

**Scotia[®]
Home Hardware
PRO Visa^{*}
Business Card
Welcome Kit**



Welcome	1
Set Things Up Easily	2
Features and Benefits	4
Scene+ Program	6
Scene+ Program Overview Terms and Conditions	9
Insurance	12
Contact Information	13
General Inquiries Scene+ Program	
Privacy	14
Certificate of Purchase Security, Extended Warranty Insurance	20
Scotia® Home Hardware PRO Visa* Business Card Agreement Disclosure Statement.....	27

Information regarding how Scotiabank protects and manages your personal information is set out in the section entitled “Privacy” on page 14.

For Scene LP, this information is set out in the section entitled “Scene+ Agreement and Privacy” on page 10.

Welcome

Congratulations on accepting and consenting to your Scotia® Home Hardware PRO Visa* Business Card.

You now have the convenience and the benefits of a Visa credit card with:

- a competitive interest rate,
- a 21-day interest-free grace period on purchases,
- additional credit cards available for your employees with no annual fee and,
- a way to earn Scene+™* points on your business purchases made with your card at Home Hardware locations and online at homehardware.ca.

Your Scotia Home Hardware PRO Visa Business Card has everything you need to help ensure you keep your business thriving.

Use it at Home Hardware and any other merchant location that accepts Visa credit cards.



Adding additional cardholders

Have additional employees who have business spending?

Add supplementary cardholders at no additional charge, to your Scotia Home Hardware PRO Visa Business Card account to help manage and track their expenses. Remember, you are responsible for all amounts charged to your account, including charges made by a supplementary cardholder.¹

Visit scotiabank.com to learn more.

Setting up pre-authorized payments

Keeping track of different payment due dates can be difficult. Set up pre-authorized payments² and pay bills automatically with your Scotiabank credit card account.

Exclusive savings and easy-to-use online expense management tools.

Visa Spend Clarity for Business³

Manage Visa Business card expenses more efficiently with Visa Spend Clarity for Business, a web-based tool that allows you to track expenses and helps you stay on budget. Register at register.businesssolutions.visa.com/scotiabank/business.spendclarity.

With Visa Spend Clarity for Business, you can:

- Set individualized controls for employees for any and every aspect of business spend, and manage transactions from anywhere
- Drive efficiency and save time while making informed business decisions with reports and a customizable dashboard
- Add notes and photos of receipts in one convenient place with digital receipt capture
- Automatically export Visa card transactions to accounting software like Intuit QuickBooks, Sage Business Cloud and Xero

Visa SavingsEdge⁴

One great program – two paths to savings on your everyday business purchases with Visa SavingsEdge*:

- **Everyday Savings Offers:** automatically available after you enroll, requiring no coupons or codes and are applied as statement credits on enrolled Visa Business cardholder's future account statements.
- **Instant Savings Offers:** savings applied to your cart using a promotion code prior to making a qualifying purchase on a participating merchant's website.

It's free to join. Just enroll your eligible business Scotiabank Visa credit card at visasavingsedge.ca.

Activate your card.

Go to scotiabank.com/activatecreditcard or call 1-800-806-8600.

Sign up for Scotia OnLine and mobile banking to:

- View your account balance, transactions and pending transactions in real time
- View your Scene+ points balance
- Set up Scotia InfoAlerts to get notified about important activities in your account
- Sign up for eStatements and get secure, instant online access to your monthly account statements

Download the Scotiabank mobile app, available on the App Store and Google Play.



Purchase Security and Extended Warranty⁵

Most purchases you make with your Scotia Home Hardware PRO Visa Business Card are covered for 90 days by Purchase Security.

Your purchases may be replaced or repaired, or you may be reimbursed if they are stolen, damaged or destroyed by fire. And Extended Warranty doubles the written manufacturer's original warranty of most purchases to a maximum of one additional year.

Save on Car Rentals⁶

As a Scotia Home Hardware PRO Visa Business cardholder, you can save up to 25% off base rates at participating AVIS locations Worldwide and at participating Budget locations in Canada and the U.S. when you pay with your Scotia Home Hardware PRO Visa Business card.

- AVIS reservations may be made online at **[avis.com/scotiahomewarePRO](https://www.avis.com/scotiahomewarePRO)** or by calling **1-800-TRY AVIS (879-2847)**. Please quote AVIS worldwide discount number **C2196003**.
- Budget Reservations may be made online at **[budget.com/scotiahomewarePRO](https://www.budget.com/scotiahomewarePRO)** or by calling **1-800-268-8900**. Please quote Budget Corporate Discount number **A3633026**.

Visa Zero Liability Policy

Use your Scotia Home Hardware PRO Visa Business Card to shop anywhere – whether it's on the Internet or in a store – and you are protected from unauthorized use of your Visa card. Your credit card is protected by the Visa Zero Liability Policy. The Visa Zero Liability Policy eliminates liability for fraudulent transactions. Certain restrictions and exclusions apply.

Please visit visa.ca for a full description of the Visa Zero Liability Policy. Remember, as a cardholder, you are responsible to ensure that you protect your Personal Identification Number (PIN) when using it with your Visa card to help avoid unauthorized transactions including when you make a purchase at enabled point of sale terminals, or when used at an ABM to obtain a cash advance.

Click to Pay

Online buying is evolving so you can pay with fewer clicks. Paying online where your Scotiabank Visa credit card is accepted is easy, fast and secure. Just click to pay with your Scotiabank card when you see the Click to Pay icon where your card is accepted.

Sign up for Click to Pay¹³ at visa.ca/en_CA/pay-with-visa/visa-checkout.html to learn more and enroll your Scotiabank Visa credit card today.

Scene+ Program

Your Scotia Home Hardware PRO Visa Business Card gives you automatic membership to the Scene+™* program. Scene+ is the rewards program that brings you better rewards and more exciting and flexible ways to earn and redeem points.

You can earn 1 Scene+ point on every \$1 spent on business purchases made at Home Hardware locations in Canada and at homehardware.ca using your Scotia Home Hardware PRO Visa Business Card.⁷

Redeem those points for the things you want - including renovations, groceries, tech, entertainment and more.

For complete Scene+ program details, including how you earn Scene+ points, review the Scene+ program Terms and Conditions available at sceneplus.ca.

To learn more about Scene+ and your Card, see the “Additional Terms and Conditions for Scotiabank Visa Cardmembers” section of the Scene+ Program Terms and Conditions.

If you have any questions about the Scene+ program and its benefits, visit sceneplus.ca or call us at 1-866-586-2805.

Here's how you earn Scene+ points with your Scotia Home Hardware PRO Visa Business Card.

**1X Scene+
points
at Home
Hardware**

Earn 1X Scene+ point for every \$1 you spend on purchases at Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at homehardware.ca.⁷

Your points will never expire as long as you have your Card.⁸

The Scene+ app is your gateway to rewards, your Scene+ member card, points balance, and so much more.

You can track the points you earn online with the:

- Scene+ mobile app
- Scene+ website – scenepus.ca
- Scotiabank mobile app
- Scotia OnLine – scotiabank.com

Travel rewards that really mean business

Redeem points for travel⁹ by booking through Scene+ Travel, Powered by Expedia, or use the 'Apply Points to Travel' feature to redeem points to cover off your trip costs within 12 months from the date of the travel purchase.

How to apply points to travel⁹

1. Book eligible travel using your Scotia Home Hardware PRO Visa Business card
2. Wait for your travel purchase to be posted to your card
3. Log into **scenepus.ca**, and redeem your Scene+ points towards the travel purchase

To learn more on how to apply Scene+ points to travel, call **1-866-586-2805**.

Beyond travel rewards

Treat yourself or your employees with rewarding experiences and exclusive offers by Scene+.

Home Hardware - Redeem 1,000 points for \$10 off at eligible Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at [homehardware.ca](https://www.homehardware.ca)

Shopping and Gift Cards - Shop online with Scene+ Rakuten®* and earn up to 20% more Cash Back in points for eligible online business purchases with select retailers.¹⁰ Redeem for the latest in tech through the Apple and Best Buy™** catalogues, and for gift cards at more than 60 national retailers.

Dining - Redeem points at 800+ restaurant partners including Swiss Chalet[‡], Harvey's[‡], Montana's[‡] and more.

Groceries - Redeem points for groceries at participating grocery stores and pharmacy locations.

Entertainment - Redeem points at Cineplex Theatres^ª, Cineplex Store^ª, Rec Room^ª and Playdium^ª.

Points for Credit¹¹ - Use the 'Points for Credit' option to receive a statement credit on your Scotia Home Hardware PRO Visa Business Card Account.

Remember to review the Scene+ program Terms and Conditions available on [sceneplus.ca](https://www.sceneplus.ca) for full details about the program.

For more information about all the ways you can redeem your points or about the Scene+ program, visit [sceneplus.ca](https://www.sceneplus.ca) or call 1-866-586-2805.

Scene+ Loyalty Program Details

Scene+ is a loyalty rewards program operated by Scene Limited Partnership (“Scene LP”), a limited partnership owned by Scotia Loyalty Ltd., a subsidiary of The Bank of Nova Scotia, Galaxy Entertainment Inc., a subsidiary of Cineplex Entertainment LP, and Empire Company Limited.

The Scene+ loyalty rewards program is referred to herein as “Scene+”, the “Scene+ Program” or the “Program”. Scene LP is solely responsible for conducting and administering the Program.

The Scene+ Program Terms and Conditions is in addition to the other agreements that apply to your Scotia Home Hardware PRO Visa Business Card account (also referred to as the “account”). The use and retention of your Scotia Home Hardware PRO Visa Business Card account is also governed by the Revolving Credit Agreement and your disclosure statement (the “agreement”) in addition to the Scotiabank Privacy Agreement.

You agree to be bound by that agreement, a copy of which has been provided to you in this document. **Also see below in this document for more information about your Scotiabank Privacy Agreement.**

By enrolling in the Scene+ Program (including automatic enrollment due to obtaining a Scotia Home Hardware PRO Visa Business Card) or collecting points (“Points”) as further described below, you agree that you have read and understand the Scene+ Program Terms and Conditions and Scene+ Privacy Policy as well as the agreement that applies to your Scotia Home Hardware PRO Visa Business Card and are bound by all these terms. You also acknowledge that the agreement governing your Scotia Home Hardware PRO Visa Business Card account and Scotiabank Privacy Agreement are in addition to the Terms and Conditions governing your Scene+ membership card.

Participation Requirements

You require a Scotia Home Hardware PRO Visa Business Card and a Scene+ Account.

Membership Enrollment

We will facilitate the automatic connection and/or enrollment of your Scene+ Account to your Scotia Home Hardware PRO Visa Business Card account in accordance with the Scene+ Privacy Policy.

Scene+ Agreement and Privacy

Your membership in the Scene+ Program is governed by the Scene+ Program Terms and Conditions, available at sceneplus.ca/en-ca/terms-and-conditions.

In order to receive the benefits of the Scene+ Program, Scotiabank will share the following transaction information on an on-going basis with Scene LP for both you and any supplementary cardholder: purchase date and amount, and merchant name and location. Scotiabank may collect from, or share with, Scene LP or Reward Partners such other data as may reasonably be needed to operate or offer the Scene+ Program including any benefits there under. Scene LP may use your information (along or together with other information it may have) for purposes described in its privacy policy, including to send offers that may be of interest to you.

In accordance with Scene LP's Privacy Policy, Scene LP may also share certain parts of your information (including contact information, gender, date of birth and redemption history) with select Reward Partners for use in accordance with their respective privacy policies to provide you with rewarding and personalized experiences of offers.

For more information on Scene LP's privacy practices, you can obtain a full copy of the Scene+ Privacy Policy at sceneplus.ca/en-ca/privacy or by calling Scene LP at **1-866-586-2805**.

Other information you may want to know about the Scene+ Program

Your Scene+ Account may be closed if your Scene+ Membership Card was not used to earn, redeem or complete any other reward transaction activity in more than 24 consecutive months, unless you have

Scene+ Program Overview Terms and Conditions

a Scotiabank debit card or credit card account that earns Scene+ points like the Scotia Home Hardware PRO Visa Business Card account (the “account”) and is in good standing.

If your Scene+ Account is closed, you will forfeit all Scene+ points in your Scene+ Account. Unless prohibited by law, earning Scene+ points through your account with Scotiabank will not be considered earning Scene+ points on your Scene+ Account unless the account has been linked to your Scene+ Account. Written notice from Scene LP, as required by applicable law, will be provided prior to your Scene+ Account being closed.

Earning on purchases

Every Scene+ member who is a Scotia Home Hardware PRO Visa Business Card cardholder will receive 1 Scene+ point for every \$1 in business purchases made on their Scotiabank credit card account (the “account”) at Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at homehardware.ca⁷, provided their card(s) for that account are linked to their Scene+ membership.

Also earn points through Scene+ Travel when using your Scotia Home Hardware PRO Visa Business card – find out details at sceneplus.ca.

Primary borrowers and co-borrowers receive Scene+ points for business purchases charged to their card associated with the account, which is linked to their individual Scene+ membership account. All purchases by supplementary cardholders will accrue Points for the account of the primary borrower only.

Find out more about what you earn with your Card, see the “Additional Terms and Conditions for Scotiabank Visa Cardmembers” included in the Scene+ Program Terms and Conditions.

Learn more about the Scene+ program at sceneplus.ca or call 1-866-586-2805.

Your Scotia Home Hardware PRO Visa Business Card comes with protection for unpredicted twists and turns.

For complete insurance details, please refer to the Certificate of Insurance included with this Welcome Kit or call 1-800-263-0997.

Purchase Security and Extended Warranty⁵

Most items purchased anywhere in the world are automatically insured against theft, loss or damage as long as the full purchase price of the item is charged to your Scotia Home Hardware PRO Visa Business Card. Coverage extends to the first 90 days from date of purchase, up to a maximum lifetime of \$60,000 and is limited to the lesser of the repair cost, replacement cost or original purchase price up to \$10,000, and is in excess of any other insurance coverage. When you use your Scotia Home Hardware PRO Visa Business Card to purchase most items and charge the full purchase price of the item to your card, extended warranty coverage doubles the original manufacturer's warranty for up to one year.

Items covered by a manufacturer's warranty of five years or more must be registered within the first year of purchase. To register warranties of five (5) or more years, the Cardholder must send to the Insurer, legible and complete copies of the store receipt; the Scotia Home Hardware PRO Visa Business Card charge slip; the Manufacturer's Warranty including all wording; a description of the Insured Item including the model and serial number, if applicable.

Scotia Business Loan Protection (optional)¹²

Protect your business and the people you care about. This valuable protection can help your business during a difficult time and provides coverage up to \$2,000,000 if an insured employee passes away. Scotia Business Loan Protection offers a Comprehensive Protection option with a unique combination of benefits (Life, Disability, Hospitalization and Terminal Illness) or a Basic protection option with Life coverage.

It's easy to apply at any Scotiabank branch.

Keep up with your account

The information you need is always close at hand.

Scotia® Home Hardware PRO Visa* Business Card Customer Service

For general information:

Toll Free 1-888-444-0392

All other areas (collect) 416-288-8035

Visa Assistance Centre (VAC)

For emergency card replacements/cash:

In Canada & U.S. 1-800-VISA-911

All other areas (collect) 416-581-9994

To Report Insurance Claims

In Canada & U.S. 1-800-263-0997

Outside Canada & U.S. (collect) 416-977-1552

Scotia Credit Card Protection

In Canada 1-855-753-4272

TeleScotia Telephone Banking

In Canada & U.S. 1-800-267-1234

Scene+ Rewards information

Visit sceneplus.ca

Scene+ Centre 1-866-586-2805
(Mon-Sun 8 am to 11 pm EST)

Scene+ Travel (24/7) 1-800-419-8586

ATM ACCESS Worldwide look for machines displaying the Interac**, Visa or LINK symbols.



The Scotiabank Privacy Agreement forms part of this arrangement, and applies to your relationship with us. For a full explanation about how, when and why we may collect, use and disclose your information, as well as your rights relating to that information, please visit scotiabank.com/privacy or any Scotiabank branch for a paper copy.

Information we collect about you:

Information that we collect about you will often come from you directly (for example, when you apply for a new product). We may tell you that certain information is mandatory. If you do not provide personal information that is required for a particular product or service, then we may not be able to provide it, or meet all our obligations to you.

We may also collect information about you from other sources, including information from credit agencies (for example, where you apply for credit, or where we must identify you), people appointed to act on your behalf, our social media pages, or other banks or financial institutions (for example, where you have switched your accounts to us, or where we have received information to investigate incorrect payments).

How we use your information:

We will process your information where you have provided us with consent to use it, where processing will allow us to take actions that are necessary to provide you with the product or service you want, to allow us to meet our legal obligations (for example, to identify you), to understand how customers use our services, or to manage our risks. We may also use your information to send you messages, either by post, telephone, text message, email or other digital methods, including through ATMs, apps, and online banking services.

These messages may be to help you manage your account, to meet our regulatory obligations, to inform you about product or service features or to tell you about products and services (including those of other companies) that may be of interest to you.

Who we will share your information with:

We will keep your information confidential, but we may share it with third parties (who also have to keep it secure and confidential) in certain circumstances, including: the Scotiabank Group of companies† (for example, for marketing purposes or internal reporting where those companies provide services to us), payment processing services (for example, credit card networks), our service providers and their agents (for example, collection agents, statement printers), fraud prevention agencies, and other banks or financial institutions. Some of these third parties may be located outside Quebec or Canada.

Keeping your information:

We will keep your information for as long as you are our customer. Once our relationship has ended, we will only keep your information for so long as is appropriate for the type of information, and the purpose for which we're retaining it. The period we keep your information for is generally linked to the amount of time available for you to bring a legal claim. We may keep the information longer than this if there's an existing claim or complaint that will require us to keep your information, or for regulatory or technical reasons. If we do keep it for a longer period, we will continue to protect your information.

Automated Processing and Decision Making:

The way we analyze your personal information may involve automated decisions. That is, we may process your personal information using software that can evaluate your personal circumstances and other factors to address risks or outcomes.

We may use such methods to make decisions about you relating to credit checks, identity and address checks, monitoring your account for fraud or other financial crime, or for other reasons that we'll disclose to you.

Your rights and how to refuse or withdraw your consent:

You have certain rights over the personal information we hold about you, including the right to ask for a copy of the information, to correct or rectify personal information that we hold about you, or not to use your information for a particular purpose (i.e., withdraw consent). Note that your ability to exercise these rights will depend on a number of factors, and in some situations, we may not be able to agree to your request.

You can refuse to consent to our collection, use or disclosure of your personal information, or you may withdraw your consent to our further collection, use or disclosure of your personal information at any time by giving us reasonable notice, subject to limited exceptions. This includes withdrawing your consent to use your SIN to verify credit information or to confirm your identity. To understand how to go about withdrawing your consent, or to find out more about any of the items described in this section, please visit **scotiabank.com/privacy** or any Scotiabank branch for a copy of our Privacy Agreement.

† The Scotiabank Group of Companies means The Bank of Nova Scotia and its affiliates who provide deposit, investment, loan, securities, trust, insurance and other products and services.

All features, benefits and other information are subject to change and are effective as of January 29, 2024.

- ¹ The primary borrower and/or co-borrower are liable for all charges incurred on the Scotiabank credit card account by any supplementary card issued in connection with the account.
- ² Pre-authorized or recurring payments are payments made on a monthly or regular basis automatically billed by the merchant/service provider to your Scotiabank credit card account. Recurring payments are typically telecommunication, insurance, membership, subscriptions etc. purchases. Not all merchants offer recurring payments. (Please check with your merchant to see if they offer recurring payments on credit cards.)
- ³ The Visa Spend Clarity for Business service is provided by Visa Canada. The Bank of Nova Scotia and its affiliates are not responsible for the Visa Spend Clarity for Business service.
- ⁴ Visa SavingsEdge is an automated discount program offered by Visa Canada Corporation ('Visa Canada') to eligible businesses and their authorized cardholders that hold an eligible Visa Business card and whose enrollment in the program is accepted by Visa. Under the program, cardholders can receive discounts from participating merchants each time the cardholder uses an enrolled Visa Business card to make qualifying purchases of goods or services pursuant to an active discount offered by the merchant and that transaction is processed or submitted through the Visa payment system. Discounts provided will appear as credits on future credit card statements 4-6 weeks after purchase date. Visa Canada, not Scotiabank, is responsible for the Program. For details, visit visasavingsedge.ca. The following Scotiabank Visa Business cards are eligible for this program: Scotia® Home Hardware PRO Visa® Business Card, Scotiabank Passport™ Visa Infinite Business® Card, Scotia Momentum® *for business* Visa® card, and Scotialine® *for business* Visa® Card.
- ⁵ The Certificate of Insurance provided with your card contains full details of all coverages such as definitions, benefits, limitations, and exclusions. Insurance coverage is underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife). The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurer.
- ⁶ The savings of up to 25% applies to Avis and Budget base rates and is applicable only to the time and mileage charges of the rental. All taxes, fees (including but not limited to Air Conditioning Excise Recovery Fee, Concession Recovery Fee, Vehicle License Recovery Fee, Energy Recovery Fee, Tire Management Fee, and Frequent Traveler Fee) and surcharges (including but not limited to Customer Facility Charge and Environmental Fee Recovery Charge) are extra. The Bank of Nova Scotia is not responsible for, and provides no representations, warranties or conditions regarding this offer or any Avis or Budget products or services.
- ⁷ You are awarded one (1) Scene+ point for every eligible \$1.00 charged and posted to the Scotia Home Hardware PRO Visa Business Account (the "Account") only at eligible Home Hardware, Home Building Centre, Home Hardware Building Centre, Home Furniture locations in Canada and online at homehardware.ca. The list of eligible locations may be changed from time to time without notice. See full list of eligible locations across Canada at Scotiabank.com/participatingstores

Eligibility: Only purchases earn Scene+ Points. Cash advances (including Balance Transfers and Cash-Like Transactions), fees, interest or other charges, returns, refunds or other similar credits to your Account do not qualify for Scene+ Points. Scene+ Points will not be posted to an Account that is not in good standing when purchases are made or when a statement is issued, or if the Account is not open when a statement is issued. See your Scene+ Points terms at scotiabank.com/sceneplus for full program details.

All dollar amounts are in Canadian currency unless otherwise stated.

- ⁸ If your credit card account with Scotiabank that earns Scene+ points is not in good standing, the accumulated Scene+ points earned on that account are not eligible for redemption. Your Scene+ Account may be closed if your Scene+ Membership Card was not used to earn, redeem or complete any other reward transaction activity in more than 24 consecutive months, unless you have a Scene+ Scotiabank debit or credit card that earns Scene+ points that has not been cancelled and for which the underlying account remains open with Scotiabank. If your Scene+ Account is closed, you will forfeit all Scene+ points in your Scene+ Account. Unless prohibited by law, earning Scene+ points through a Scotiabank Scene+ debit or credit card shall not be considered earning Scene+ points on your Scene+ Account unless the Scotiabank Scene+ debit or credit card has been linked to your Scene+ Account. If your Scotiabank Scene+ credit card is closed by Scotiabank because it is not in good standing, only the Scene+ points earned on the credit card account will be forfeited immediately. For more details, refer to the Scene+ Program Terms and Conditions at sceneplus.ca/terms-and-conditions.
- ⁹ To redeem Scene+ points, the Scotiabank Scene+ credit card or debit card must be open and in good standing, and the merchant category code must be recognized by Scotiabank's system as described in the Scene+ Program Terms and Conditions. The value of the Scene+ points redeemed cannot exceed the amount of the Apply Points to Travel redemption charged to your Scene+ Scotiabank credit card or debit card. Scene+ points redeemed for an Apply Points to Travel redemption cannot be reversed once posted to your Scene+ Scotiabank credit card or debit card. The Scene+ Travel website and call center are owned and operated by Expedia Group, a third-party travel service provider (the "Scene+ Travel Partner").
- ¹⁰ To earn Rakuten Cash Back in Scene+ points, you must be a member of both Scene+ and Rakuten.ca, and select Scene+ as the Cash Back payment method through your Rakuten.ca account. Must be 18 or older to join Rakuten.CA. Cash Back is earned on eligible purchases made through Rakuten.ca, and is paid out quarterly at the rate of one Scene+ point for every \$0.01 earned in Cash Back. As part of the Scene+ Rakuten program, Scene+ members can earn up to 20% more in Cash Back on purchases made through select merchants compared to other Rakuten members. Additional terms and conditions apply. Visit rakuten.ca/help/terms-conditions for more information. Scene LP and its owners are not responsible for the products and services made available to you by third parties.
- ¹¹ **Points for Credit:** You can use your Scene+ points for a credit on participating credit card accounts that earn Scene+ points (the "Eligible Scotiabank Scene+ Card Accounts"). Once the request to redeem Points for Credit has been submitted, you cannot cancel the request and no changes can be made. It may take up to 5 business days for the credit to appear on the eligible Scotiabank Scene+ credit card account. Your Eligible Scotiabank Scene+ Card Account must be open at the time the credit is applied to the account to receive any Points for Credit. **For credit cards:** Points for Credit redemptions will be applied towards the balance of the credit card account, and not towards a particular transaction. Please note that even if you redeem for Points for Credit you are still responsible for making any

monthly minimum payment applicable to your eligible Scotiabank Scene+ credit card account by your payment due date. See the applicable “Points for Credit” section of the “Additional Terms and Conditions for Scotiabank Visa Cardmembers” for details at sceneplus.ca/terms-and-conditions.

¹² Scotia Business Loan Protection is underwritten by The Canada Life Assurance Company.

¹³ Click to Pay is an online checkout solution provided by a third party that supports American Express, Mastercard and Visa cards and is based on EMV® SRC Specifications. The Bank of Nova Scotia is not responsible for this service.

® Registered trademark of The Bank of Nova Scotia.

™ Trademark of The Bank of Nova Scotia.

* Visa Int. / Lic. User.

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

™* Scene+ and the Icon Design are trademarks of Scene Plus IP Corporation, used under license.

^a Cineplex, Playdium, The Rec Room, Cineplex Store, trademarks of Cineplex Entertainment LP, used under license.

[‡] Swiss Chalet, Harvey’s, Montana’s, trademarks of Recipe Unlimited Corporation, used under license.

Apple is a trademark of Apple Inc., registered in the U.S. and other countries and regions.

™**BEST BUY is a trademark of Best Buy and its affiliated companies used under license.

®* Rakuten, trademark of Ebates Inc, used under license.

All other trademarks are owned by their respective owners.

Scotia® Home Hardware PRO Visa* Business Card

This Certificate of Insurance is effective when a Cardholder's Scotia Home Hardware PRO Visa Business Card account is eligible for coverage anytime after January 29, 2024. This Certificate provides the principal terms, conditions, limitations and exclusions of the provisions of Group Policy No. **BNS749** (herein called the "Policy"). The Policy alone constitutes the agreement under which benefits will be provided. The Policy is underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife) (herein called "Insurer") to The Bank of Nova Scotia (herein called the "Policyholder"). The Cardholder or a person making a claim under this Certificate may request a copy of the Policy by writing to the Insurer at the address shown below.

Please read this Certificate of Insurance carefully and keep it in a safe place.

The Insurer's Canadian head office is located at 250 Bloor St. E. Toronto, Ontario M4W 1E5.

Claim payment and administrative services are provided by the administrator. 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.

1. DEFINITIONS:

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

Account means the up-to-date, unexpired and unrevoked Scotia Home Hardware PRO Visa Business Card account of a Cardholder.

Cardholder means the primary Cardholder under a Scotia Home Hardware PRO Visa Business Card Account and any additional cardholder whose name is embossed on the card. The Cardholder may be referred to as “You” or “Your”.

Insured Item means a NEW item (a pair or set being one item) of property, for which the full Purchase Price is charged to an Account.

Manufacturer’s Warranty means an express written warranty issued by the manufacturer of the Insured Item at the time of purchase of an Insured Item, which warranty is valid in Canada or the United States.

Mysterious Disappearance means the vanishing of an item which cannot be explained, i.e. there is an absence of evidence of a wrongful act of another person.

Other Insurance means any and all policies of insurance or indemnity which provide additional coverage to a Cardholder for loss or damage covered under the Group Policy and as further defined in Section 6 of this certificate.

Purchase Price means the actual cost of the Insured Item, including any applicable sales tax, as shown on the store receipt.

2. PURCHASE SECURITY:

(a) Coverage - The Purchase Security Plan automatically, without registration, protects most new Insured Items purchased anywhere in the world (provided the full Purchase Price is charged to the Account) by insuring them for ninety (90) days from the date of purchase in the event of loss, theft, damage or fire in excess of Other Insurance. If the item is lost, stolen or damaged, it will be replaced or repaired. Repair or replacement will be limited to the original Purchase Price or the replacement price or \$10,000, whichever is the lesser. In the event that the Insured Item cannot be repaired or replaced, the Insurer at its sole option, may reimburse the Cardholder up to the lesser of the Purchase Price or \$10,000.

(b) Excluded Items - Purchase Security does not cover the following items: travellers’ cheques, cash, tickets or any other negotiable instruments; bullion, rare or precious coins; art objects (such as but not limited to hand made items, limited editions, original, signature pieces or collectible plates); preowned or used items,

including antiques; animals; living plants; perishables such as food and liquor; aircraft and parts and accessories thereof; automobiles, motorboats, motorcycles or any other motorized vehicles and parts and accessories thereof; items consumed in use; services; ancillary costs incurred in respect of an Insured Item and not forming part of the Purchase Price; parts and/or labour required as a result of mechanical breakdown and mail, internet and telephone order items until received and accepted by the Cardholder; and jewellery transported/stored in baggage which is not under the supervision of the Cardholder or Cardholder's travelling companion. In the event baggage containing jewellery is stolen in its entirety while under the supervision of the Cardholder or Cardholder's travelling companion, the maximum coverage is limited to \$2,500 per incident.

3. EXTENDED WARRANTY:

- (a) Coverage** - The Extended Warranty Plan provides the protected Cardholder with double the period of repair services, up to a maximum of one additional full year, when the full Purchase Price is charged to the Account in accordance with the terms and conditions of the original Manufacturer's Warranty on most Insured Items purchased anywhere in the world, provided the Manufacturer's Warranty is honoured in Canada or the United States.
- (b) Registration** - Insured Items with a valid Manufacturer's Warranty of five (5) or more years are ONLY covered if registered within the first year of purchase. Insured Items with a Manufacturer's Warranty of less than five (5) years DO NOT require registration. To register warranties of five (5) or more years, the Cardholder must send to the Insurer, legible and complete copies of the store receipt; the Scotia Home Hardware PRO Visa Business Card charge slip; the Manufacturer's Warranty including all wording; a description of the Insured Item including the model and serial number, if applicable.
- (c) Excluded Items** - Extended Warranty does not cover the following items: aircraft and parts and accessories thereof; automobiles, motorboats, motorcycles and any other motorized vehicles and parts and accessories thereof; used items; living plants; trim parts; services; dealer and assembler warranties or any other obligation other than those specifically covered under the terms of the original Manufacturer's Warranty.

4. ADDITIONAL LIMITS OF LIABILITY AND EXCLUSIONS:

- (a) Limits of Liability** - There is a maximum per claim occurrence limit of \$10,000, and a maximum lifetime liability of \$60,000 under the Purchase Security and Extended Warranty Plans.

The Insurer, at its sole option, will ask You to repair, rebuild or replace the Insured Item whether in whole or in part with a similar or like item in quality or kind. The Insurer will reimburse the LESSER of: the cost of repairs; the cost of replacement of the Insured Item or the Purchase Price. In the event that the Insured Item cannot be repaired or replaced, the Insurer at its sole option may reimburse the Cardholder up to the Purchase Price or \$10,000, whichever is less. Claims for items belonging to and purchased as a pair or set will be paid for at the full Purchase Price of the pair or set provided that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of the pair or set are usable individually, liability will be limited to payment equal to the proportionate part of the Purchase Price that the number of damaged or stolen parts bear to the number of parts in the complete pair or set.

Insured Items the Cardholder gives as gifts are covered under the Purchase Security and Extended Warranty Plans subject to compliance with the terms and conditions of the coverage offered hereunder.

- (b) Exclusions** - The Group Policy does NOT provide coverage for losses resulting from: misuse or abuse; fraud; normal wear and tear; inherent product defects (which means imperfections which impair the use of the product); Mysterious Disappearance; theft from a vehicle unless the vehicle is locked and there are visible signs of forced entry; flood, earthquake or radioactive contamination; hostilities of any kind (including war, invasion, terrorism, rebellion or insurrection), confiscation by authorities, risks of contraband or illegal activity; incidental and consequential damages, including bodily injury, property, punitive and exemplary damages and legal fees.

5. CLAIMS

- (a) Filing a Claim** - To initiate a claim, the Cardholder must notify the administrator PRIOR to proceeding with any action or repairs and no later than forty-five (45) days from the date of loss or damage, by calling **1-800-263-0997** between 8:00 a.m. and 9:00 p.m. Monday through Friday, and 8:30 a.m. to 5:00 p.m. on Saturday, EST.

If you would like to file a claim online, please visit **manulife.ca/scotia**

A Cardholder's failure to give notice to the administrator within forty-five (45) days from the date of loss or damage may result in denial of the related claim.

- (b) Validation of a Claim** - The Cardholder MUST maintain ORIGINAL copies of all documents required. Where a claim is due to fraud, malicious acts, burglary, robbery, theft or attempt thereof, or is suspected to be so caused, the Cardholder MUST give immediate notice to the police or other authorities having jurisdiction. The Cardholder may be required to send, at the Cardholder's expense and risk, the damaged Insured Item on which a claim is based, to an address designated by the Insurer.
- (c) Loss Report for Purchase Security** - Under the Purchase Security Plan, the Cardholder will be required to complete the Loss Report and MUST include an original store receipt, the Scotia Home Hardware PRO Visa Business Card charge slip if applicable, and Scotia Home Hardware PRO Visa Business Card statement and police report if obtainable, and if not obtainable, the department, file number, address, contact name on the file and telephone number, and any other information reasonably required by the administrator to determine the Cardholder's eligibility for benefits under the Group Policy.
- (d) Loss Report for Extended Warranty** - Under the Extended Warranty Plan, a Loss Report is NOT mailed to the Cardholder. Upon notifying the administrator of the damage and PRIOR to proceeding with any repairs, a Cardholder MUST substantiate proof of purchase and coverage eligibility under the Group Policy by submitting ORIGINAL copies of the store receipt, Scotia Home Hardware PRO Visa Business Card charge slip and/or the Scotia Home Hardware PRO Visa Business Card statement and Manufacturer's Warranty including a signed letter detailing the description of the Insured Item by brand, model and serial number (if applicable) and the facts giving rise to the claim. Upon receipt of the completed documentation, if the claim is eligible for coverage under the Group Policy,

the administrator will provide a notice to the Cardholder containing an authorization to proceed with the necessary repairs and the particulars of the repair facility designated to complete the necessary repairs.

6. OTHER INSURANCE

Where a Cardholder has Other Insurance, the loss or damage MUST be reported to the primary carrier in addition to filing with the administrator and copies of the payout documents from the Other Insurance carrier must be provided to the administrator. If the loss or damage is not covered under the Other Insurance, a letter from the other Insurance carrier so indicating will be required.

The insurance extended under the Group Policy by the Insurer is issued strictly as excess coverage and does not apply as contributing insurance. The coverage extended under the Group Policy will reimburse the Cardholder only to the extent a permitted claim exceeds coverage and payment under Other Insurance, regardless of whether the Other Insurance contains provisions purporting to make its coverage non-contributory or excess. The Group Policy also provides coverage for the amount of the deductible under Other Insurance.

7. SUBROGATION

As a condition to the payment of any claim to a Cardholder, the Cardholder shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the loss. The Cardholder shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Cardholder.

8. BENEFITS CARDHOLDER ONLY

This protection shall inure ONLY to the benefit of the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits.

9. DUE DILIGENCE

The Cardholder shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected. The Insurer will not unreasonably apply this provision to avoid claims under the Group Policy.

Where damage or loss is due to a malicious act, burglary, robbery, theft or attempt thereof, or is suspected to be so caused, the Cardholder shall give immediate notice thereof to the police or other authorities having jurisdiction. The Insurer will require evidence of such notice prior to settlement of a claim.

10. FALSE CLAIM

If a Cardholder makes any claim knowing it to be false or fraudulent in any respect, such Cardholder shall no longer be entitled to the benefit of protection of coverage under the Group Policy nor to the payment of any claim made under the Group Policy.

11. LEGAL ACTION

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.

12. IF YOU HAVE A CONCERN OF COMPLAINT

If You have a concern or complaint about Your coverage, please call the administrator at **1-800-263-0997** or the **Policyholder** at **1-800-472-6842**. The administrator will do its best to resolve Your concern or complaint. If for some reason the administrator is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization.

You may also obtain detailed information for the Insurer's resolution process and the external recourse either by calling the administrator at the number listed above or at: **manulife.ca/personal/support/contact-us/resolve-a-complaint.html**

13. PRIVACY

Manulife is committed to protecting your privacy and the confidentiality of your personal information.

Manulife's Privacy Policy is located at **manulife.ca**. We will collect, use, and disclose personal information only for the purposes of administering the coverages in this Certificate.

To protect the confidentiality of your personal information, we will establish a financial services file from which your information will be used to administer services and process claims. Access to this file will be restricted to Manulife employees, mandatories, administrators or agents who are responsible for the assessment and investigation of claims, and to any other persons you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in Manulife's offices or those of our Administrator, Global Excel Management. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, 500 King Street North, P.O. Box 1602, Waterloo, ON N2J 4C6.

Visit **manulife.ca/privacy-policies.html** for further details on our privacy policy.

Scotia® Home Hardware PRO Visa® Business Card Agreement Disclosure Statement

This is a summary only of your rates and fees and other information about your **Scotia Home Hardware PRO Visa Business credit card account** (the “account”).

See your credit agreement for full particulars of your other rights and obligations that apply to your account and also see your Credit Agreement *for business* that applies to your account and was provided to you separately.

A. INFORMATION BOX

ANNUAL INTEREST RATE(S)

Annual interest rates are in effect on the day the account is opened (whether or not a card is activated).

Purchases: Your annual interest rate for Purchases is the **Scotiabank Prime Rate*** plus an adjustment factor**, as disclosed to you separately in your Credit Agreement *for business or other disclosure provided to you* separately.

Cash advances:** Your annual interest rate for Cash Advances is **Scotiabank Prime Rate plus an adjustment factor**, as disclosed to you separately in your Credit Agreement *for business or other disclosure that we provided to you* separately.

Your annual interest rates will increase to standard rates which is **5%** higher and will apply on purchases and cash advances if we do not receive your minimum payment by the payment due date **2** or more times in any **12** month period. This will take effect in the third statement period following the missed payment that caused the rates to increase. These rates will remain in effect until we receive your minimum payments by the payment due date for **12** consecutive months.

Installment Plans: up to the **annual interest rate on Purchases** (the exact installment plan annual interest rate will be disclosed to you at the time the installment plan offer is made).

***Scotiabank Prime Rate is the prime lending rate published from time to time by The Bank of Nova Scotia. Current Scotiabank Prime Rate can be found at scotiabank.com/ca/en/small-business/rates-prices.html.

INTEREST-FREE GRACE PERIOD

21 days

You will benefit from an interest-free grace period of at least **21** days for new purchases± if we receive your balance on your monthly statement in full by the payment due date. This interest-free grace period will be automatically extended to at least **25** days on your next monthly statement whenever we do not receive your balance in full by the payment due date. Upon receipt of your balance in full by the payment due date, this interest-free grace period will revert back to at least **21** days on your next monthly statement.

There is no interest-free grace period for cash advances**.

DETERMINATION OF INTEREST

If interest is charged, it is calculated using an **Average Daily Balance** as described below but we only add it to your debt **once a month** on the last day of the statement period. **However, we do not charge interest on interest.**

We calculate interest as follows:

- add the amounts you owe each day in each Transaction category (for example, the amount of Purchases, Advances and Cash Advances (less any applicable payments or credits)) and divide that total by the number of days in your statement period (usually **30** or **31**). This is your average daily balance for the total amount you owe (the “Average Daily Balance”); then
- multiply the Average Daily Balance by the daily interest rate(s) that applies (the daily interest rate(s) is equal to the annual interest rate(s) divided by **365** or **366** in a leap year); then
- multiply the result by the number of days in your statement period.

The total is the amount of interest we charge.

If different daily interest rate(s) apply to the Average Daily Balance, we use the different daily interest rate(s), as applicable, in our above calculation (for example, for the balance of a promotional rate Cash Advance we will use a different daily interest rate (we use the applicable promotional rate) than for the balance of a regular rate Cash Advance (we use the applicable regular rate)).

DETERMINATION OF INTEREST

Interest is charged at the rate applicable under the credit agreement both before and after the final payment date, maturity, default and judgment, until the account has been paid off in full.

If you switch your credit account(s) with us, and your annual interest rate(s) changes during a statement period or if your annual interest rate(s) changes during a statement period due to a change in your residency (province or territory), we use the annual interest rate(s) in effect at the end of that statement period to calculate your daily interest rate(s) for the entire statement period.

MINIMUM PAYMENT

• **2% or \$50.00**

Your minimum payment will be the greater of **2%** of the outstanding balance on your statement, or **\$50**, subject to your minimum payment being no more than the outstanding balance on your statement.

or

• **3% or \$50.00**

Your minimum payment will be the greater of **3%** of the outstanding balance on your statement, or **\$50**, subject to your minimum payment being no more than the outstanding balance on your statement.

or

• **Interest only or \$50.00**

Your minimum payment will be the greater of the interest portion only of the outstanding balance on your statement, or **\$50**, subject to your minimum payment being no more than the outstanding balance on your statement.

In addition, amounts showing on your statement as OVERDUE or OVERLIMIT must be paid immediately and will be added to the minimum payment.

The actual minimum payment that applies to your account is disclosed in your Credit Agreement *for business or other disclosure* that we provide to you separately.

If you have an installment plan on your account, in addition, your Minimum Payment will include the Current Installment Payment due each month.

FOREIGN CURRENCY CONVERSION

2.50%

Transactions made in a foreign currency will be converted and posted to your account in Canadian currency. The exchange rate is determined by Visa Inc. on our behalf on the date that the transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the transaction date. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion mark-up equal to **2.50%** for each foreign currency transaction. The mark-up applies to both debit and credit transactions.

For account payments, the exchange rate will be the posted rate charged to customers at any branch of The Bank of Nova Scotia on the date the transaction occurs. For any reversal of these transactions, the exchange rate will be determined in the same manner as of the date that the transaction is reversed.

ANNUAL FEE[±]

No annual fee

OTHER FEES

To be charged on the day the transaction occurs (unless otherwise indicated):

Cash advance fee for each cash advance:

- obtained at any non-Scotiabank ABM in Canada displaying the Interac+ symbol: **\$5.00**
- obtained at any ABM outside of Canada: **\$7.50**
- processed by Scotiabank or any financial institution outside of Canada: **\$7.50**
- obtained at any Global ATM (ABM) Alliance Bank outside of Canada: **\$5.00**

Dishonoured payment fee: **\$48.00**. Fee is charged for each credit card payment dishonoured by your financial institution on the date the payment is returned/dishonoured.

Replacements: Each replacement sales draft, cash advance draft or monthly statement: **\$5.00**.

Overlimit fee: **\$29.00**. Fee is charged on the day your balance first exceeds your credit limit and then once per statement period (charged on the first day of the statement period) if your account remains overlimit from a previous statement period.

Installment plan fee: For each installment plan, either i) a one-time fee of **up to 3%** of the total eligible purchase converted to an installment plan, charged when the eligible Purchase is converted to an installment plan: or ii) a monthly fee of **up to 1.2%** of the amount of each eligible Purchase converted into an installment plan, charged on the first day of each statement period, after the eligible Purchase is converted to an installment plan, so long as the plan remains on your account. The exact installment plan fee will be disclosed to you at the time the installment plan offer is made.

+Interac Inc. owner of the mark Interac. The Bank of Nova Scotia authorized user of the mark.

The Bank reserves the right to waive any fees or charges in its discretion.

All rates, fees and other terms are effective as of January 29, 2024 (unless otherwise indicated) and are subject to change. For information on current interest rates and fees, please call **1-888-882-8958** or visit **scotiabank.com**.

± Annual fees, dishonoured payment fees, and overlimit fees are treated as purchases and the annual interest rate for purchases will apply to them.

The interest-free grace period described above in this disclosure statement also applies to them.

** Cash advances: Cash advances include cash-like transactions which are monetary transactions posted to your account and include wire transfers, foreign currency, travellers cheques, money orders and gaming chips.

The information about your security fees, if applicable, are contained in another disclosure statement.

B. STATEMENTS

We will send a statement, on a regular periodic basis, at least once a month. If your account goes in default and we demand the balance in full, we will no longer send monthly statements. However, interest will continue to accrue on your account.

C. TELL US ABOUT LOSS, THEFT OR UNAUTHORIZED USE

You will tell us immediately by telephone, in writing or any other method we permit, about any actual or suspected loss, theft or unauthorized use of your account, Password, PIN or card. You agree that we may consider all transactions authorized by you until you tell us otherwise.

If you report any loss, theft or unauthorized use of a card, account, Password or PIN you are not responsible for that use if, after we have investigated the matter, we determine that you complied with the criteria set out in the credit agreement for your account under “Tell us about loss, theft or unauthorized use”. If you meet that criteria, including in safeguarding your account, Password, PIN or card and any personal authentication information created or selected by you in relation to your Card or account as described in that section, we will consider the use “unauthorized use” and you are not liable for any transactions (including interest) that occurred as a result of that unauthorized use.

When you tell us that a card, PIN or Password was lost or stolen, we will block the account to prevent unauthorized use. As such, you will not be liable for any transactions made on the account that occur **after** you tell us that a card, PIN or Password was lost or stolen because we will consider that unauthorized use.

D. SECURITY AND DEFAULT

Security

If your account is secured, the property held as security is indicated in your credit agreement.

Default Charges

If, under the credit agreement, we do not receive a payment from you when it becomes due or you fail to comply with an obligation under the credit agreement, in addition to interest, we may impose charges for the sole purpose of recovering the costs reasonably incurred:

- (a) for legal services retained to collect or attempt to collect the payment;
- (b) in realizing on any security interest taken under the credit agreement or in protecting such a security interest, including the cost of legal services retained for that purpose; or
- (c) in processing a cheque or other payment instrument that you used to make a payment under the loan but that was dishonoured

E. BALANCE ALERTS

We must provide you with an alert (the “Balance Alert”) when the outstanding available credit on your account is within a certain threshold amount of your Credit Limit (the “Credit Limit Approaching Threshold”). To do so, we must enroll you in our InfoAlerts using the email address that we have for you in our records.

The Credit Limit Approaching Threshold will be set at \$100 (Cdn\$ or the card currency of your account) below your Credit Limit (or such other designated amount that you communicate to us through your InfoAlert preferences). You will receive a Balance Alert at your email address when the available credit on your account has fallen below the Credit Limit Approaching Threshold. The available credit used for your Credit Limit Approaching Threshold will be based on outstanding balance based on transactions posted or authorized on your account.

For example, if your Credit Limit is \$5000 and your Credit Limit Approaching Threshold is \$100, then you will receive a Balance Alert when your outstanding balance is at \$4900 or more. You can opt-out of receiving these Balance Alerts by unenrolling from receiving them or modify your preferences by visiting and updating your InfoAlerts profile through Scotia Online or the Mobile Banking Application.

The Balance Alert you receive for the Credit Limit Approaching Threshold will include steps you can take to help you avoid any applicable overlimit fees and other penalties or charges associated with your account that may be charged by us on your account (as set out in this Disclosure Statement and as further described in the Credit Agreement for your account) for your most recent transaction(s) or subsequent transaction(s) made on the account that has triggered the Balance Alert(s) and the time within which such step(s) should be done.