



15 CLAIR ROAD WEST
GUELPH ONTARIO N1L 0A6

PRANAY HARPALANIDUBEY
1-1055 GORDON ST
GUELPH ON N1G 4X9

Borrowers on this account:
PRANAY HARPALANIDUBEY

93735309567

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

Scene+™ Summary

Based on your eligible purchases, below are the Scene+ points you have earned on your Scotiabank Scene+ Visa account, for this statement period. Scene+ points earned, but not yet posted to your account may not be reflected as of your statement date.

For more information on your current Scene+ points balance, including bonus points, points adjustments or points redeemed visit <https://www.sceneplus.ca> or call 1-866-586-2805.

Points earned (2x earn rate**)	52
Points earned (1x earn rate**)	664
Points earned – Total	716

** Scene+ points earned and earn rate(s) are subject to change. Refer to the Scene+ Rewards Program and the section 'Additional Terms and Conditions for Scotiabank Visa Cardmembers' at www.sceneplus.ca/terms-and-conditions for more details. 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.

Transactions since your last statement

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
PRANAY HARPALANIDUBEY - 4537 XXXX XXXX 9012				
001	Aug 9	Aug 10	METROLINX - GO TRANSIT TORONTO ON	10.00
002	Aug 9	Aug 11	LCBO/RAO #0511 TORONTO ON	6.95
003	Aug 12	Aug 13	HARVEYS 0002256 QPS GUELPH ON	9.04
004	Aug 13	Aug 14	POULET ROUGE SIMCOE PLAC TORONTO ON	15.81
005	Aug 14	Aug 15	AMANO ITALIAN KITCHEN TORONTO ON	33.51
006	Aug 14	Aug 17	MCDONALD'S #40569 TORONTO ON	2.10
007	Aug 14	Aug 17	SOBEYS #934 TORONTO ON	4.58
008	Aug 16	Aug 17	BO'S NO FRILLS 7952 TORONTO ON	17.08
009	Aug 18	Aug 19	PRESTO FARE/PQKXV2HHJ2 TORONTO ON	27.18

Statement Period Aug 10, 2025 - Sep 9, 2025
Statement Date Sep 9, 2025
Account # 4537 XXXX XXXX 9012
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Scotiabank® Scene+™ Visa* Card

If you have any questions about this statement, call us at:
1-800-387-6556 / 416-288-1460

Due This Statement

Payment Due Date	Oct 1, 2025
Total Minimum Payment	\$10.00
New Balance[‡]	= \$677.38

Account Summary

Current minimum payment	\$10.00
Previous balance, Aug 9/25	\$783.14
Interest	+ \$0.00
Payments/credits	- \$783.14
Purchases/charges	+ \$677.38

Account Balance^{†‡} = **\$677.38**

Credit limit	\$2,000.00
Available credit	\$1,322.62

Interest Information

Annual interest rate(s) for the statement period:

Cash Advances	22.99%
Purchases	20.99%

Estimate of the time it will take to pay the "Account Balance" shown on this statement, through minimum payments***: 5 year(s) and 8 month(s).



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Scotiabank Scene+ Visa Card

INFORMATION ABOUT YOUR SCOTIABANK STATEMENT

Review your statement carefully: If you believe there is an error, contact us through any branch or at any number listed on this statement **within 15 days** of your statement date. Otherwise, it is considered correct (except any item or credit posted in error).

Other Important Information: This statement is a summary only. Review the agreements that apply to your Account including: the Credit Agreement (if you entered into one when you applied), your Personal Credit Agreement Booklet (if you received one), the Revolving Credit Agreement and the Disclosure Statement or other disclosures we provide to you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your current minimum payment, and if you have an Installment Plan, any Current Installment Payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your Total Minimum Payment by the PAYMENT DUE DATE shown on your statement.

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

**** "Account Balance"** is the total amount of your previous balance (from your prior statement), plus, as of your statement date, all new Transactions posted to your Account including interest and fees or other Transactions, minus any payments and credits. If you have a Scotia SelectPay Plan it also includes any eligible Purchases converted into a Plan and posted to your Account as of your statement date including any interest or fees relating to that Plan.

*** New Balance** equals the Account Balance if you have no Scotia SelectPay Plans (except if your Account has a credit balance).

We reserve the right to hold funds until your payment has cleared. This may temporarily affect your available credit. Please refer to your Account Agreements for information about the minimum payment or how your payments are applied to your Account.

2. INTEREST CHARGES: We calculate interest on the portion of your debt 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 Scotiabank Visa credit card accounts, we will not charge interest on any new purchases and interest-bearing fees (annual fees, dishonoured payment fee, dishonoured Scotia Credit Card Cheque fees, replacement fees and overlimit fees) if we receive payment, by the PAYMENT DUE DATE, of the entire balance (the New balance) on the statement on which they first appear.

If your New balance on this statement is not paid in full by the PAYMENT DUE DATE, we will charge interest on all new purchases and interest-bearing fees from their transaction date to the date they are paid in full. Note that purchases made with your *ScotiaLine* access card are treated as advances.

If you have a Scotia SelectPay Plan, see your Scotia SelectPay terms and conditions for more details on how interest is charged and any interest-free grace period that applies.

Interest is charged and is payable on each Cash Advance (including balance transfer, Scotia® Credit Card Cheque and cash-like transaction) on a Scotiabank credit card and all advances on a line of credit from the transaction date shown on the statement to the date it is repaid in full. **There is no interest-free grace period for Cash Advances on a credit card or advances on a line of credit.**

We calculate interest on your debt using the "Average Daily Balance" (as further described below) but we only add it to your debt once a month on the last day of your statement period.

If interest applies, we calculate the amount of 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) applicable in our above calculation (for example, we will use a different daily interest rate for a promotional rate balance than a regular rate balance).

Any unpaid interest on your current statement is added to the balance on your next statement. **However, we do not charge interest on interest.**

Interest is charged at the rate(s) applicable under the Account Agreements both before and after the final payment date, maturity, default and judgment, until the 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.

Please refer to "Adding Interest to your debt" section in your Revolving Credit Agreement for more information on how we calculate interest.

3. INTEREST RATE CHANGES: We will tell you the applicable interest rates on your Account. We may change these rates from time to time as described in our Account Agreements and as permitted by applicable law. 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 notice with the effective date of the change.

4. TRANSACTION & POSTING DATES: 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 (posted) to your Account.

5. TRANSACTIONS IN FOREIGN CURRENCY: See the section "Dealing with transactions in a foreign currency" in your Revolving Credit Agreement for full details about Transactions in a Foreign Currency and your Disclosure Statement or other disclosures for any foreign currency conversion

mark-up(s) that may apply.

For Scotiabank U.S. Dollar Visa credit card accounts: Transactions in a currency other than U.S. dollars are charged or credited to your Account in U.S. dollars.

For other Scotiabank Visa credit card accounts 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 may be charged a foreign currency conversion mark-up for each Transaction. The mark-up is disclosed in your Disclosure Statement and applies to both debit and credit Transactions.

For Scotiabank Visa credit card payments and Scotia Credit Card

Cheques: The exchange rate will be the posted rate charged to customers at any of our branches 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 the Transaction is reversed. The Bank's exchange rate may not be the same rate as the exchange rate set by Visa Inc.

For ScotiaLine of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. REPORT A LOST OR STOLEN CARD, PIN OR UNAUTHORIZED USE: If your Card, (including a Cheque), PIN or Password is LOST OR STOLEN or you suspect UNAUTHORIZED USE of your Card, PIN, Password or Account please contact us IMMEDIATELY at any of these numbers:

Within Canada 1-800-387-6466; Outside Canada (Collect) 416-288-1440.

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. Review your Account Agreements to learn more about how you can avoid unauthorized use on your Account. If you have general questions about your statement or your Account, you can write to us at:

Scotiabank Credit Card Centre
P. O. Box 4100 Station A
Toronto ON M5W 1T1

7. PAYMENT OPTIONS: You can make payments at a Scotiabank branch, by mail to the address shown above, through Scotia OnLine banking or mobile banking, by telephone, at an ABM, another financial institution, or any other way acceptable to us. Payments are not processed to your account until we receive them. Depending on the method used, payments may take several days to reach us. You are responsible to make sure your payment is received by us in a timely manner so that we have sufficient time to process it to your Account by the payment due date.

8. * ESTIMATE OF THE TIME IT WILL TAKE TO PAY THE OUTSTANDING BALANCE FOR CREDIT CARD ACCOUNTS:** This calculation is approximate and for informational purposes only. The calculation assumes: (i) the Account Balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown as the TOTAL MINIMUM PAYMENT 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 received by us on its corresponding payment 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 Account Balance for each statement period by the annual interest rate(s), then dividing by 360, and then multiplying by 30. The actual time to pay your Account Balance will depend on various factors including actual interest rate(s) that apply and amounts, timing and payment application, the nature of any Transactions and any applicable grace periods.

This estimate does not include any Transactions not yet posted to your Account.

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*Visa Int./Lic. User.

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Date revised October 2023

Scotiabank Scene+ Visa Card

Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
010	Aug 18	Aug 19	THE CITY OF GUELPH - TRANGUELPH ON	2.85
011	Aug 18	Aug 20	PRESTO FARE/PRPHXRW76T TORONTO ON	27.18
012	Aug 18	Aug 21	SOBEYS #934 TORONTO ON	6.29
013	Aug 19	Aug 19	HARVEYS 0002256 QPS GUELPH ON	9.04
014	Aug 20	Aug 22	PRESTO FARE/PS5GHS2QCJ TORONTO ON	6.60
015	Aug 21	Aug 22	THAI ISLAND TORONTO ON	12.37
016	Aug 21	Aug 23	PRESTO FARE/PSB95XP279 TORONTO ON	13.59
017	Aug 22	Aug 24	PRESTO FARE/PSGCXC2C2R TORONTO ON	3.30
018	Aug 24	Aug 25	65071 MACS CONV. STORES CRAIGLEITH ON	1.67
019	Aug 24	Aug 26	MCDONALD'S #40701 SHELBURNE ON	6.20
020	Aug 25	Aug 28	SOBEYS #934 TORONTO ON	10.94
021	Aug 27	Aug 28	POULET ROUGE SIMCOE PLAC TORONTO ON	15.81
022	Aug 27	Aug 30	SOBEYS #934 TORONTO ON	2.00
023	Aug 28	Aug 29	CHIPOTLE 1776 TORONTO ON	28.14
024	Aug 28	Aug 31	SOBEYS #934 TORONTO ON	1.99
025	Sep 1	Sep 1	TST-Pai Northern Thai Toronto ON	62.79
026	Sep 1	Sep 2	HOPP/O/2509011819 Toronto ON	90.20
027	Sep 1	Sep 2	INDIAN FROOTLAND Guelph ON	17.99
028	Sep 1	Sep 2	INDIAN FROOTLAND Guelph ON	10.16
029	Sep 1	Sep 2	ACT*UNIV OF GUELPH 5198244120 ON	62.15
030	Sep 2	Sep 3	SCOTIABANK TRANSIT 26526 GUELPH ON	783.14-
031	Sep 2	Sep 3	DOLLARAMA # 229 GUELPH ON	14.13
032	Sep 2	Sep 3	HM CA0081 Guelph ON	16.94
033	Sep 2	Sep 3	FOOD BASICS 862 GUELPH ON	44.57
034	Sep 2	Sep 5	WAL-MART SUPERCENTER#1199GUELPH ON	55.28
035	Sep 5	Sep 6	UBER CANADA/UBEREATS TORONTO ON	19.20
036	Sep 7	Sep 7	Spotify P3A4B9E96F Stockholm	7.22
037	Sep 8	Sep 8	HARVEY'S # 2256E 519-766-6154 ON	2.53
SUB-TOTAL CREDITS - 4537 XXXX XXXX 9012				\$783.14-
SUB-TOTAL DEBITS - 4537 XXXX XXXX 9012				\$677.38

Interest charges posted on statement date

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

Special offers summary during this statement period

DESCRIPTION	INTEREST CHARGED	ENDING BALANCE	PROMOTION EXPIRY
0.00% 10 MONS BT FEE 2.5%	\$0.00	\$0.00	Jul 2026
Total Interest Charged	\$0.00		

As per your instructions, your payment due (minimum or full balance) will be automatically debited from your designated account if funds are available. All automated payments made from a non-Scotiabank account may be held by us and not available to use on the account for 5 business days. For more info about pre-authorized payments, visit scotiabank.com/terms/PAD.

