



Notice of Changes to Scotiabank®* Gold American Express® Card accounts (the “Account”)

Important Notice: The **Preferred Annual Interest Rate on Purchases** on your Account is changing from **20.99% to 21.99%** effective **as of the first day of your statement period in March 2026 and reflected on your April 2026 statement.**

The **Standard Annual Interest Rate on Purchases** is also changing from **25.99% to 26.99%** effective **as of the first day of your statement period in March 2026 and reflected on your April 2026 statement.**

Please keep a copy of this notice for your records.

All references in your disclosure statement to the preferred and standard annual interest rates will be amended as set out in this notice.

Questions?

If you do not agree with the changes to your Scotiabank Credit Card Account (the Account), you must notify Scotiabank within 30 days of the effective date of the changes to close your Account, and we can discuss alternative solutions that may better suit your financial needs. Should you still wish to close your Account, you can do so, without cost or penalty, and discuss payment options for any outstanding balance owing on your Account.

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