

Be ready!

SCOTIABANK CREDIT CARDS BE READY. BECAUSE LIFE JUST HAPPENS.

Put some gold in your holidays
Redeem your MAGNA Rewards points
Steps to protect your credit cards
Need to know your balance?
Make paying your bills fast and easy
Visit us online

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Family times. Good times.

It's the time of year to celebrate, spend time with family and friends, and maybe take a moment or two for yourself. That's why, in this issue of **Be ready!**, you'll find a lot of information on how your Scotiabank credit card can help you get the most out of the season, including how to help with the many expenses at this time of year. Be sure to also read about our latest promotion and how to redeem for great travel rewards. Plus, don't forget to treat yourself. Happy holidays from all of us at Scotiabank!



WINNERS' CIRCLE

It's cruise control for Kent Ramnarace Singh!



Congratulations to Kent Ramnarace Singh (*third from left*) who won a luxury Caribbean cruise by using his Scotiabank credit card for purchases from May through July. Kent will be spending 7 magical days aboard the Royal Caribbean cruise ship "Legend of the Seas" and visiting 5 ports of call. Happy sailing!

OFFER ZONE

More cash back! More MAGNA Rewards points!



With all the giving you do year-round, let your Scotiabank credit card give back to you this holiday season, when you shop online or at retail stores, restaurants and supermarkets.

Imagine earning 5% cash back at this time of year on your Scotiabank Gold MasterCard® credit card or Scotiabank MasterCard® credit card. Plus, think how great it would be to earn 3 times the MAGNA™ Rewards points on your Scotiabank MAGNA™ MasterCard® credit card.



It's easy to earn these great rewards. It all starts with registering your card for this promotion. More details are available at your branch or by calling 62-SCOTIA (627-2684). Then start your holiday shopping!

Remember, to receive these rewards, just use your card at retail stores, restaurants, supermarkets or to shop online. Each month that you spend more than \$3,000 in purchases, you'll put your earnings on overdrive! Promotion ends January 31, 2008.

For complete promotion details and rules and regulations, visit any Scotiabank branch today. Or visit us at tt.scotiabank.com/yourcard.

Cheque It! Win It!

Another congratulations to Brian Archie (*left*), who was one of two winners in our Cheque It! Win It! contest. This contest gave all Scotiabank credit cardholders a chance to win back the value of any Credit Card Cheque they wrote between April 15 to June 30, 2007, up to \$31,000.



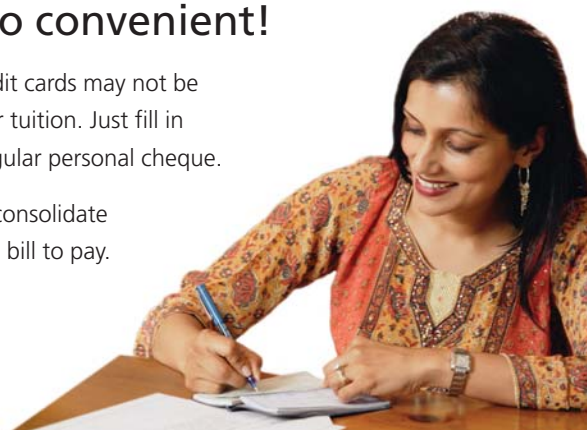
DID YOU KNOW?

Use them once and you'll know why they're so convenient!

Scotiabank Credit Card Cheques are a great way to pay for goods or services where credit cards may not be accepted. For example, you can use them to help pay for new furniture, house repairs or tuition. Just fill in your account number on the top of the cheque, and use them just as you would any regular personal cheque.

You can also use them to access cash any time you need it. Plus, they're a great way to consolidate your debt. By transferring balances from other credit cards or loans, you'll have only one bill to pay. And if any of your other loans have higher interest rates, you'll save money too!

For further details or to request Credit Card Cheques, visit any Scotiabank branch today!





SPOTLIGHT ON CREDIT CARDS

Put some gold in your holidays.

There comes a time when you're ready for the prestige, rewards and exceptional benefits of a Scotiabank Gold MasterCard® credit card. You'll experience the freedom of higher credit limits and superior purchasing power during this busy holiday season. You'll also reward yourself with valuable cash back on every purchase – as well as the added benefits of comprehensive travel



assistance, insurance and free additional cards for your whole family. Have a holiday tinged with gold. Isn't it time?

For further details or to apply for a Scotiabank Gold MasterCard credit card, visit tt.sciotiabank.com or call 62-SCOTIA (627-2684).

Reward yourself: redeem your MAGNA Rewards points.



You've earned the rewards points. Now what better time to redeem than the holidays? Your MAGNA™ Rewards points can be exchanged for all kinds of merchandise at places like Digicel, Peake, CaribWorld, as well as many other retail partners. For a full list of participating stores and services, just visit www.magnarewards.com. Click on "Partners" in the left-side navigation menu and then click on Trinidad. When you're ready, simply use the MAGNA voucher you last received and redeem at the partner of choice. And enjoy!

The more you use your Scotiabank MAGNA™ MasterCard® credit card, the more MAGNA Rewards points you'll earn.

CHECK IT OUT

Steps to protect your credit cards

With credit card fraud increasing, it's never been more important to protect your Scotiabank credit cards. Some simple steps will ensure your identity and account information remain safe from criminals.

1. Sign your credit cards as soon as you receive them and never lend them to anyone. Additional cards are easily available for any family members. This makes it easy to share your account



while giving each person their own safe-guarded card.

2. If you are at a restaurant, monitor the amount of time

that your credit card is out of your possession. Try to keep your card within view as much as possible so there is less opportunity for fraud.

3. Notify us right away if your mailing address or contact telephone number changes. Having this information up-to-date enables us to verify any unusual activity on your account quickly.

For further information, to request additional cards and/or to update your account information, call 62-SCOTIA (627-2684).

HELPFUL HINTS



Because life happens. Share an additional card!

At some time or other, it happens. The car breaks down, we run out of cash at the supermarket, or an emergency comes up. When you get additional cards for your family members, you'll know they're protected in any situation. With their own Scotiabank credit card in their wallet, they're ready for life. Whatever happens.

Need to know your balance?



Sometimes you need to quickly get information on your credit card. For example, if you are out shopping or planning a purchase, and want to know the available balance on your credit card, simply call TeleScotia at 62-SCOTIA (627-2684). You'll be able to access your credit card information anywhere, anytime. Plus, our TeleScotia agents are available Monday to Friday between 7:30 AM to 6:00 PM (except public holidays) to answer any queries you may have on your credit card.



Visit us online.

Make sure to bookmark our new website tt.sciotiabank.com/yourcard in the "Favourites" section of your computer. You'll be able to visit whenever you want to learn more about our contests and promotions for this holiday season. Or get more detailed information about all of our cards, their features and their benefits. We're open 24/7!

For further details on any of these helpful hints, call TeleScotia at 62-SCOTIA (627-2684).