



279 KING STREET EAST
TORONTO, ON M5A 1K2

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Statement Period Aug 11, 2017 - Sep 13, 2017
Statement date Sep 13, 2017
Account # 4537 061 070 303 017
Page 1 of 2

L'earn™ VISA* card

SBVREP_10100_D17256_A E S 38646

MR AMIR GHADERI
230 KING STREET E SUITE 1218
TORONTO, ON M5A 1K5

Borrowers on this account;
MR AMIR GHADERI

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

Transactions since your last statement

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
MR AMIR GHADERI - 4537 061 070 303 017				
001	Aug 11	Aug 14	STUBHUB, INC. 8667882482 CA AMT	32.73
			25.03 UNIT ED STATES DOL LAR	
002	Aug 15	Aug 15	PC - PAYMENT FROM - *****01* 9787	32.73-
003	Aug 21	Aug 22	METRO #62 TORONTO ON	22.30
004	Aug 23	Aug 23	PC - PAYMENT FROM - *****01* 9787	22.30-
005	Aug 26	Aug 28	SCADDABUSH FRONT STREET TORONTO ON	56.67
006	Aug 29	Aug 29	PC - PAYMENT FROM - *****01* 9787	56.67-
007	Sep 1	Sep 5	GREYHOUND #6021 214-849-8966 ON	92.66
008	Sep 2	Sep 5	THE STANDARD - ELGIN OTTAWA ON	47.24
009	Sep 8	Sep 11	METRO #62 TORONTO ON	26.05
010	Sep 8	Sep 8	PC - PAYMENT FROM - *****01* 9787	139.90-
011	Sep 10	Sep 11	H & M CA #001 TORONTO ON	56.48
012	Sep 11	Sep 12	PAYPAL *ZX272212227 4029357733 ON	3.56
013	Sep 11	Sep 12	Amazon *Marketplce CA WWW.AMAZON.CA ON	20.00
014	Sep 11	Sep 13	PRESTO KING RELOAD TORONTO ON	20.25
SUB-TOTAL CREDITS - 4537 061 070 303 017				\$251.60-
SUB-TOTAL DEBITS - 4537 061 070 303 017				\$377.94

Interest charges

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*** : 1 Years and 8 Months.

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	Oct 4, 2017
Total minimum payment	\$10.00

Current minimum payment	\$10.00
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Previous balance, Aug 10/17	\$0.00	
Interest	+	\$0.00
Payments/credits	-	\$251.60
Purchases/charges	+	\$377.94

New balance	=	\$126.34
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Credit limit	\$1,000.00
Credit available	\$873.00

Interest Information

Annual interest rates as of statement date:

Cash advances	22.99%
Purchases	19.99%

Moneyback™ Reward Summary

Your total eligible purchases year-to-date:	\$830.65
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Based on the annual eligible purchases above, we have calculated your annual up to 1% Moneyback reward as follows:

0.25% on the first \$500	=	\$1.25
0.50% on the next \$500	=	\$1.65
1.00% on the remainder	=	\$0.00
Total Moneyback reward	=	\$2.90

In July, 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 L'earn VISA card for all your day-to-day purchases to maximize your annual reward.

L'earn 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 a 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 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
 - 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.

*Trademark of Visa International Service Association and used under license. ®Registered trademark of The Bank of Nova Scotia. ™Trademarks of The Bank of Nova Scotia. ™+Trademark of Scene LP. ®NHL is a registered trademark of the National Hockey League. © NHL 2017. All Rights Reserved. ®+ More Rewards is a registered trademark of the Overwaitea Food Group LP. Used by permission. ®+ Registered trademark of General Motors LLC. The Bank of Nova Scotia is an authorized user of General Motors LLC marks for the GM Card program.

Date revised June 2017