

Consolidated T&Cs

The following definitions apply to these Terms and Conditions:

- **“Cardholder”** means the credit card holder
- **“Cycles”** refer to the credit card’s billing cycles
- **“Promotional Period”** refers to the period from March 1, 2019 to June 30, 2019 inclusive
- **“Spend Bonus Period”** refers to the period in which the predetermined spend threshold should be met
- **“Activation”** means the moment at which the client activates his/her credit card
- **“Promotion”** refers to this promotion and not any of the Bank’s other promotions or programs
- **“Eligible”** refers to any individual qualified to participate in this promotion
- **“First Purchase Bonus”** refers to the bonus a customer gets when the first purchase is made any time with his/her credit card
- **“Spent Bonus”** refers to the bonus a customer gets when a predetermined spend threshold is met during the spent bonus period with his/her credit card
- **“Scotiabank” or “Bank”** means Scotiabank Antigua and Barbuda, Scotiabank & Trust (Cayman) Ltd, Scotiabank (Grenada) , Scotiabank (St. Lucia) , Scotiabank (St. Vincent & The Grenadines) , Scotiabank (Anguilla) Ltd, Scotiabank (British Virgin Islands) Limited, Scotiabank (Dominica), Bank of Nova Scotia (Guyana), Scotiabank (St. Maarten) , Scotiabank Trinidad and Tobago Limited, Scotiabank (Bahamas) Limited, Scotiabank (Barbados), Scotiabank (Belize), The Bank of Nova Scotia Jamaica Ltd, Scotiabank (Turks & Caicos) Ltd., and The Bank of Nova Scotia St. Kitts & Nevis

This Promotion is opened to legal residents of Antigua & Barbuda, Cayman Islands, Grenada, St. Lucia, St. Vincent & The Grenadines, Anguilla, British Virgin Islands, Dominica, Guyana, St. Maarten, Trinidad & Tobago, Bahamas, Barbados, Belize, Jamaica and Turks & Caicos who are 18 years of age or older. These terms and conditions shall be governed by the applicable laws of the named countries.

Promotion will award new Scotiabank credit cardholders with the promotional benefits as detailed in the chart below for each country listed above and detailed in the chart below

| Country | Credit Card | Reward |
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| Anguilla | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none">• Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount• Spend Bonus of 4,000 AAdvantage® miles and USD\$50 when a cumulative amount of USD\$1,000 is spent during the first 4 cycles from account open date |

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| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of USD\$75 when a cumulative amount of USD\$900 is spent (see timing in section Timing of Credit) |
| Antigua | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles and XCD\$125 when a cumulative amount of XCD\$1,800 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of XCD\$190 when a cumulative amount of XCD1,100 is spent (see timing in section Timing of Credit) |
| British Virgin Islands | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles and USD\$65 when a cumulative amount of USD\$1,000 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of USD\$55 when a cumulative amount of USD\$800 is spent (see timing in section Timing of Credit) |
| Cayman Islands | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles and USD\$125 when a cumulative amount of USD\$1,300 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of USD\$110 when a cumulative amount of USD\$1,100 is spent (see timing in section Timing of Credit) |
| Dominica | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles and XCD\$125 when a cumulative amount of XCD\$1,200 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of XCD\$190 when a cumulative amount of XCD\$1,300 is spent (see timing in section Timing of Credit) |
| Grenada | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spent Bonus of 4,000 AAdvantage® miles and XCD\$143.75 when a cumulative amount of XCD\$2,000 is spent during the first 4 cycles from account open date |

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| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> Spent Bonus of XCD\$218.50 when a cumulative amount of XCD\$1,200 is spent (see timing in section Timing of Credit) |
| St. Kitts & Nevis | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spent Bonus of 4,000 AAdvantage® miles and XCD\$145.25 when a cumulative amount of XCD\$2,700 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> Spent Bonus of XCD\$222.30 when a cumulative amount of XCD\$1,400 is spent (see timing in section Timing of Credit) |
| St. Lucia | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spent Bonus of 4,000 AAdvantage® miles and XCD\$125 when a cumulative amount of XCD\$1,600 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> Spent Bonus of XCD\$220 when a cumulative amount of XCD\$1,000 is spent (see timing in section Timing of Credit) |
| St. Vincent & The Grenadines | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> Welcome Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spent Bonus of 4,000 AAdvantage® miles and XCD\$75 when a cumulative amount of XCD\$1,500 is spent during the first 4 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> Spent Bonus of XCD\$190 when a cumulative amount of XCD\$1,200 is spent (see timing in section Timing of Credit) |
| Bahamas | Scotiabank AERO* Platinum MasterCard® | <ul style="list-style-type: none"> Bonus of 3,000 Scotia Points upon the first purchase of any amount Spend Bonus of 7,000 Scotia Points and BSD\$133.28/USD\$133.28 when a cumulative amount of BSD\$2,500 /USD\$2,500 is spent during the first 3 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> Spend Bonus of BSD\$95.20/USD\$95.20 when a cumulative amount of BSD\$950 /US\$950 is spent (see timing in section Timing of Credit) |
| | Scotiabank Visa AAdvantage® | <ul style="list-style-type: none"> Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount Spend Bonus of 4,000 AAdvantage® miles when a cumulative amount of BSD\$1,000 / US\$1,000 is spent during the first 4 cycles from account open date |

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| | Scotiabank Visa Classic | <ul style="list-style-type: none"> • Spend Bonus of BSD\$20 when a cumulative amount of BSD\$250 /US\$250 is spent (see timing in section Timing of Credit)Additional Card Bonus of BSD\$10 when adding one or more supplementary cards (see timing in section Timing of Credit) |
| Barbados | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Bonus of 4,000 AAdvantage® miles when a cumulative amount of BBD\$1,900 is spent during the first 4 cycles from account open date |
| | Scotiabank AERO* Platinum MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 Scotia Points upon the first purchase of any amount • Bonus of 7,000 ScotiaPoints and BBD\$199 when a cumulative amount of BBD\$3,800 is spent within the first 3 cycles days from account open date |
| | Scotiabank MasterCard® | <ul style="list-style-type: none"> • Bonus of BBD\$30 when a cumulative amount of BBD\$400 is spent (see timing in section Timing of Credit) • Additional Card Bonus of BBD\$10 when adding one or more supplementary cards (see timing in section Timing of Credit) |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Bonus of BBD\$115 when a cumulative amount of BBD\$1,100 is spent (see timing in section Timing of Credit) |
| Belize | Scotiabank AERO* Platinum MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 Scotia Points upon the first purchase of any amount • Spend Bonus of 7,000 Scotia Points and BZD\$238 when a cumulative amount of BZD\$5,500 is spent during the first 3 cycles from account open date |

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| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of BZD\$150 when a cumulative amount of BZD\$1,700 is spent (see timing in section Timing of Credit) |
| | Scotiabank MasterCard® AAdvantage® | <ul style="list-style-type: none"> • Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles when a cumulative amount of BZD\$1,800 is spent during the first 4 cycles from account open date |
| Jamaica | Scotiabank AERO* Platinum MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 Scotia Points upon the first purchase of any amount • Spend Bonus of 7,000 Scotia Points and JMD\$12,900 cashback when a cumulative amount of JMD\$300,000 is spent during the first 3 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spent Bonus of JMD\$7,500 when a cumulative amount of JM\$70,000 is spent (see timing in section Timing of Credit) |
| | Scotiabank MAGNA MasterCard® | <ul style="list-style-type: none"> • Spent Bonus of 1500 points when a cumulative amount of JMD\$30,000 is spent (see timing in section Timing of Credit) • Additional Card Bonus of 500 Magna Points when adding one or more supplementary cards (see timing in section Timing of Credit) |
| | Scotiabank Gold MasterCard®(USD) | <ul style="list-style-type: none"> • Spent Bonus of US\$30 when a cumulative amount of US\$2,000 is spent (see timing in section Timing of Credit) • Additional Card Bonus of US\$10 when adding one or more supplementary cards (see timing in section Timing of Credit) |
| | Scotiabank Visa® AAdvantage® | <ul style="list-style-type: none"> • Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles when a cumulative amount of JMD\$140,000 (see timing in section Timing of Credit) |
| | Scotiabank Visa® Classic | <ul style="list-style-type: none"> • Spend Bonus of JMD\$2,500 when a cumulative amount of JMD\$25,000 is spent (see timing in section Timing of Credit) |

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| | MasterCard Business Executive AA | <ul style="list-style-type: none"> • Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spent Bonus of JMD\$10,100 when a cumulative amount of JMD\$100,000 is spent (see timing in section Timing of Credit) |
| Turks & Caicos | Scotiabank / AAdvantage® MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 AAdvantage® miles upon the first purchase of any amount • Spend Bonus of 4,000 AAdvantage® miles when a cumulative amount of USD\$1,700 is spent during the first 4 cycles from account open date |
| | Scotiabank AERO* Platinum MasterCard® | <ul style="list-style-type: none"> • Bonus of 3,000 Scotia Points upon the first purchase of any amount • Spend Bonus of 7,000 Scotia Points and USD\$192.50 when a cumulative amount of USD\$1,700 is spent during the first 3 cycles from account open date |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of USD\$165 when a cumulative amount of USD\$600 is spent (see timing in section Timing of Credit) |
| Guyana | Scotiabank MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of GYD\$3,000 when a cumulative amount of GYD\$30,000 is spent (see timing in section Timing of Credit) • Additional Card Bonus of GYD\$1,000 when adding one or more supplementary cards (see timing in section Timing of Credit) |
| | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of GYD\$11,750 when a cumulative amount of GYD\$100,000 is spent (see timing in section Timing of Credit) |
| St. Maarten | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of ANG\$160 when a cumulative amount of ANG\$800 is spent (see timing in section Timing of Credit) |
| | Scotiabank MasterCard® | <ul style="list-style-type: none"> • Spent Bonus of ANG\$30 when a cumulative amount of ANG\$300 is spent (see timing in section Timing of Credit) • Additional Card Bonus of ANG\$10 when adding one or more supplementary cards(see timing in section Timing of Credit) |

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| Trinidad and Tobago | Scotiabank Gold MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of TTD\$300 when a cumulative amount of TTD\$4,000 is spent (see timing in section Timing of Credit) |
| | Scotiabank MAGNA MasterCard® | <ul style="list-style-type: none"> • Spend Bonus of 1000 Magna Points when a cumulative amount of TTD\$1,400 is spent (see timing in section Timing of Credit) • Additional Card Bonus of 500 Magna Points when adding one or more supplementary cards (see timing in section Timing of Credit) |
| | Scotiabank AERO* Platinum Visa® | <ul style="list-style-type: none"> • First Purchase Bonus of 3,000 Scotia Points upon the first purchase of any amount • Spend Bonus of 7,000 Scotia Points and TTD\$625 when a cumulative amount of TTD\$13,000 is spent during the first 3 cycles from account open date |
| | Scotiabank Visa® Classic | <ul style="list-style-type: none"> • Spend Bonus of TTD\$400 when a cumulative amount of TTD\$1,300 is spent (see timing in section Timing of Credit) • First Purchase Bonus of TTD\$125 upon the first purchase of any amount (see timing in section Timing of Credit) |

The transactional reward will be based on net purchases made and posted to the Scotiabank credit card account based on the following date:

- **Group #1:** As of June 30, 2019
- **Group #2:** As of July 31, 2019
- **Group #3:** As of August 31, 2019
- **Group #4:** As of September 30, 2019

This bonus will be rewarded provided as a result of activation and typical usage of the Scotiabank credit card.

Timing of Credit

New Cardholders who qualify for this Promotion will receive the above mentioned rewards depending on the date when the new account was booked in the Scotiabank system, as follows:

- **Group #1:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between March 1 and March 31, 2019 inclusive, the spend period to be eligible for the Spent Bonus will end June 30, 2019 and the credit will take place by August 31, 2019. Such credit will appear on the Cardholder's credit card statement within 60 days of August 31, 2019
- **Group #2:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between April 1 and April 30, 2019 inclusive, the spend period to be eligible for the Spent Bonus will end July 31, 2019 and the credit will take place by September 30, 2019. Such credit will appear on the Cardholder's credit card statement within 60 days of September 30, 2019

- **Group #3:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between May 1 and May 31, 2019 inclusive, the spend period to be eligible for the Spent Bonus will end August 31, 2019 and the credit will take place by October 31, 2019. Such credit will appear on the Cardholder's credit card statement within 60 days of October 31, 2019
- **Group #4:** For all new accounts booked and shown in the Scotiabank system with Open Account Date between June 1 and June 30, 2019 inclusive, the spend period to be eligible for the Spent Bonus will end September 30, 2019 and the credit will take place by November 30, 2019. Such credit will appear on the Cardholder's credit card statement within 60 days of November 30, 2019

In order to be eligible to receive the above mentioned rewards, the new Cardholder's credit card must be in good standing and must not have been blocked, frozen, stolen or fraudulently obtained, mislaid, lost or written-off, or delinquent, as of the following dates:

- **Group #1:** As of June 30, 2019
- **Group #2:** As of July 31, 2019
- **Group #3:** As of August 31, 2019
- **Group #4:** As of September 30, 2019

This Promotion is a limited-time promotion which will run from March 1, 2019 to June 30, 2019 inclusive.

To qualify for this Promotion, all applications must be approved by June 30, 2019.

The Promotion does not apply to switches or upgrades.

- Existing Scotiabank credit cardholders are not eligible for this Promotion. Former Scotiabank credit cardholders who have cancelled their cards within the last 12 months will not be eligible for this Promotion when they re-apply for a Scotiabank credit card during the Promotional Period. (Non-eligibility is considered for the 12-month duration following the last date of credit card account cancellation.)
- Scotiabank reserves the right to determine which purchases qualify for a Bonus. Net purchases means purchases minus returns/credits and does not include cash advances, balance transfers, credit card cheques, any fees and/or finance charges.
- A Cardholder's benefit earned through participation in this Promotion will be forfeited in the event that the cardholder ceases to be a Cardholder at any time during the Promotion or transaction on the card is reversed.

In all matters relating to these promotions, the decision of the Bank shall be final and binding in all respects.

Scotiabank has the right to exclude any individual from this offer in its absolute discretion without any obligation to provide notice or reason. Cardholders who participate in this Promotion will have to maintain their Scotiabank credit card for a minimum period of 12 months from card account open date.

Scotiabank reserves the right in its absolute discretion to vary the terms and conditions of this Promotion or change or withdraw this Promotion at any time without giving any reason. In the event of a dispute arising from this Promotion, the Bank's decision is final.

These terms and conditions apply only to this Promotion and do not apply to any of the Bank's other promotions or programs or any other promotion or program in conjunction with the Bank and any other entity or brand.

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‡ Conditions apply. Subject to credit approval.