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Credit card fees at a glance

Looking for the card that's right for you?

[Browse all Scotiabank credit cards](#)

All rates, fees, and other information are subject to change. Effective as of April 1, 2021, unless otherwise indicated.

Transaction fees

	Current transaction fees
Dishonoured payment fee	\$48.00
Non-sufficient funds fee	\$48.00
Replacement sales draft, cash advance draft or monthly statement fee	\$5.00

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Overlimit fee	\$29.00
Foreign currency conversion ¹	2.5%
Balance transfer fee (for transfers to Scotiabank accounts or to non-financial institutions)	\$5.00
Cash advance counter fee (any financial institution in Canada)	\$5.00
Cash advance counter fee (financial institutions outside of Canada)	\$7.50
Cash advance fee (including cash-like transactions) ²	\$5.00
<i>Scotia</i> Credit Card Cheque fee	\$5.00
Promotional low rate fee ³	3% of each transaction amount (min. fee of \$5.00)
Fast Card fee ⁴	\$20.00
Credit Balance Administration fee ⁵	The lesser of \$25.00 or the amount of credit balance.

ABM fees

	Current ABM fees
Calculate your rewards	

Cash advance ABM fee (any Scotiabank ABM in Canada)	\$5.00
Cash advance ABM fee (non-Scotiabank ABMs in Canada)	\$5.00
Cash advance ABM fee (ABMs outside of Canada)	\$7.50
Cash advance ABM fee (Global ATM Alliance Bank ABM outside of Canada)	\$5.00

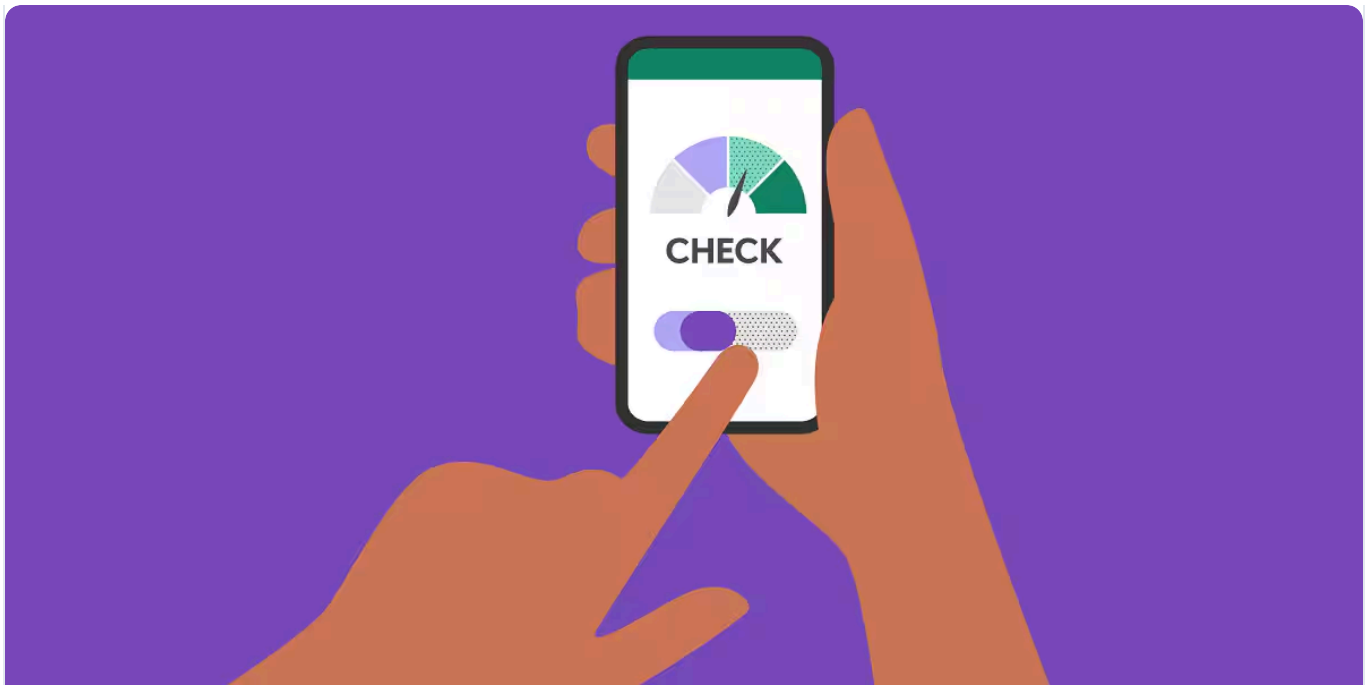
Scotia SelectPay™

A new, flexible way to pay off your eligible Scotiabank Visa* credit card purchases of \$100 or more, with no interest rate on your plan and a low fee.[§]

Learn more

Explore more

Calculate your rewards



Why finding out your credit score won't hurt you



What is a credit card installment plan and how can I make the most of it?

A credit card installment plan is a feature that can help you to pay for purchases on your credit card over a fixed period.

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[Learn about installment plans >](#)



Manage your budget for unexpected expenses

No matter how much of a planner you are, unexpected expenses will pop up. Here's how to budget for them.

[Manage unexpected budget >](#)



Choose the card that's right for you

\$

Calculate your rewards

Cash back credit cards

Earn cash back every time you shop.

- [Scotia Momentum[®] VISA Infinite](#)
- [Scotia Momentum[®] VISA](#)
- [Scotia Momentum No-Fee[®] VISA](#)
- [Scotia Momentum[®] Mastercard^{®*}](#)



Travel & lifestyle credit cards

Get a card that rewards your lifestyle — whether that's travelling the world, sporting the latest tech, or redeeming for your favourite gift cards.

- [Scotiabank Passport[®] Visa Infinite^{*} Card](#)
- [Scotiabank Gold American Express Card](#)
- [Scotiabank American Express Card](#)
- [Scotiabank Platinum American Express Card](#)
- [Scotiabank Passport[®] Visa Infinite Privilege^{*} Card](#)



Rewards credit cards

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Turn points into rewards you actually want – from travel to gift cards to cash back credits.

- Scotiabank Passport[®] Visa Infinite^{*} Card
- Scotiabank Gold American Express Card
- Scotiabank American Express Card
- Scotiabank[®] Scene+[™] Visa^{*} Card



No annual fee credit cards

Instead of paying that annual fee, you keep the extra cash and decide where it goes.

- Scotia Momentum No-Fee[®] VISA
- Scotiabank[®] Scene+[™] Visa^{*} Card
- Scotiabank American Express Card
- Scotia Momentum[®] Mastercard^{®*}



Low interest credit cards

If you typically carry a credit card balance, this card will help you save money on interest payments.

- Scotiabank Value[®] VISA

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Student credit cards

Build your credit history and collect rewards, all while focusing on school.

- [Scotiabank® Scene+™ Visa* Card \(for students\)](#)
- [Scotia Momentum® No-Fee Visa* Card \(for students\)](#)
- [Scotia Momentum® Visa* Card \(for students\)](#)
- [Scotiabank American Express® Card \(for students\)](#)
- [Scotiabank Value® Visa* Card \(for students\)](#)



Scotiabank® U.S. Dollar VISA* Card

Worry-free U.S. Dollar purchases with no currency conversion fee.
(Fees charged in USD)

[View card details](#)

Frequently Asked Questions

[Calculate your rewards](#)

What is a cash advance? How much is the fee for a cash advance?



How can you get a cash advance on a credit card? How is interest charged on a cash advance?



How much is the foreign currency conversion fee on a credit card?



Can I transfer money from my Scotiabank credit card to my bank account at another financial institution or to my bank account at Scotiabank?



What is the credit limit on my account? What is the available credit on my credit card?



What does it mean if I am overlimit?



What happens if I go overlimit?



How can I increase my credit limit?



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[1 \(888\) 882-8958 >](tel:18888828958)



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