

Travel benefits and no-charge extras

No-Fee ScotiaGold[®] Visa^{}*
Card Welcome Kit



Scotiabank[®]

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Travel benefits and more

Thank you for accepting and consenting to the No-Fee ScotiaGold® Visa® card.

Now you'll enjoy great benefits – from no-charge extras to valuable insurance coverage to travel assistance.

The *No-Fee ScotiaGold* Visa card is instantly recognized and welcomed at shops, restaurants, hotels, entertainment venues and service establishments, in over 200 countries and territories worldwide, making it the ideal card for your everyday purchases and occasional travel. This Welcome Kit is your guide to all of the features and benefits you now enjoy as a *No-Fee ScotiaGold* Visa Cardmember.

Travel Benefits:

- Commission-Free Travellers Cheques
- Car Rental Discounts – AVIS Rental
- Prescription Arrangement and Valuable Document Delivery
- Legal Assistance
- Emergency Ticket Replacement
- Emergency Message Service
- Emergency Cash and Card Replacement Service

Visa Zero Liability Policy

Certain restrictions and exclusions apply. Please visit visa.ca for a full description.

Free supplementary cards

Extend your *No-Fee ScotiaGold* Visa card benefits to family members¹.

Instant cash advances

You can use your *No-Fee ScotiaGold* Visa card to obtain cash advances at over 1 million ABMs around the world displaying the Visa/PLUS^{*} symbols and at over 55,000 ABMs displaying the Interac^{**} symbol in Canada.

Easy access to your Visa account information via *TeleScotia*[®] Telephone Banking and *Scotia OnLine*[®] Internet Banking.

Visa payWave^{*} is a convenient new payment feature included on *No-Fee ScotiaGold* 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 merchants².

Please activate your card by visiting scotiabank.com/activatecreditcard or calling 1 800 806-8600

Make the most of your card by:

- Setting up recurring bill payments on your card
- Requesting additional cards for family members¹

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* Visa Int. / Lic. User.

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

¹ You are liable for all charges incurred on your account with any supplementary card issued in connection with the account. When you request Scotiabank to issue a supplementary card, we will also issue renewal and replacement cards for such supplementary card, unless the card is cancelled by you or Scotiabank. A Supplementary Cardholder's signature on or use or retention of the supplementary card issued in his or her name shall evidence your receipt of the agreements relating to the account and your acceptance of their terms.

² Merchants set their own limits for the maximum value of a Visa payWave transaction that does not require a signature or PIN.

Scotiabank Privacy Agreement

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:

<https://www.scotiabank.com/ca/en/about/contactus/privacy.html> or a Scotiabank Branch.

Certificate of Rental Car Collision/ Loss Damage Insurance

This Certificate of Insurance is effective July 1, 2021 and provides a summary of the principal provisions of Group Policy **No. BNS749** which alone constitutes the agreement under which benefits will be provided. The Group Policy is underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife) (the Insurer) to The Bank of Nova Scotia (the Policyholder). You or a person making a claim under this Certificate of Insurance may request a copy of the Group Policy and/or a copy of your application for this insurance (if applicable) by writing to the Insurer at the address shown below. Please read this Certificate of Insurance carefully, keep it with Your Benefits Guide and carry it with You when You travel.

Claims payment and administrative services are provided by the administrator¹.

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

1. DEFINITIONS

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

Account means the up-to-date, unexpired and unrevoked *No-Fee ScotiaGold*[®] Visa* (referred herein as *ScotiaGold Visa*) account of a Cardmember.

Car Sharing means a car rental club that provides its members with 24-hour access to a fleet of cars parked in a convenient location.

Cardmember means the primary cardholder under a *ScotiaGold Visa Account* and any additional cardholder whose name is embossed on the card. The Cardmember is referred to as “You” and “Your”.

Insured Person means an eligible Cardmember and any other person who holds a valid driver’s license and has the Cardmember’s express permission to operate the rental vehicle. This includes drivers not listed on Your rental contract, provided they would otherwise qualify under the rental contract.

Loss of Use means the amount charged by a rental agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

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Tax-free car means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The ScotiaGold Visa Rental Car Collision/Loss Damage Insurance program will not provide coverage for Tax-free cars.

2. ELIGIBILITY

You are eligible for ScotiaGold Visa Rental Car Collision/Loss Damage (CLD) Insurance coverage when You rent most private passenger vehicles for a period not to exceed 48 consecutive days, provided that:

- a) You initiate the rental transaction with Your ScotiaGold Visa card (if arranged in advance, by booking or reserving the car rental with Your ScotiaGold Visa) and by providing a ScotiaGold Visa imprint at the time You take possession of the car, and
- b) You decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW), or similar provision, and
- c) You rent the car in Your name and charge the entire cost of the car rental to Your Account.

Coverage is limited to one rental vehicle at a time, i.e. if during the same period there is more than one vehicle rental charged to the Account, only the first rental will be eligible for these benefits.

The length of time You rent the vehicle must not exceed 48 days. If the rental period exceeds 48 days, no coverage will be provided, even for the first 48 days of the rental period. Coverage may not be extended for more than 48 days by renewing or taking out a new rental agreement with the same or another rental agency for the same vehicle or another vehicle.

In some countries, or regions of countries, (e.g. Australia, New Zealand, Costa Rica, and the states of New York and Illinois) the law requires the rental agencies to provide CDW in the price of the car rental. In these locations, ScotiaGold Visa CLD Insurance will provide coverage of any deductible that may apply, provided all the procedures outlined in this Certificate have been followed and You have waived the rental agency's Deductible Waiver.

No Collision Loss Damage Waiver premiums charged by rental agencies will be reimbursed under the Group Policy.

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Notes:

- Rental vehicles which are part of pre-paid travel packages are eligible for ScotiaGold Visa CLD Insurance if the total package was charged to Your Account and all other eligibility requirements were met.
- Rental vehicles which are part of a Car Sharing program are eligible for ScotiaGold Visa CLD Insurance if the full cost of each rental of a vehicle (per use and mileage charges) was charged to Your Account and all other eligibility requirements were met.
- “Free rentals” are also eligible for ScotiaGold Visa CLD Insurance when received as the result of a promotion where You have had to make previous vehicle rentals, and each such previous rental satisfied the eligibility conditions set out in paragraphs a) through c).
- You are covered if You receive a “free rental” day(s) as a result of an airline point program (or other similar program) for the number of days of free rental. If the free rental day(s) are combined with rental days for which You pay the negotiated rate, You must satisfy the eligibility conditions set out in paragraphs a) through c).

3. BENEFITS

ScotiaGold Visa CLD Insurance is primary insurance which pays the amount for which You are liable to the rental agency up to the actual cash value of the damaged or stolen vehicle as well as any valid and documented Loss of Use, reasonable and customary towing charges, and administration charges resulting from damage or theft occurring while the rental vehicle is rented in Your name. This includes damage resulting from malicious vandalism and theft. Benefits are limited to one vehicle rental during any one period.

This coverage is available on a 24-hour basis anywhere in the world, except where prohibited by law, or where the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed. (See the section “Helpful Hints” for tips on how to avoid having use of this coverage challenged). shall be deemed notice of claim. to be false or fraudulent in any respect, You shall no longer be entitled to the benefits of this insurance nor to the payment of any claim under the Policy.

4. TYPES OF VEHICLES COVERED

All cars, sports utility vehicles and “mini-vans” are covered, except those vehicles excluded under section 5 below.

A mini-van is defined as an automobile classified as a “mini-van” by the manufacturer or a government authority and designed to transport a maximum of eight persons including the driver, and used exclusively for transportation of the passengers and their luggage.

5. TYPES OF VEHICLES NOT COVERED

Vehicles which belong to the following categories are NOT covered:

- Vans, other than mini-vans as described above.
- Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck.
- Off-road vehicles - meaning any vehicle used on roads that are not publicly maintained roads unless used to enter and exit private property.
- Motorcycles, mopeds, or motorbikes.
- Campers, trailers or recreational vehicles.
- Vehicles not licensed for road use.
- Mini-buses or buses.
- Antique cars (cars which are over 20 years old or have not been manufactured for 10 years or more).
- Any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year.
- Any vehicle with a Manufacturer’s Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars (\$65,000) Canadian, at the time and place of loss.
- Tax-free cars.
- Vehicles towing or propelling trailers or any other object.
- Exotic cars such as those listed below, or a car similar to those listed below:
 - Ferrari, Morgan,
 - Aston Martin, Porsche,
 - Bentley, Jensen,

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Rolls-Royce, Lamborghini,

Sterling, Daimler,

Lotus, TYR,

Maserati, Excalibur.

6. LIMITATIONS AND EXCLUSIONS

ScotiaGold Visa CLD Insurance does NOT include coverage for:

- a)** A replacement vehicle for which Your personal automobile insurance or the repair shop is covering all or part of the cost of the rental.
- b)** Loss or theft of personal belongings in the vehicle.
- c)** Third party liability (injury to anyone or anything inside or outside the vehicle).
- d)** Expenses assumed, paid or payable by the rental agency or its insurers.
- e)** Damage/loss arising directly or indirectly from:
 - Operation of the vehicle by any driver other than an Insured Person.
 - Operation of the vehicle on other than regularly maintained roads.
 - Alcohol intoxication and/or the use of narcotic drugs by the driver.
 - Any dishonest, fraudulent or criminal act committed by the Cardmember and/or any authorized driver.
 - Operation of the rental vehicle contrary to the terms of the rental agreement/contract.
 - Wear and tear, gradual deterioration, or mechanical breakdown of the vehicle.
 - Road damage to tires unless in conjunction with an insured cause.
 - Insects or vermin, inherent vice or damage.
 - War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combatting, or defending against such action.
 - Seizure or destruction under quarantine or customer regulations, confiscation by order of any government or public authority.
 - Transportation of contraband, or illegal trade.
 - Transportation of property or passengers for hire.

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- Nuclear reaction, radiation or radioactive contamination.

7. COVERAGE TERMINATION

Coverage under the Group Policy ends at the earliest of:

- a) The time the rental agency reassumes control of the rental vehicle, whether at its place of business or elsewhere.
- b) Your Account privileges are suspended, revoked or otherwise terminated.
- c) The Group Policy is cancelled.

8. HOW TO MAKE A CLAIM

You must report a claim to the Claims Administrator as soon as possible, and certainly within 48 hours of the damage or theft having occurred. Call **1 800 263-0997** from Canada and the United States, or **416-977-1552** collect from elsewhere in the world.

A customer service representative will take down some preliminary information, answer any questions You may have, and send You a claim form. You will be required to submit a completed claim form and to provide documentation to substantiate Your claim, including the following:

- A copy of the driver's licence of the person who was driving the car at the time of the accident.
- A copy of the loss/damage report You completed with the rental agency.
- A copy of a police report.
- A copy of Your ScotiaGold Visa card sales draft, and Your statement of Account.
- A copy of the front and back of the car rental agreement.
- A copy of the itemized repair estimate, final itemized repair bill and parts invoices.
- A copy of any receipt(s) for repairs for which You may have paid.
- If Loss of Use is charged, a copy of the rental agency's daily utilization log from the date the car was not available for rental, to the date the car became available to rent.

Claims submitted with incomplete or insufficient documentation may not be paid.

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9. GENERAL CONDITIONS

- a) If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this coverage, nor to the payment of any claim made under the Group Policy.
- b) You must use due diligence and do all things necessary to avoid or reduce any loss or damage to a rental car protected by the Group Policy. The Insurer will not unreasonably apply this requirement to avoid payment claims.
- c) The Insurer will be entitled, at its own expense, to sue third parties in an Insured Person's name. You will provide all the assistance as may reasonably be required, including the execution of all documents necessary to enable the Insurer to do so.
- d) 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.

10. HELPFUL HINTS

Important: Check with Your personal insurer and the rental agency to ensure that You and all other drivers have adequate personal property, personal injury and third party liability coverages. The Group Policy only covers loss or damage to the rental vehicle as stipulated therein.

- a) Some rental agencies may resist Your declining their CDW/LDW coverage. They may try to encourage You to take their coverage. If you refuse, they may insist You provide a deposit.

Before booking a car, confirm that the rental agency will accept ScotiaGold Visa CLD Insurance without requiring a deposit. If they won't, find one that will, and try to get written confirmation. If booking your trip through a travel agency, let them know you want to take advantage of ScotiaGold Visa CLD Insurance and have them confirm the rental agency's willingness to accept it.

You will not be compensated for any payment You may have to make to obtain the rental agency's CDW/LDW.

- b) Check the rental car carefully for scratches, dents and windshield chips and point out any damage to the

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agency representative before You take possession of the car. Have them note the damage on the rental agreement, or ask for another vehicle.

- c) If the vehicle sustains damage of any kind, immediately phone the Claims Administrator at one of the numbers provided. Advise the rental agent that You have reported the claim and provide the Claims Administrator's address and phone number. **Do not sign a blank sales draft to cover the damage and Loss of Use charges.**

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¹ 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.

Commission-Free Travellers Cheques

There is usually a 1.25% commission charge on travellers cheques. *No-Fee ScotiaGold® Visa** Cardmembers can buy travellers cheques† commission-free at any Scotiabank branch. Just show your *No-Fee ScotiaGold Visa* card.

Car Rental Discounts – AVIS Rental

You are entitled to special rates and discount offers from participating AVIS rental cars worldwide. Savings range from 5% to 20% depending on length, time and location of rentals, and are applicable when you pay rental expenses with your *No-Fee ScotiaGold Visa* card. You can obtain discounts by either:

- Visiting avis.com or calling AVIS at 1 800 879-2847 (1 800 TRY-AVIS) and quoting the AVIS Worldwide Discount Number C030500, or
- Presenting your *No-Fee ScotiaGold Visa* card at a participating AVIS location.

The administrator is your card's connection with people who can help in an emergency. It provides you with a comprehensive array of emergency services while travelling worldwide:

Prescription Arrangement and Valuable Document Delivery

If you need prescribed medication while travelling, the administrator will arrange to have the prescription filled at the nearest pharmacy, when permitted by law and approved by your doctor. You have the option of charging the bill directly to your *No-Fee ScotiaGold Visa* account. As well, if you happen to leave critical documents at home or while in transit, the administrator can have them sent to you by courier. The cost of any prescription and any delivery is, however, your responsibility.

Legal Assistance

In the event that you require immediate legal assistance, the administrator will:

- Provide you with the name, address and telephone number of local lawyers or, if necessary, Canadian embassies or consulates.
- Remain in contact with you, your relatives, friends, and/or business associates until contact with legal counsel has been arranged.

Travel and Insurance Benefits

- Coordinate bail payment by transferring personal funds to your location, or arranging a cash advance on your *No-Fee ScotiaGold Visa* card. Representatives will then follow up to ensure the matter has been appropriately handled.

Emergency Ticket Replacement

The administrator will look after booking emergency common carrier tickets – for pickup at the airport/ common carrier terminal or delivery straight to you. The administrator can also help you with lost ticket reimbursement procedures. Any charges incurred for emergency replacement tickets will be applied to your No-Fee ScotiaGold Visa account.

Emergency Message Service

While travelling, take advantage of the administrator's 24-hour toll-free telephone service to leave emergency messages or receive messages sent to you. Contact the administrator for procedures. All the travel assistance services listed above extend to you, your spouse and dependent children (whenever they are travelling with you).

Emergency Cash and Card Replacement Service

Should your No-Fee ScotiaGold Visa card ever be lost or stolen, report the loss to ensure your account is immediately blocked. Simply call the Visa Assistance Centre (VAC) toll-free at 1 800 847-2911 in Canada and the continental U.S. or collect at 410-581-9994 for all other areas. Once the report is filed, VAC will offer you the following services:

- A temporary Emergency Replacement Card within 24 hours to a location in Canada and the U.S., and within one business day in other areas.
- Up to \$5,000 in Emergency Cash (subject to your available credit). Emergency cash will be provided by VAC through the worldwide Visa network of emergency service locations, Western Union Office and wire transfer services.

For your records, a copy of the Lost or Stolen Card report will be mailed to you.

Rental Car Collision Insurance¹

When you charge the entire cost of an eligible car rental from any licensed auto rental agency to your No-Fee ScotiaGold Visa card and decline the agency's collision damage waiver (or similar provision) at the

time of rental, you'll be insured for up to the full value of the vehicle against damage, loss or theft of the rental car.

Please refer to the enclosed Insurance Certificate for full details of coverage and claim procedures.

Scotia Credit Card Protection (optional)

Financial Protection for life's twists and turns.

With one simple application, 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%² of your outstanding credit card account balance can be paid to your credit card account if you are unable to work², which can help pay down your balance faster. In the event of a diagnosis of 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 65³ years of age, 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.

† Foreign exchange and delivery charges, if applicable, will apply.

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¹ Under all insurance coverages or services, certain limitations, restrictions and exclusions apply, including a pre-existing condition exclusion for certain benefits. The enclosed insurance certificate contains full details of coverage underwritten by The Manufacturers Life Insurance Company (Manulife) and its subsidiary First North American Insurance Company. 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.

The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurers.

² 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.

³ Critical Illness, Disability, Job Loss and Strike/Lockout coverage terminates at age 65, Life coverage terminates at age 70.