



6416 YONGE STREET AT STEELES
NORTH YORK, ON M2M 3X4

P

Statement Period Dec 21, 2021 - Jan 21, 2022
Statement date Jan 21, 2022
Account # 4537 038 183 833 015
Page 1 of 3

Scotia Momentum® No-Fee VISA* Card

SBVREP_10100_D22021_A E S 31682

MR WENHUI NIE
MRS HUI FANG
126 SWINTON CRES
THORNHILL, ON L4J 3V5

Borrowers on this account;
MR WENHUI NIE, MRS HUI FANG

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

Transactions since your last statement

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
MR WENHUI NIE - 4537 038 183 833 015				
001	Dec 20	Dec 21	SHELL C02329 SCARBOROUGH ON	28.12
002	Dec 21	Dec 22	SHELL C02329 SCARBOROUGH ON	30.46
003	Dec 26	Dec 29	CREDIT VOUCHER/RETURN THE HOME DEPOT #7001 SCARBOROUGH ON	10.71-
004	Jan 8	Jan 10	SHELL C02329 SCARBOROUGH ON	120.79
005	Jan 13	Jan 14	SHELL C02329 SCARBOROUGH ON	230.55
006	Jan 14	Jan 17	SHELL C02329 SCARBOROUGH ON	33.11
007	Jan 14	Jan 17	SHELL C02329 SCARBOROUGH ON	69.19
008	Jan 15	Jan 17	SHELL C02329 SCARBOROUGH ON	99.38
009	Jan 18	Jan 19	SHELL C02329 SCARBOROUGH ON	100.00
010	Jan 18	Jan 19	SHELL C02329 SCARBOROUGH ON	372.78
011	Jan 19	Jan 20	SHELL C02329 SCARBOROUGH ON	30.41
SUB-TOTAL CREDITS - 4537 038 183 833 015				\$10.71-
SUB-TOTAL DEBITS - 4537 038 183 833 015				\$1,114.79
MRS HUI FANG - 4537 038 183 833 056				
012	Dec 19	Dec 22	FRESHCO #3863 VAUGHAN ON	17.33
013	Dec 20	Dec 21	T&T SUPERMARKET #011 MARKHAM ON	6.15
014	Dec 20	Dec 21	ITALK GLOBAL COMMUNICATIO AUSTIN TX	13.41
015	Dec 20	Dec 21	CREDIT VOUCHER/RETURN T&T SUPERMARKET #011 MARKHAM ON	3.47-
016	Dec 23	Dec 24	LUCKY MOBILE MISSISSAUGA ON	28.25
017	Dec 27	Dec 29	PIZZA PIZZA # 102 SCARBOROUGH ON	11.85
018	Dec 30	Dec 31	T&T SUPERMARKET #028 WATERLOO ON	24.70
019	Dec 30	Jan 4	THE HOME DEPOT #7105 WATERLOO ON	39.44
020	Jan 3	Jan 4	SEASONS FOODMART THORNHILL ON	96.14
021	Jan 3	Jan 4	CREDIT VOUCHER/RETURN SEASONS FOODMART THORNHILL ON	2.49-
022	Jan 3	Jan 5	PIZZA PIZZA LTD TORONTO ON	11.85
023	Jan 4	Jan 5	T&T SUPERMARKET #011 MARKHAM ON	47.21
024	Jan 6	Jan 7	FOOD BASICS #874 SCARBOROUGH ON	30.90
025	Jan 7	Jan 10	BELL MOBILITY VERDUN QC	45.20
026	Jan 7	Jan 10	BELL CANADA (OB) MONTREAL QC	56.44
027	Jan 7	Jan 10	MTO RUS- SO ECHANNEL DOWNSVIEW ON	90.00
028	Jan 7	Jan 7	PC - PAYMENT FROM - *****05* 4926	2,576.98-

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	Feb 11, 2022
Total minimum payment	\$10.00

Current minimum payment	\$10.00
-------------------------	---------

Previous balance, Dec 20/21	\$2,576.98	
Interest	+	\$0.00
Payments/credits	-	\$2,593.65
Purchases/charges	+	\$1,749.31

New balance	=	\$1,732.64
--------------------	----------	-------------------

Credit limit	\$7,500.00
Credit available	\$5,767.00

Interest Information

Annual interest rates as of statement date:

Cash advances	27.99%
Purchases	24.99%

Scotia Momentum Cash Back Summary

Based on your eligible purchases, we have calculated the earnings on your *Scotia Momentum* No-Fee VISA card as follows:

1.00% cash back*	=	\$21.08
0.50% cash back	=	\$11.01

**1% cash back is earned on eligible gas station, grocery and drug store purchases and on recurring bill payments.*

In November, your annual cash back reward will either be deposited into an eligible Scotiabank Canadian Dollar personal chequing or savings bank account or it will be credited to your credit card statement.

Use your *Scotia Momentum* No-Fee VISA card for all your day-to-day purchases to maximize your cash back.

Continued on page 3

Scotia Momentum No-Fee 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



Scotia Momentum No-Fee VISA Card

Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
029	Jan 12	Jan 13	T&T SUPERMARKET #022 UNIONVILLE ON	18.65
030	Jan 19	Jan 20	FOODY MART SCARBOROUGH ON	83.59
031	Jan 20	Jan 21	ITALK GLOBAL COMMUNICATIO AUSTIN TX	13.41
SUB-TOTAL CREDITS - 4537 038 183 833 056				\$2,582.94-
SUB-TOTAL DEBITS - 4537 038 183 833 056				\$634.52

Interest charges posted on statement date

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

Estimate of the time it will take to pay the "New Balance"
shown on this statement, through minimum payments*** :
15 Years and 0 Months.

