

HELP INSURE YOUR FAMILY'S FINANCES

Welcome to Scotiabank Visa Credit Protection Plan!

Underwritten by ScotiaLife Trinidad and Tobago Limited

Scotiabank Visa Credit Protection Plan protects your family and estate from the obligation to repay the outstanding insured balance of your Scotiabank Visa account in the event of your death or diagnosis of a covered critical illness (specifically heart attack, cancer or stroke). It gives you and your family financial freedom when they need it most.

Choose either Life Protection or Life and Critical Illness Protection and help provide you and your family with financial resources when they are needed most.

HOW MUCH COVERAGE WOULD I HAVE?

Scotiabank Visa Credit Insurance provides coverage of up to \$160,000 in respect of TT dollar liabilities under the Cardholder's Agreement.

AM I ELIGIBLE FOR COVERAGE?

Life Protection is available to a Cardholder (the "Primary Cardholder" or "Secondary Cardholder") who is a natural person at least 18 years of age, but not yet age 70, on the Insurance Effective Date.

Life and Critical Illness Protection is available to a Cardholder (the "Primary Cardholder" or "Secondary Cardholder") who is a natural person at least 18 years of age, but not yet age 60, on the Insurance Effective Date.

If you opened a Scotiabank Visa account with a joint account holder (the "Secondary Cardholder") you can elect joint coverage. Joint coverage releases the remaining account holder from the obligation to repay the insured account to the extent of coverage. A Secondary Cardholder may not become an Insured Cardholder unless the Primary Cardholder is also insured.

WHAT HAPPENS IF ONLY ONE OF US ENROLS FOR COVERAGE ON A JOINT SCOTIABANK VISA ACCOUNT?

In this case, the Insurer will pay the Bank the outstanding insured balance if the individual who enrolls for coverage dies or is diagnosed with a covered critical illness.

WHEN DOES MY COVERAGE BEGIN?

Your Scotiabank Visa Credit Insurance coverage becomes effective on the day you deliver your Enrolment Form to the Bank and you have satisfied the Requirements for Enrolment in the Scotiabank Visa Group Credit Insurance Plan No. GVI0007.

ARE THERE ANY CONDITIONS TO MY COVERAGE?

Yes, there are conditions to your Scotiabank Visa Credit Insurance coverage. These are fully described in the Certificate of Scotiabank Visa Credit Insurance that accompanies this Enrolment Form. By signing this Enrolment Form, you acknowledge that you have read and understood the important benefits of this coverage, including:

- Benefit Exclusions;
- Benefit Limitations, and;
- Benefit Termination.

WHAT DOES IT COST?

If you enroll for Life Protection, the cost for one person (Single coverage) is \$0.29 a month for every \$100 of outstanding balance on the previous month's Scotiabank Visa statement. Life Protection for two people on the same Scotiabank Visa account (Joint coverage) costs \$0.52 for every \$100 of outstanding balance.

If you enroll for Life and Critical Illness Protection, the cost for one person (Single coverage) is \$0.53 a month for every \$100 of outstanding balance on the previous month's Scotiabank Visa statement. Life and Critical Illness Protection for two people on the same Scotiabank Visa account (Joint coverage) costs \$0.95 for every \$100 of outstanding balance.

No premium is charged if your last statement balance was zero.

WHAT ARE THE TERMS AND CONDITIONS?

When you apply, you authorize Scotiabank to collect the insurance premium. The premium rate will be based on the coverage choice(s) that you have made and calculated based on the outstanding balance on your previous month's Scotiabank Visa account. The premiums charged will appear on your monthly account statement.

This Enrolment Form, the Certificate of Scotiabank Visa Credit Insurance and the Group Policy No.GVI0007 (the "Policy") comprise the entire arrangement governing your coverage. A copy of the Certificate of Scotiabank Visa Credit Insurance will be given to you and is available through your local Bank branch.

Coverage is subject to specific Limitations and Exclusions, including age restrictions, as described in this Enrolment

Form, the Certificate of Scotiabank Visa Credit Insurance and the Policy. If you choose Life Protection, your Life coverage will terminate at age 70. If you choose Life and Critical Illness Protection, your Life and Critical Illness coverage will terminate at age 70.

- Please refer to the Certificate of Scotiabank Visa Credit Insurance for more details.
- If you are unsatisfied for any reason with the Terms and Conditions, as described in this Enrolment Form, the Certificate of Scotiabank Visa Credit Insurance and the Policy, you have 30 days from the date of enrolment to cancel your coverage at no charge.

You authorize the Bank to provide the Insurer with your Scotiabank Visa account number, monthly statement balance and any other necessary information, and authorize the Insurer to charge monthly premiums to your Scotiabank Visa account.

ENROLLEE'S INFORMATION

I/We acknowledge that I/we have been duly advised that insurance coverage under the Scotiabank Visa Credit Protection Plan is optional and not a prerequisite for obtaining any of the Bank's products. On that basis, I/we have reviewed the Terms and Conditions herein and confirm that I/we have chosen to enroll to receive such coverage.

I/We acknowledge receipt of the Scotiabank Visa Credit Protection Plan Certificate of Insurance.

The undersigned has read the Terms and Conditions outlined in this Enrolment Form and agrees to be bound by them and all other Terms and Conditions stated in the Scotiabank Visa Credit Protection Plan Certificate of Insurance.

In the case where the undersigned is enrolling for joint coverage, the undersigned is binding the Secondary Cardholder to the same Terms and Conditions.

Scotiabank Visa Account No.

Transit No.

SINGLE COVERAGE**CREDITCARD SINGLE LIFE+ILLNESS**

Single Coverage vs Joint Coverage

Insurance Protection Product

ANTHONY A BAPTISTE

1989/05/07

Primary Cardholder's Name (Last Name, First Name, Initial)

Date of Birth (MM/DD/YYYY)

Place of Birth

LOT A ESTATE TRACE, UNIT 2A ARANGUEZ, SAN JUAN, TRINIDAD AND
TOBAGO

8684880085

Address

Telephone

voice consent

06/01/2025

Date (MM/DD/YYYY)

Signature

Secondary Cardholder's Name (Last Name, First Name, Initial)

Date of Birth (MM/DD/YYYY)

Place of Birth

Address

Telephone

06/01/2025

Signature

Date (MM/DD/YYYY)

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ScotiaLife Trinidad and Tobago Limited of Scotia Centre, 56-58 Richmond Street, Port of Spain, Trinidad, West Indies (the "Insurance Company") hereby certifies that according to the provisions of Group Policy No. GVI0007 (the "Policy") issued to Scotiabank Trinidad and Tobago Limited, (the "Bank"), the account balances of Eligible Cardholders who have enrolled in the Scotiabank Visa Credit Protection Plan and have a Scotiabank Visa account with the Bank are insured subject to the Terms and Conditions described in this Certificate and at the time of enrolment. "Cardholder" means Primary Cardholder and the Secondary Cardholder as appropriate. In this Certificate, "you" and "your" refers to the Primary Cardholder and any one Secondary Cardholder who has enrolled for coverage.

This Certificate describes the following benefits under the Scotiabank Visa Credit Protection Plan:

- Life Protection
- Life and Critical Illness Protection

ELIGIBILITY

Life Protection is available to a Cardholder (the "Primary Cardholder" or "Secondary Cardholder") who is a natural person at least 18 years of age, but not yet age 70, on the Insurance Effective Date.

Life and Critical Illness Protection is available to a Cardholder (the "Primary Cardholder" or "Secondary Cardholder") who is a natural person at least 18 years of age, but not yet age 60, on the Insurance Effective Date.

COMMENCEMENT OF INSURANCE

Insurance coverage commences (the Insurance Effective Date) on the date the Bank receives your request to enroll and you have satisfied the Requirements for Enrolment in the Scotiabank Visa Group Credit Insurance Plan No. GVI0007, subject to the following conditions and those set out at the time of enrolment.

THE BENEFIT

The Benefit is payable, upon receipt of due proof of your death or diagnosis of a covered critical illness that is specifically defined in this Certificate subject to the Benefit Exclusions and Limitations described in this Certificate. The Benefit payable by the Insurance Company to the Bank is the lesser of:

1. The amount outstanding on the date of your death or diagnosis of a covered critical illness;
2. \$160,000 in respect of TT dollar liabilities, or;
3. The amount payable according to the following Benefit Limitations and Exclusions.

The Bank will apply the Benefit payable to discharge, to the extent possible, the total indebtedness on the Insured Account on the date of your death or diagnosis of a covered critical illness.

LIFE PROTECTION

The Benefit is payable upon receipt of due proof of your death subject to the Benefit Exclusions and Limitations described in this Certificate.

LIFE AND CRITICAL ILLNESS PROTECTION

The Life and Critical Illness Protection Benefit includes both a Life Benefit as described above and a Critical Illness Benefit.

The Critical Illness Benefit will be applied to repay your Scotiabank Visa debt if the Insurance Company receives due proof that you are diagnosed with a critical illness that is specifically defined in this Certificate and is not excluded under the Benefit Limitations and Exclusions.

Diagnosis means a written diagnosis by a doctor of your critical illness. The effective date of your diagnosis will be the date the diagnosis is made by your doctor, as supported by your medical records. The investigation leading to this diagnosis must begin after the date you complete and sign your application.

You are covered if you are diagnosed with a critical illness that includes:

- A. Cancer (Life- Threatening) means that you have a tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This diagnosis must be made by a doctor. The forms of cancer specified under Exclusions are not covered.

- B. Heart Attack (Myocardial Infarction) is defined as the death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by new electrocardiographic (ECG) changes indicative of a myocardial infarction. This diagnosis must be made by a doctor and be based on new electrocardiographic (ECG) changes consistent with a heart attack and a rise in the level of cardiac (heart) enzymes.
- C. Stroke (Cerebrovascular Accident) means a cerebrovascular event resulting in permanent neurological damage. Transient Ischemic Attacks are specifically excluded.

BENEFIT EXCLUSIONS AND LIMITATIONS

PRE-EXISTING CONDITION QUALIFICATION

A benefit will not be payable for a death occurring within the 12-month period after the Insurance Effective Date if the primary or secondary cause of the Insured Cardholder's death is Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV), AIDS Related Complex (ARC), diabetes mellitus, lung disease or liver disease. This Exclusion only applies if the Insured visited or consulted a physician, took tests or received treatment during the 12 months immediately prior to the Insurance Effective Date.

A benefit will not be payable for a critical illness occurring within the 12-month period after the Insurance Effective Date if the primary or secondary cause of the Insured Cardholder's critical illness is cancer, heart attack or stroke. This Exclusion only applies if the Insured Cardholder visited or consulted a physician, took tests or received treatment during the 12 months immediately prior to the Insurance Effective Date.

This condition also applies if you experienced symptoms that would have caused an ordinarily prudent person to seek treatment or medication for these impairments, but you did not consult a physician, 12 months immediately prior to the Insurance Effective Date.

EXCLUSIONS

CREDIT LIFE AND CRITICAL ILLNESS PROTECTION

No benefit will be payable if you attempt to commit or commit suicide, while sane or insane, within 2 years after the Insurance Effective Date.

If any material misrepresentation or evasion is contained in any of your answers to the questions in the Enrolment form, any insurance arising from your application for insurance may be null and void.

No benefits are payable if your death or critical illness is caused, directly or indirectly by:

- declared or undeclared war, or any nuclear, chemical or biological contamination due to any act of terrorism; you committing or attempting to commit an illegal act;
- while flying as a pilot or crew member in any device used for flight;
- the intentional taking of drugs, except where prescribed by a doctor and taken as directed; or any poisonous substance, gas or fume of any kind voluntarily taken, administered, absorbed or inhaled.

A claim is not payable if you conceal information or give false information at the time of enrolment for insurance.

There are several illness-specific Exclusions. They are:

A. Cancer: We will not cover the following forms of cancer or conditions:

- Stage A prostate cancer;
- Carcinoma in situ;
- A tumor in the presence of any human immunodeficiency virus (HIV);
- Chronic lymphocytic leukemia;
- Kaposi's sarcoma;

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- Stages 1 and 2 of Hodgkin's disease;
- Duke's A colorectal cancer;
- Pre-malignant lesions, benign tumors or polyps, and; Any skin cancer other than invasive melanoma.

B. Heart Attack: We will not pay a benefit if the diagnosis discloses evidence of a previous heart attack.

A benefit is not payable if the diagnosis of a critical illness, as defined in this Certificate of Insurance, was initiated within 180 days following the date you completed and signed the Enrolment Form for insurance. In such event, the policy shall be void and all premiums paid will be refunded to the insured Cardholder.

LIMITATIONS

The maximum benefit payable under this policy on the death or diagnosis of a critical illness of the Cardholder or Secondary Cardholder (if insured) is the balance outstanding subject to a maximum of \$160,000 in respect of TT dollar liabilities.

If both a Cardholder or Secondary Cardholder die or are diagnosed simultaneously, the benefit is still limited to the balance outstanding subject to an overall maximum of \$160,000 in respect of TT dollar liabilities.

MISSTATEMENT OF AGE

Insurance coverage on any Insured Cardholder shall be deemed never to have been effected if the Primary Cardholder or Secondary Cardholder's age is less than age 18 or is greater than or equal to age 70 if enrolling for Life Protection or age 60 if enrolling for Life and Critical Illness Protection on the Insurance Effective Date. Any insurance premium paid shall be refunded.

COST OF INSURANCE

If you enroll for Life Protection, the cost for one person (Single coverage) is \$0.29 a month for every \$100 of outstanding balance on the previous month's Scotiabank Visa statement. Life Protection for two people on the same Scotiabank Visa account (Joint coverage) costs \$0.52 for every \$100 of outstanding balance.

If you enroll for Life and Critical Illness Protection, the cost for one person (Single coverage) is \$0.53 a month for every \$100 of outstanding balance on the previous month's Scotiabank Visa statement. Life and Critical Illness Protection for two people on the same Scotiabank Visa account (Joint coverage) costs \$0.95 for every \$100 of outstanding balance.

No premium is charged if your last statement balance was zero.

PROOF OF CLAIM

Written proof of your claim on the Insurer's Claim Form plus supporting documentation must be received by the Insurance Company at the address shown below as soon as reasonably possible. However, written notice of a critical illness claim must be received by the Insurance Company no later than 6 months after diagnosis. Claim Forms are available from the Bank or the Insurance Company.

Completed forms may be returned to the Insurance Company, at the Bank's expense, but the Bank shall not be liable for delayed or lost forms.

ScotiaLife Trinidad and Tobago Limited

Scotia Centre, 56-58 Richmond Street

Port of Spain, Trinidad

West Indies

CLAIMS HANDLING WITH JOINT COVERAGE

If you and a Secondary Cardholder are insured under the Scotiabank Visa Credit Protection Plan, we will pay on the first satisfactory claim submitted to the Company in respect of a death or diagnosis of a critical illness. Only one death benefit or critical illness benefit will be paid. The death or diagnosis of critical illness of either the insured Cardholder or Secondary Cardholder will terminate the insurance on the other. If the deaths or diagnoses of the Cardholder and Secondary Cardholder occur simultaneously, the Insurance Company will assume that the Cardholder died or was diagnosed first, and the insurance coverage on both the Cardholder and Secondary Cardholder will terminate.

30-DAY NO-RISK INSPECTION

If after examining this Certificate of Scotiabank Visa Credit Insurance you are not satisfied for any reason, you may notify your Bank branch in writing within 30 days of the Insurance Effective Date that you do not want the insurance. Any premium you have paid will be credited to your Scotiabank Visa account.

CERTIFICATE

The Bank will, on behalf of the Insurance Company, issue a Certificate of Insurance to each Insured Borrower who becomes insured under this Policy. This Certificate is not the Insurance Policy. It contains only the principal provisions relating to coverage and benefits under the Policy.

The Bank and the Insurance Company reserve the right to change the terms of the Policy, including the premium rates. You will be given advance written notice of any change.

TERMINATION OF CREDIT PROTECTION PLAN

Insurance on each Insured Primary Cardholder or Secondary Cardholder will terminate on the earliest of the following dates:

- The date of death or diagnosis of a critical illness of the Cardholder or Secondary Cardholder. In the case of joint coverage, whichever death or diagnosis of a critical illness occurs first;
- The date the Bank receives your written request to cancel the insurance;
- The date that you cancel your Scotiabank Visa account;
- The date your Scotiabank Visa account is 120 days past due or is terminated;
- The date you attain age 70, your Critical Illness coverage terminates;
- The date you attain age 70, your Life coverage terminates;
- The date that you become insolvent or bankrupt;
- The date Group Insurance Policy No. GVI0007 is terminated.

THIS CERTIFICATE IS AN IMPORTANT DOCUMENT. KEEP IT IN A SAFE PLACE.

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