

Scotiabank Value[®] Visa* Card
Welcome Kit

A great everyday
low rate with
more value for
your money



You're richer than
you think[®].



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Enjoy more



Thank you for accepting and consenting to the **Scotiabank Value[®] Visa^{*} Card** – the Visa card that offers you many money-saving benefits.

The *Scotiabank Value* Visa card has a low interest rate, and is a great choice if you occasionally carry a balance.

Visa Zero Liability Policy

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

Free supplementary cards

Extend your *Scotiabank Value* Visa benefits to family members¹.

Instant cash advances

Simply pick a Personal Identification Number (PIN) at any Scotiabank branch 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 through electronic banking via *TeleScotia*[®] Telephone Banking and *Scotia OnLine*[®] Internet Banking.

Visa payWave^{*} is a convenient payment feature included on *Scotiabank Value* 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.

Save on car rentals

As a *Scotiabank Value Visa* cardholder, you can save up to 25% off base rates at participating AVIS locations and at participating Budget locations in Canada and the U.S. when you pay with your *Scotiabank Value Visa* card.

AVIS reservations may be made online at **avis.com/scotiabankvaluevisa** or by calling **1-800-TRY AVIS (879-2847)**. Please quote AVIS worldwide discount number **C030300** for *Scotiabank Value Visa*. Budget Reservations may be made online at **budget.com/scotiabankvaluevisa** or by calling **1-800-268-8900**. Please quote Budget Corporate Discount number **A363310** for *Scotiabank Value Visa*.

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.

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

Make the most of your card by:

- Transferring balances from other cards
- Using your card for everyday purchases
- 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.