



1125 COLONEL BY DRIVE (PATERSON HALL)  
OTTAWA, ON K1S 5B6

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**Statement Period** Dec 13, 2018 - Jan 11, 2019  
**Statement date** Jan 11, 2019  
**Account #** 4537 336 725 848 024  
**Page** 1 of 3

## SCENE™† VISA\* card

SBVREP\_10100\_D19011\_A E S 00406

MR DAVE PIERRE  
2243 MERLOT WAY  
ORLEANS, ON K4A 4S4

**Borrowers on this account;**  
MR DAVE PIERRE

This statement covers transactions posted to your account during the Statement Period.

### Transactions since your last statement

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
001	Jan 11	Jan 11	SCOTIA SCCP PREMIUM	0.03
			SUB-TOTAL CREDITS	\$0.00
			SUB-TOTAL DEBITS	\$0.03
MR DAVE PIERRE - 4537 336 725 848 024				
002	Dec 17	Dec 18	ISLAND BEACH CO INC OTTAWA ON	44.14
003	Dec 18	Dec 19	CARLETON UNIV.-THE PAG OTTAWA ON	0.93
004	Dec 19	Dec 20	TIM HORTONS 2528 QPS OTTAWA ON	3.13
005	Dec 19	Dec 20	THINGS ENGRAVED #0400 ORLEANS ON	135.57
006	Dec 19	Dec 20	INTERNATIONAL PAINTBALL G NORTH YORK ON	186.90
007	Dec 19	Dec 21	MARGAS S S 087 ORLEANS ON	15.80
008	Dec 20	Dec 21	THINGS ENGRAVED #0400 ORLEANS ON	37.57
009	Dec 22	Dec 24	GIANT TIGER #155 ORLEANS ON	14.97
010	Dec 24	Dec 24	PC - PAYMENT FROM - *****04* 5581	500.00-
011	Dec 28	Dec 31	DOLLARAMA # 475 ORLEANS ON	4.52
012	Dec 28	Dec 31	ORLEANS BOWLING ORLEANS ON	14.85
013	Dec 28	Dec 31	ORLEANS BOWLING ORLEANS ON	14.85
014	Dec 28	Dec 31	THINGS ENGRAVED #0400 ORLEANS ON	155.38
015	Dec 29	Dec 31	ORLEANS BOWLING ORLEANS ON	16.50
016	Dec 29	Dec 31	ORLEANS BOWLING ORLEANS ON	17.05
017	Dec 30	Dec 31	MANDARIN RESTAURANT - ORLEANS ON	47.98
018	Dec 30	Dec 31	CALVARY CHURCH GLOUCESTER ON	100.00
019	Dec 31	Jan 2	SHOPPERSDRUGMART1254 ORLEANS ON	5.98
020	Dec 31	Dec 31	MB-CREDIT CARD/LOC PAY. FROM - 44016049 5581	1,000.00-
021	Jan 3	Jan 7	SOBEYS 7496 QPS ORLEANS ON	35.66
022	Jan 5	Jan 7	BROADWAY PORTOBELLO OTTAWA ON	27.68
023	Jan 5	Jan 7	Amazon.ca*M26X349N2 AMAZON.CA ON	51.38
024	Jan 5	Jan 7	INDIGOSPIRIT 170 ORLEANS ON	109.92
025	Jan 7	Jan 8	DOLLARAMA # 475 ORLEANS ON	4.52
026	Jan 7	Jan 8	THINGS ENGRAVED #0400 ORLEANS ON	13.56
027	Jan 7	Jan 8	CREDIT VOUCHER/RETURN INDIGOSPIRIT 170 ORLEANS ON	52.45-
028	Jan 8	Jan 9	SOBEYS 7496 QPS ORLEANS ON	7.35
029	Jan 10	Jan 11	CHEGG ORDER 8442245952 CA AMT 14.95 UNIT ED STATES DOL LAR	20.33

**If you have any questions about this statement, call us at:**

1-800-387-6556 / 416-288-1460  
TTY Service 1-800-645-0288

<b>Payment due date</b>	<b>Feb 1, 2019</b>
<b>Total minimum payment</b>	<b>\$0.00</b>

Current minimum payment	\$0.00
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Previous balance, Dec 12/18	\$412.84-	
Interest	+	\$0.00
Payments/credits	-	\$1,552.45
Purchases/charges	+	\$1,086.55

<b>New balance</b>	<b>=</b>	<b>\$878.74 CR</b>
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Credit limit	\$1,000.00
Credit available	\$1,878.00

### Interest Information

Annual interest rates as of statement date:

Cash advances	22.99%
Purchases	19.99%

### SCENE VISA card Rewards

New SCENE VISA card points earned on this statement:

MR DAVE PIERRE	1,017 pts
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For all the latest member news, and to view the most current detailed summary of your SCENE points earned from all sources, go to [www.scene.ca](http://www.scene.ca) and log into your account.



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## SCENE VISA card

### INFORMATION ABOUT YOUR SCOTIABANK STATEMENT

**1. PAYMENTS:** The TOTAL MINIMUM PAYMENT includes your minimum payment and any amount(s) shown as overdue or overlimit. Amounts shown as overdue or overlimit must be paid in full. We must receive your payment by the PAYMENT DUE DATE shown on your statement. Your payment options are shown in section 8. Please refer to your Credit Agreement, Disclosure Statement or disclosure letter, or any subsequent notice that we have sent you for information about the minimum payment.

If your account goes into default and we demand the balance in full, we will no longer send monthly statements. However, we will continue to charge interest on your account.

We reserve the right to hold funds until your payment has cleared. This may temporarily affect your available credit.

Please refer to your Revolving Credit Agreement or Personal Credit Agreement Companion Booklet for information on how your payments are allocated or applied to your account.

**2. INTEREST CHARGES:** We calculate interest on the portion of your balance to which interest applies using the annual interest rate(s) shown on the front of your statement, or which we have notified you of separately.

For VISA credit cards, including ScotiaLine *for business* VISA cards, we will not charge interest on any new purchases or interest-bearing services charges (annual fees, dishonoured payment fee, dishonoured Scotia Credit Card Cheque fee and overlimit fee) if you pay, by the PAYMENT DUE DATE, the entire balance of the monthly statement on which they first appear. If your current balance is not paid in full, we will charge interest on all purchases and interest-bearing service charges from their transaction date to the date they are paid in full. Note that purchases made with your ScotiaLine access card are treated as line of credit advances. Interest is payable on each cash advance, balance transfer and Scotia® Credit Card Cheque and all advances under a line of credit from the transaction date indicated on the statement to the date it is repaid in full. There is no interest-free grace period for cash advances, balance transfers and Scotia Credit Card Cheques.

We calculate interest on your debt daily but we only add it to your debt once a month on each statement. We calculate the amount of daily interest by adding any new advances and subtracting any payments and then multiplying the unpaid balance of the debt on which interest is payable by the annual interest rate then dividing by 365 or 366 in a leap year. Interest is charged on a leap day in a leap year. Interest is charged at the rate applicable under the agreement both before and after the final payment date, maturity, default and judgment, until the credit account has been paid off in full.

Interest appearing on this statement is calculated only to the statement date. We will continue to charge interest on the amounts you owe until we receive payment in full. This interest will be reflected on your next statement. To pay off the full amount you owe and stop interest accumulation, ask your branch for your payout balance and pay that amount at the branch the same day. (This figure may not include insurance premiums and/or transactions not posted to your account).

**3. INTEREST RATE CHANGES:** We will tell you the applicable interest rates. We may change these rates from time to time in our sole discretion and in accordance with applicable law even if you repay your credit account in accordance with its terms. For variable interest rate accounts, interest is composed of two factors: our prime rate and an adjustment factor. We will change our prime rate from time to time and will post a notice of this in our branches. We may also change the adjustment factor, but we will give you prior written notice of this, stating the effective date of the change.

**4. TRANSACTION DATE & POSTING DATE:** These dates are shown next to each transaction on your statement; "TRANS DATE" is the date the transaction occurred; and "POST DATE" is the date the transaction is applied to your account.

**5. CREDIT BALANCE:** If you pay more than the total amount owing on your account, your credit balance will be shown with a minus sign next to your account balance. We will apply the credit to any future charges on your account, unless you ask us in writing to return the credit amount to you.

**6. TRANSACTIONS IN FOREIGN CURRENCY:** Foreign currency transactions are not permitted on accounts other than VISA credit card accounts and line of credit account transactions using the ScotiaLine access card. **For Scotiabank U.S. Dollar VISA cards,** transactions in a currency other than U.S. dollars are charged or credited to your account in U.S. dollars. **For other VISA credit cards and ScotiaLine access cards,** transactions in a foreign currency are charged or credited to your account in Canadian dollars. 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 the currency conversion mark-up that applies to your account for each transaction. Any mark-up that applies is disclosed in your Disclosure Statement and applies to both debit and credit transactions.

For VISA credit card account payments and Scotia Credit Card Cheques, 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 foreign currency transactions, the exchange rate will be determined in the same manner as of the date the transaction is reversed. The Bank's exchange rate may not be the same rate as the exchange rate set by VISA Inc. For line of credit accounts, foreign currency transactions are not permitted, except for transactions using the ScotiaLine access card.

**7. HOW TO CONTACT US:** If your Card, line of credit cheque or Credit Card cheque is LOST OR STOLEN, please contact us IMMEDIATELY at one of the following numbers:

- Toronto area 416-288-1440
- All other area codes within Canada 1-800-387-6466
- Outside Canada (Collect) 416-288-1440

If you believe there are errors on your statement, please contact your branch or call us at one of the numbers listed above within 15 days of your statement date.

If you wish to apply for a higher credit limit or additional cards, please contact your Scotiabank servicing branch.

If you have general questions about your statement, you can write to us at:

Scotiabank Contact Centres  
P. O. Box 4100  
Postal Station "A"  
Toronto, Ontario M5W 1T1

### 8. PAYMENT OPTIONS:

- Pay your account at any of Scotiabank's self-service banking channels:
  - Scotia OnLine® Financial Services: [www.scotiaonline.scotiabank.com](http://www.scotiaonline.scotiabank.com)
  - Scotiabank ABM in Canada (except Scotiabank U.S. Dollar VISA card)
  - TeleScotia® automated telephone banking at 1-800-267-1234
- By mail. Complete and return the slip attached to your statement (if applicable) along with your payment. Make cheque or money order payable to Scotiabank. If your statement did not include a payment slip and return envelope, please ensure that your account number is written on your cheque and mail it to address shown above
- At any Scotiabank branch in Canada.

PLEASE WRITE YOUR ACCOUNT NUMBER ON ALL CORRESPONDENCE AND ON THE FRONT OF YOUR CHEQUE OR MONEY ORDER (payable to Scotiabank).

### 9. ESTIMATE OF THE TIME IT WILL TAKE TO PAY THE OUTSTANDING BALANCE ON YOUR ACCOUNT:

This mathematical calculation is approximate and is for information purposes only. The calculation assumes: (i) the outstanding balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown in the TOTAL MINIMUM PAYMENT box, including any overlimit or overdue amount(s); (iii) each subsequent minimum payment is based on a declining balance and a declining minimum payment; (iv) each minimum payment will be made on its corresponding due date; (v) monthly interest is added to the account using a constant interest rate equal to the current Preferred Rate for purchases, except that the higher Standard Rate for purchases is used if that rate is currently applicable to your account; and (vi) monthly interest is calculated by multiplying the entire projected outstanding balance for each statement period by the annual interest rate, then dividing by 360, and then multiplying by 30. The actual time to pay your outstanding balance will depend on various factors including the prevailing interest rate(s) and the amounts, timing and application of any payments made, the nature of any card transactions and any applicable grace periods.

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Date revised November 2017



## SCENE VISA card

### Transactions - continued

TRANS. POST				
REF.#	DATE	DATE	DETAILS	AMOUNT(\$)
SUB-TOTAL CREDITS - 4537 336 725 848 024				\$1,552.45-
SUB-TOTAL DEBITS - 4537 336 725 848 024				\$1,086.52

### Interest charges

Cash advances/cheques	\$0.00
Special rate offers	\$0.00
Purchases	\$0.00

Your account has a credit balance. No payment is required. You may obtain your credit by transferring the amount to another Scotiabank account by using a Scotiabank ABM, TeleScotia or Scotia OnLine. You can also obtain your credit by completing a cash advance or by calling us at 1-800-4-SCOTIA. Some service fees may apply.

