulfillment of these Terms and Conditions. The type of information that we may share includes:

- your name, email address, mailing address, telephone number, including updates to this information
- information about your Credit Card Account and transactions on your Credit Card (for example the purchase amount, transaction date, merchant name, and whether the transaction was completed by you or a supplementary cardholder)

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- information about your More Rewards account (such as your account number and information related to your earnings and redemptions)

General Information

44. You consent to OFG's collection, use and disclosure of your personal information in accordance with OFG's More Rewards program privacy policy. OFG shall maintain the privacy, security and integrity of all personal information collected from Members, such as but not restricted to: name, address, telephone numbers, date of birth and purchasing information. Such information may be used by OFG for purposes of administering rebate programs and contests, to better develop our relationship with you, and to develop products that may be of interest to you. The full More Rewards program privacy policy can be found at www.morerewards.ca/privacy.
45. OFG reserves the right to terminate the More Rewards program at any time by providing notice in OFG stores and on www.morerewards.ca, as well as by notification to such Members as have consented to receiving direct communications from OFG. If events beyond OFG's control materially affect OFG's ability to operate the More Rewards program, the More Rewards program may be suspended or terminated without notice.
46. A Member may cancel their More Rewards account with written notice to OFG or such other communication reasonably satisfactory to OFG.
47. OFG may restrict, suspend or otherwise alter any aspect of the More Rewards program, without notice. Any material changes to these terms and conditions will be made available at www.morerewards.ca.
48. The Member's signature on the More Rewards program application form, submission of an online application form and/or first time usage of a Card constitutes agreement by the Member to these Terms and Conditions.
49. Any abuse by a Member of the More Rewards program privileges, any failure by a Member to follow the More Rewards program rules, regulations, these Terms and Conditions, or any misrepresentation by a Member may, at OFG's sole discretion, subject the Member to expulsion from

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the More Rewards program, including forfeiture of all accumulated Points without compensation.

50. Upon suspension or termination of the More Rewards program for any reason whatsoever, neither OFG nor Issuer will have any liability therefor to Member and is automatically released from all claims by Members in respect of such suspension, termination, forfeiture, or redemption of Points or otherwise resulting from such suspension or termination.
51. Any federal and/or provincial tax liability and reporting obligations for any taxes (including, but not limited to, personal income tax reporting) arising from the accrual or redemption of Points, is your responsibility. You should consult with your personal tax advisor in order to determine any personal tax consequences. You understand and agree that neither Issuer nor OFG will issue tax receipts in respect of the Program. You hereby agree to release Issuer, OFG and their respective affiliates, directors, officers and employees from any and all claims in respect of any tax liability resulting from your participation in the Program.
52. If a Member has an issue with a Reward item, it may be returned to OFG for a refund or replacement (at OFG's sole discretion) within sixty (60) days of item receipt if accompanied by proof of purchase and all original packaging and parts. Some exceptions may apply. In the event a refund is approved by OFG, the Member's More Rewards account will be credited with the number of Points originally redeemed for the item, and any original payment of funds will be refunded to the original source of the funds paid (for clarity, refunds of credit card payments will be credited back to the original credit card and not paid to the Member in cash). After 60 days, Members must contact item manufacturer directly for warranty coverage. Gift cards and vouchers that carry a balance are non-refundable.
53. Neither OFG, Issuer, nor any of their respective affiliates, officers or directors have any responsibility or liability for any expense, loss, cost, injury, damage, delay, accident or any other matter or thing whatsoever (collectively, "Costs"), however suffered or caused (including compensatory, incidental, indirect, special, punitive, consequential or exemplary damages or damages for loss of income or profits), directly or indirectly arising out of or related to.

More Rewards^{®*} Program Terms and Conditions

- a. the More Rewards program or your participation in the More Rewards program;
- b. any failure, delay or decision by us in administering the More Rewards program or amending these Terms and Conditions or the basis on which you can redeem Points;
- c. unauthorized use of your Card or account number;
- d. any offer, representation, statement or claim about the More Rewards program, any Partner or their products or services, made by a Partner or any other person; or
- e. the purchase, redemption for or use of any goods or services of Partners, including any travel arrangements or other Rewards, whether made available by us, any of our affiliates, Partners or otherwise.

This limitation applies even if OFG or Issuer is advised of the possibility of such Costs. Partners are not responsible for the More Rewards program beyond their direct involvement with issuing Points. Any liability OFG may have to you or anyone else who obtains the benefit of any Points you redeem, under any circumstances, for any negligence, breach of contract or otherwise, is limited to crediting your account with the number of Points you redeemed in connection with the relevant Reward. Use of OFG's website is subject to the terms of use displayed thereon from time to time.

54. Issuer and OFG are not affiliated in any manner and are not agents, representatives, partners, joint venturers, or employees of each other and neither party has the power to obligate or bind the other party.
55. Any waiver by OFG of the strict observance, performance or compliance by a Member with any of the Terms and Conditions contained herein, either expressly granted or by course of conduct, shall not be deemed to be a waiver of any rights or remedies of OFG as a result of any other failure to observe, perform or comply with the Terms and Conditions. No delay or omission by OFG in exercising any right or remedy hereunder shall operate as waiver thereof or of any other right or remedy.
56. These Terms and Conditions may be different from what you understand about the More Rewards

More Rewards^{®*} Program Terms and Conditions

program. These Terms and Conditions constitute the entire agreement between you and OFG regarding your participation in the More Rewards program, your entitlement to collect and redeem Points and your entitlement to any other benefits of the More Rewards program, and supersede all previous versions. Except as expressly contained in these Terms and Conditions, there are no conditions, representations, warranties, express or implied, statutory or otherwise. When you deal with OFG over the Internet, you consent to the formation of contractual relations through electronic communications. We are the final authority as to the interpretation of these Terms and Conditions and as to any other questions or disputes regarding the More Rewards program or any Reward. Unless we otherwise elect, any dispute regarding these Terms and Conditions, including validity, existence, binding effect, interpretation, performance, breach or termination, and including tort claims, shall be referred to and finally determined, to the exclusion of the courts, by a single arbitrator. The arbitration shall take place in Vancouver, British Columbia, in English, and in accordance with British Columbia laws. The arbitration shall be conducted in strict confidence with no disclosure to any person of the fact of the dispute or any aspect of the dispute except as necessary for resolution of the dispute.

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Purchase Security and Extended Warranty Certificate of Insurance

This Certificate of Insurance contains information about your insurance. Please read it carefully and keep it in a safe place. Refer to the Definitions section or to the applicable description of benefits and the paragraph following this one for the meanings of all capitalized terms.

The coverage outlined in this Certificate of Insurance is effective as of July 1, 2021, and is provided to eligible *Scotiabank*® More Rewards®* VISA* Cardmembers by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife) (hereinafter referred to as the “Insurer”) under Group Policy number **No. BNS749**, (hereinafter referred to as the “Policy”) issued by the Insurer to The Bank of Nova Scotia (hereinafter referred to as the “Policyholder”).

The terms, conditions and provisions of the Policy are summarized in this Certificate of Insurance, which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy, which alone constitutes the agreement under which benefits will be provided. You or a person making a claim under this Certificate may request a copy of the Policy and/or copy of your application for this insurance (if applicable) by writing to the Insurer at the address shown below.

The head office for Manulife and FNAIC is located at 250 Bloor St. E. Toronto, Ontario M4W 1E5.

Claim payment and administrative services are provided by the administrator. Manulife has appointed Active Claims Management (2018) Inc., Operating as “Active Care Management”, “ACM”, “Global Excel Management” and/or “Global Excel” as the provider of all assistance and claims services under this Policy.

In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by this Certificate of Insurance.

1. DEFINITIONS

In this Certificate of Insurance, the following words or phrases have the meanings set forth below:

Account means the Primary Cardmember’s *Scotiabank* More Rewards VISA card Account, which must be in Good Standing with the Policyholder.

Cardmember means the Primary Cardmember and any supplemental Cardmember who is a natural person resident in Canada to whom a *Scotiabank* More Rewards VISA card is issued and whose name is embossed on the card.

Purchase Security and Extended Warranty Certificate of Insurance

The Cardmember may be referred to as “You” or “Your”.

Dollars and **\$** means Canadian dollars.

Good Standing means, with respect to an Account, that the Primary Cardmember has not advised the Policyholder to close it or the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

Insured Item means a new item (a pair or set being one item) of personal property for which the full Purchase Price is charged to an Account.

Manufacturer’s Warranty means an express written warranty valid in Canada or the United States and issued by the original manufacturer of the Insured Item at the time of purchase, excluding any extended warranty offered by the manufacturer or any third party.

Mysterious Disappearance means the vanishing of an item which cannot be explained, i.e. there is an absence of evidence of a wrongful act of another person.

Other Insurance means all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim, as further defined in Section 6 of this Certificate.

Primary Cardmember means the principal applicant for an Account who is a natural person resident in Canada to whom a *Scotiabank More Rewards VISA* card is issued by the Policyholder.

Purchase Price means the actual cost of the Insured Item, including any applicable taxes, as shown on the store receipt.

2. PURCHASE SECURITY

a) Benefits – Purchase Security coverage automatically, without registration, protects most new Insured Items purchased anywhere in the world (provided the full Purchase Price is charged to the Account) by insuring them for 90 days from the date of purchase in the event of loss, theft, or damage in excess of Other Insurance. If an Insured Item is lost, stolen or damaged, the administrator will reimburse You the lesser of the repair or replacement cost, not

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exceeding the original Purchase Price charged to the Account, subject to the limits of liability and exclusions stated in Section 4 of this Certificate of Insurance.

- b) Excluded Items** – Purchase Security does not cover the following items: travellers cheques, cash, tickets or any other negotiable instruments; bullion, rare or precious coins; art objects (such as but not limited to hand-made items, limited editions, original, signature pieces or collectible plates); pre-owned or used items, including antiques and demos; animals; living plants; perishables such as food and liquor; aircraft and parts and accessories thereof; automobiles, motorboats, motorcycles or any other motorized vehicles and parts and accessories thereof; items consumed in use; services; ancillary costs incurred in respect of an Insured Item and not forming part of the Purchase Price; parts and/or labour required as a result of mechanical breakdown; items purchased by and/or used for a business or commercial purpose and commercial gain; or mail order items until received and accepted by the Cardmember in new and undamaged condition. Jewellery transported/stored in baggage which is not under the personal supervision of the Cardmember or Cardmember's travelling companion.
- c) Gifts** – Insured Items the Cardmember gives as gifts are covered by Purchase Security. In the event of a claim, the Cardmember, not the recipient of the gift, must make the claim for benefits.
- d) Termination** – Coverage ends the earliest of:
- (i) the date the Account is cancelled, closed or ceases to be in Good Standing;
 - (ii) the date the Cardmember ceases to be eligible for coverage; and
 - (iii) the date the Policy terminates.

No coverage will be provided for items purchased after the Policy termination date.

Purchase Security and Extended Warranty Certificate of Insurance

3. EXTENDED WARRANTY

- a) Benefits** – Extended Warranty coverage provides the Cardmember with double the period of repair services otherwise provided by the original Manufacturer's Warranty, to a maximum of 1 additional year, when the full Purchase Price is charged to the Account on most Insured Items purchased anywhere in the world. Extended Warranty benefits are limited to the lesser of the cost to repair or the original Purchase Price charged to the Account.
- b) Registration** – Insured Items with a Manufacturer's Warranty of 5 years or more are ONLY covered if registered within the first year of purchase. Insured Items with a Manufacturer's Warranty of less than 5 years DO NOT require registration. To register item(s) with a Manufacturer's Warranty of more than 5 years for the Extended Warranty benefit, call **1 800-263-0997** from Canada and the United States or **416-977-1552** between 8:00 a.m. and 9:00 p.m. Monday through Friday and 8:30 a.m. to 5 p.m. on Saturday, EST. You will be required to send copies of the following items to the administrator within 1 year after the Insured Item is purchased:
- (i) a copy of the original vendor sales receipt;
 - (ii) the customer copy of Your sales receipt;
 - (iii) the serial number of the item; and
 - (iv) a copy of the original Manufacturer's Warranty.
- c) Excluded Items** – Extended Warranty does not cover the following items: aircraft and parts and accessories thereof; automobiles, motorboats, motorcycles and any other motorized vehicles and parts and accessories thereof; used items; living plants; trim parts; services; items purchased by and/or used for a business or commercial purpose and commercial gain; dealer and assembler warranties; or any other obligation other than those specifically covered under the terms of the original Manufacturer's Warranty.
- d) Gifts** – Insured Items the Cardmember gives as gifts are covered under the Extended Warranty coverage subject to compliance with the terms and conditions of the coverage offered hereunder.

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e) Termination – Coverage ends the earliest of:

- (i) the date the Account is cancelled, closed or ceases to be in Good Standing;
- (ii) the date the Cardmember ceases to be eligible for coverage; and
- (iii) the date the Policy terminates.

No coverage will be provided for items purchased after the Policy termination date.

4. ADDITIONAL LIMITS OF LIABILITY AND EXCLUSIONS

a) Limits of Liability – There is a maximum lifetime liability of \$60,000 under the Purchase Security and Extended Warranty coverages.

In the event that the Insured Item cannot be repaired or replaced, the administrator, at its sole option, may reimburse You up to the Purchase Price of the Insured Item.

Claims for items belonging to and purchased as a pair or set will be paid for at the full Purchase Price of the pair or set provided that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of the pair or set are usable individually, liability will be limited to payment equal to the proportionate part of the Purchase Price that the number of damaged or stolen parts bears to the number of parts in the complete pair or set.

b) Exclusions – The Policy does NOT provide coverage for losses resulting from: misuse or abuse; fraud; normal wear and tear; inherent product defects (which means imperfections which impair the use of the product); Mysterious Disappearance; theft from a vehicle unless the vehicle is locked and there are visible signs of forced entry; flood, earthquake or radioactive contamination; hostilities of any kind (including war, invasion, terrorism, rebellion or insurrection), confiscation by authorities, risks of contraband or illegal activity; or incidental and consequential damages, including bodily injury, property, punitive and exemplary damages and legal fees.

5. CLAIMS

a) Filing a Claim – To initiate a claim, the Cardmember must notify the administrator as soon as reasonably possible and PRIOR to proceeding

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with any action or repairs and no later than 90 days from the date of loss or damage, by calling **1-800-263-0997** between 8:00 a.m. and 9:00 pm Monday through Friday and 8:30 am to 5 pm on Saturday, EST.

- b) Validation of a Claim** – The Cardmember **MUST** maintain ORIGINAL copies of all documents required. Where a claim is due to fraud, malicious acts, burglary, robbery, theft or attempt thereof, or is suspected to be so caused, the Cardmember **MUST** give immediate notice to the police or other authorities having jurisdiction. The Cardmember may be required to send, at the Cardmember's expense and risk, the damaged Insured Item on which a claim is based, to an address designated by the administrator.
- c) Claim Form** – Upon notifying the administrator of the loss, the Cardmember will be sent a claim form. The completed claim forms together with written proof of loss must be delivered as soon as reasonably possible, but in all events within 1 year from the date on which the loss occurred.

Failure to provide notice or furnish proof of claim within the time prescribed herein does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year from the date a claim arises hereunder, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. If the notice or proof is given or furnished after 1 year, Your claim will not be paid.

- d) Payment of Claim** – Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the administrator.
- e) Purchase Security** – Under the Purchase Security coverage, the Cardmember will be required to complete a claim form and **MUST** include copies of the customer copy of the original store receipt, Scotiabank More Rewards VISA card charge slip, and Account statement and police report if obtainable, and if not obtainable, the department, file number, address, contact name on the file and telephone number, and any other information reasonably required by the administrator to determine the Cardmember's eligibility for benefits under the Policy.

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f) Extended Warranty – Under the Extended Warranty coverage, the Cardmember will be required to complete a claim form PRIOR to proceeding with any repairs, and MUST include copies of the customer copy of the original store receipt, Scotiabank More Rewards VISA card charge slip, and Account statement and Manufacturer's Warranty. Upon receipt of the completed documentation, if the claim is eligible for coverage under the Policy, the administrator will provide a notice to the Cardmember containing an authorization to proceed with the necessary repairs and the particulars of the repair facility designated to complete the necessary repairs.

6. GENERAL PROVISIONS AND STATUTORY CONDITIONS

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate of Insurance.

a) Coverage Termination – Coverage under the Policy ends at the earliest of:

- (i) the date the Account is cancelled or closed or ceases to be in Good Standing;
- (ii) the date the Cardmember ceases to be eligible for coverage; and
- (iii) the date the Policy terminates.

No benefits will be paid under the Policy for losses incurred after coverage has terminated, unless otherwise specified or agreed.

b) Other Insurance – Where a Cardmember has Other Insurance, the loss or damage MUST be reported to the primary carrier in addition to filing with the administrator, and copies of the payout documents from the Other Insurance carrier must be provided to the administrator. If the loss or damage is not covered under the Other Insurance, a letter from the Other Insurance carrier so indicating may be required. The insurance extended under the Policy by the Insurer is issued strictly as excess coverage and does not apply as contributing insurance. The coverage extended under the Policy will reimburse the Cardmember only to the extent a permitted claim exceeds coverage and payment under Other Insurance, regardless of whether the Other Insurance contains

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provisions purporting to make its coverage non-contributory or excess. The Policy also provides coverage for the amount of the deductible under Other Insurance.

- c) Subrogation** – As a condition to the payment of any claim to a Cardmember, the Cardmember shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the loss. The Cardmember shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Cardmember.
- d) Due Diligence** – The Cardmember shall use diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the Policy.
- e) False Claim** – If a Cardmember makes a claim knowing it to be false or fraudulent in any respect, such Cardmember will not be entitled to the benefit of coverage under the Policy nor to the payment of any claim made under the Policy.
- f) Legal Action** – Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act, Limitations Act* or other applicable legislation in your province or territory.

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