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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 <sup>1</sup>	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) <sup>2</sup>	\$5.00
Scotia Credit Card Cheque fee	\$5.00
Promotional low rate fee <sup>3</sup>	3% of each transaction amount (min. fee of \$5.00)
Fast Card fee <sup>4</sup>	\$20.00
Credit Balance Administration fee <sup>5</sup>	The lesser of \$25.00 or the amount of credit balance.

## ABM fees

	<b>Current ABM fees</b>
<b>Calculate your rewards</b>	

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

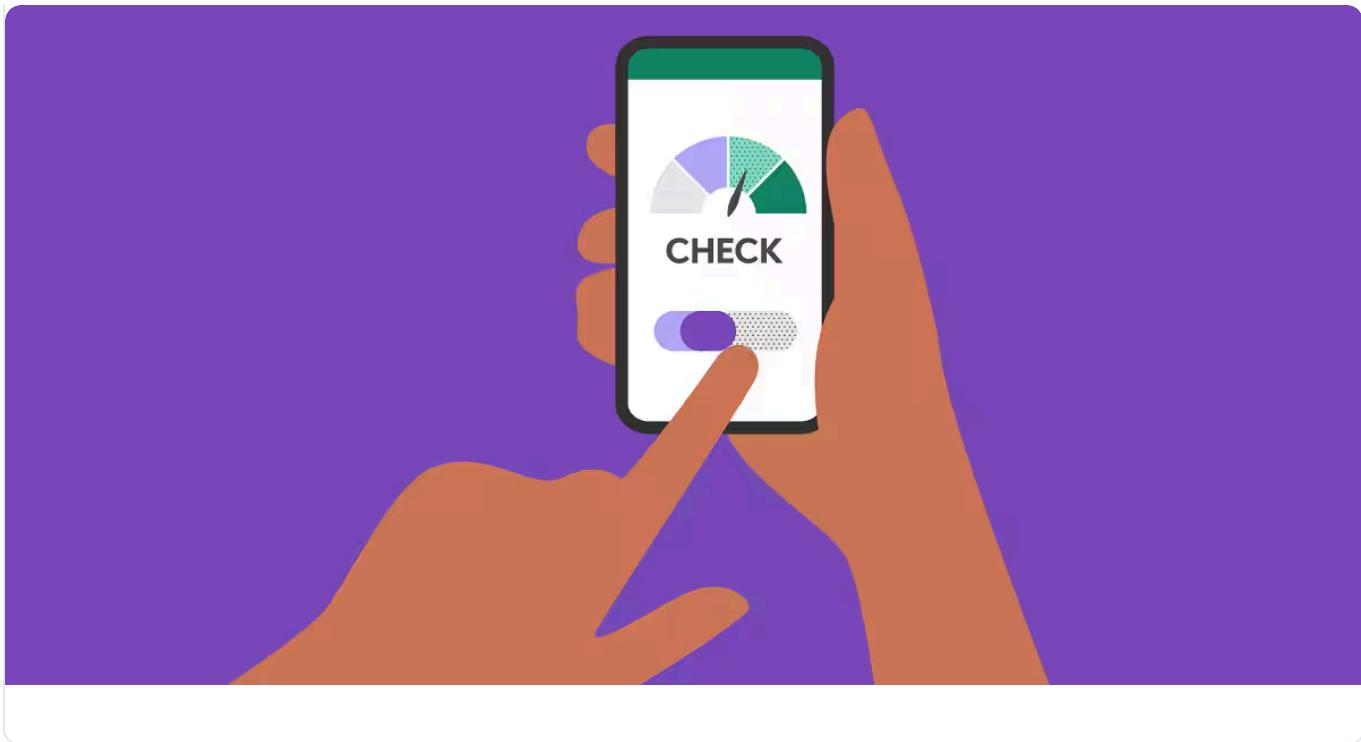
## Scotia SelectPay™

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.<sup>§</sup>

[Learn more](#)

## Explore more

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## 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

\$

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## 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

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



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



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



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



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



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What does it mean if I am overlimit?



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What happens if I go overlimit?



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How can I increase my credit limit?



**Calculate your rewards**

# Prefer to talk to us?



## By Phone

Call Scotiabank

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



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We have an answer

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