



279 KING STREET EAST
TORONTO, ON M5A 1K2

Scotiabank® Scene+™ Visa* Card

SBVREP_10100_D24159_A E S 38646

MR ALEXANDRE B ALVES
336 DRUMLISH LANE
OTTAWA, ON K2J 6Y3

Borrowers on this account;
MR ALEXANDRE B ALVES

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

Scene+™ Points Summary

Scene+ points earned, including any bonus points earned, points adjustments or points redeemed on the Statement Date may not be reflected.

For more information on your Scene+ points, and to sign-up for email offers, visit <https://www.sceneplus.ca> or call 1-866-586-2805

Transactions since your last statement

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
001	Jun 7	Jun 7	INTEREST CHARGES-PURCHASE	52.97
			SUB-TOTAL CREDITS	\$0.00
			SUB-TOTAL DEBITS	\$52.97
MR ALEXANDRE ALVES - 4537 342 343 412 011				
002	May 7	May 8	TIM HORTONS #7525 NEPEAN ON	3.65
003	May 7	May 9	STARBUCKS COFFEE #6643 OTTAWA ON	7.38
004	May 7	May 9	REXALL PHARMACY #8192 NEPEAN ON	18.07
005	May 7	May 9	REXALL PHARMACY #8192 NEPEAN ON	22.39
006	May 8	May 9	UBER CANADA/UBEREATS TORONTO ON	30.00
007	May 9	May 10	T&T SUPERMARKET #018 OTTAWA ON	9.57
008	May 9	May 13	STARBUCKS COFFEE #6643 OTTAWA ON	7.38
009	May 10	May 13	LABRIOCHE PASTRY OTTAWA ON	17.40
010	May 10	May 13	BRITANNIA VILLAGE DENT OTTAWA ON	464.00
011	May 11	May 13	SHOPPERS DRUG MART #06 NEPEAN ON	5.40
012	May 11	May 13	SHOPPERS DRUG MART #06 NEPEAN ON	29.78
013	May 11	May 13	LOBLAWS 1035 NEPEAN ON	33.28
014	May 11	May 13	BROWNS SOCIALHOUSE BARRHA NEPEAN ON	56.21
015	May 12	May 13	MACEWEN - FALLOWFIELD OTTAWA ON	75.00
016	May 12	May 14	QUEENSWAY CARLETON HOSPIT OTTAWA ON	15.00
017	May 13	May 14	CITY OF OTTAWA-ANIMAL REG NEPEAN ON	22.00
018	May 13	May 14	METRO 256 NEPEAN ON	45.98
019	May 14	May 15	SECOND CUP 9601 OTTAWA ON	3.18
020	May 14	May 15	DOLLARAMA # 886 OTTAWA ON	12.18

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

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

Payment due date	Jul 3, 2024
Total minimum payment	\$62.97

Current minimum payment	\$62.97
-------------------------	---------

Previous balance, May 7/24	\$2,578.03	
Interest	+	\$52.97
Payments/credits	-	\$2,579.00
Purchases/charges	+	\$1,722.68

New balance	=	\$1,774.68
--------------------	----------	-------------------

Credit limit	\$7,500.00
Credit available	\$5,725.00

Interest Information

Annual interest rates as of statement date:

Cash advances	22.99%
Purchases	20.99%

Scene+™ Visa Card Rewards

New Scene+ Visa Card points earned on this statement:

MR ALEXANDRE B ALVES	1,736 pts
----------------------	-----------

For all the latest member news, and to view the most current detailed summary of your Scene+ points earned from all sources, go to <https://www.sceneplus.ca> and log into your account.



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 (received with your Card) and the Disclosure Statement or other disclosures we send you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your minimum payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your minimum payment by the PAYMENT DUE DATE shown on your statement. Your payment options are shown below.

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.

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 on the statement on which they first appear. If your current balance on this statement is not paid in full, 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.

Interest is charged and is payable on each cash advance, 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, balance transfers, Scotia Credit Card Cheques and cash-like transactions on a credit card or advances on a line of credit.**

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 transactions (including 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. 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. To pay off the full amount you owe and stop interest from accruing, 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 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 Scotia Line of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. HOW TO CONTACT US OR TO 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:

- Toronto area 416-288-1440
- All other area codes 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 Contact Centres, P. O. Box 4100, Postal Station "A" Toronto, Ontario M5W 1T1

7. PAYMENT OPTIONS:

- Option 1: Pay your Account at:
 - Scotia OnLine® Financial Services: www.scotiaonline.scotiabank.com
 - Scotiabank ABM in Canada (except Scotiabank U.S. Dollar VISA card)
 - TeleScotia® automated telephone banking at 1-800-267-1234
- Option 2: At any Scotiabank branch in Canada.
- Option 3: Use the branch, ABM, telephone or mobile and online banking services of any other financial institution in Canada.
- Option 4: By mail to the address shown above. Make your payment payable to Scotiabank. Complete and return the payment slip attached to your statement (if applicable) along with your payment.

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

For Options 3 or 4: Please allow time for your payment to reach us so that we have time to process it and apply it to your Account.

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 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; (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 outstanding 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 outstanding 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.

®/™ Registered trademarks or trademarks of The Bank of Nova Scotia. *Visa Int./Lic. User.

All other marks are the respective property of their owners.

Date revised July 2019

Scotiabank Scene+ Visa Card

Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
021	May 14	May 16	STARBUCKS COFFEE #6643 OTTAWA ON	7.38
022	May 16	May 17	SECOND CUP 9601 OTTAWA ON	7.77
023	May 16	May 21	STARBUCKS COFFEE #6643 OTTAWA ON	5.59
024	May 16	May 21	FRESHCO #9689 NEPEAN ON	14.88
025	May 17	May 21	RIVERSIDEPIZZERIA OTTAWA ON	44.63
026	May 19	May 21	SQ *THE METROPOLITAN BIBL Ottawa ON	10.00
027	May 19	May 21	SQ *BIG RIDEAU BBQ LTD. Ottawa ON	55.22
028	May 21	May 22	SECOND CUP 9601 OTTAWA ON	7.02
029	May 21	May 22	DOLLARAMA # 886 OTTAWA ON	12.95
030	May 21	May 22	WALMART.CA MISSISSAUGA ON	37.44
031	May 21	May 23	STARBUCKS COFFEE #6643 OTTAWA ON	6.38
032	May 23	May 24	METRO 256 NEPEAN ON	22.59
033	May 23	May 27	STARBUCKS COFFEE #6643 OTTAWA ON	7.38
034	May 23	May 27	REXALL PHARMACY #8192 NEPEAN ON	19.29
035	May 27	May 28	FIREHOUSE SUBS - #1000 NEPEAN ON	5.53
036	May 27	May 28	TIM HORTONS #2177 NEPEAN ON	7.76
037	May 27	May 28	FIREHOUSE SUBS - #1000 NEPEAN ON	29.14
038	May 27	May 28	FIRST CHOICE HAIRCUTTERS NEPEAN ON	40.21
039	May 27	May 29	BULK BARN #523 NEPEAN NEPEAN ON	9.06
040	May 28	May 29	SECOND CUP 9601 OTTAWA ON	6.52
041	May 28	May 29	DOLLARAMA # 886 OTTAWA ON	6.78
042	May 28	May 30	STARBUCKS COFFEE #6643 OTTAWA ON	11.28
043	May 29	May 30	LOBLAWS 1035 NEPEAN ON	1.99
044	May 29	May 30	LOBLAWS 1035 NEPEAN ON	11.96
045	May 29	May 29	MB-CREDIT CARD/LOC PAY. MB-CREDIT CARD/LO****. *	2,579.00-
046	May 31	Jun 3	MASTERMIND - BARRHAVEN NEPEAN ON	4.47
047	May 31	Jun 3	PRESTO MOBL TORONTO ON	10.00
048	May 31	Jun 3	SHAWARMA HEAVEN NEPEAN ON	24.23
049	May 31	Jun 3	SHAWARMA HEAVEN NEPEAN ON	28.57
050	May 31	Jun 3	LOBLAWS 1035 NEPEAN ON	35.65
051	May 31	Jun 3	WINNERS 342 NEPEAN ON	45.19
052	Jun 1	Jun 3	OCT*E99GW6MMXG9OMP OTTAWA ON	7.60
053	Jun 2	Jun 3	SQ *THE METROPOLITAN BIBL Ottawa ON	4.00
054	Jun 2	Jun 3	SQ *THE METROPOLITAN BIBL Ottawa ON	4.00
055	Jun 3	Jun 4	SHOPPERS DRUG MART #06 OTTAWA ON	2.24
056	Jun 3	Jun 4	BRITANNIA VILLAGE DENT OTTAWA ON	260.00
057	Jun 3	Jun 5	FARM BOY #75 OTTAWA ON	6.22
058	Jun 3	Jun 5	MCDONALD'S #5409 OTTAWA ON	8.79
059	Jun 3	Jun 5	MCDONALD'S #5409 OTTAWA ON	15.12
SUB-TOTAL CREDITS - 4537 342 343 412 011				\$2,579.00-
SUB-TOTAL DEBITS - 4537 342 343 412 011				\$1,722.68

Interest charges posted on statement date

Cash advances/cheques	\$0.00
Special rate offers	\$0.00
Purchases	\$52.97

Scotiabank Scene+ Visa Card

Estimate of the time it will take to pay the "New Balance" shown on this statement, through minimum payments*** : 14 Years and 7 Months.