

# Scotiabank Passport™ Visa Infinite\* card

**If you have any questions about this statement, call us at:**  
 1-888-999-2718 / 416-288-4676  
 TTY Service 1-800-645-0288

<b>Payment due date</b>	<b>Jul 8, 2024</b>
<b>Total minimum payment</b>	<b>\$10.00</b>
Current minimum payment	\$10.00
Previous balance, May 15/24	\$35.39-
Interest	\$0.00
Payments/credits	\$8,357.03
Purchases/charges	\$8,856.09
<b>New balance</b>	<b>= \$463.67</b>
Credit limit	\$15,000.00
Credit available	\$14,536.00

<b>Interest Information</b>	
Annual interest rates as of statement date:	
Cash advances	22.99%
Purchases	20.99%



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MR JOSE-ALEIXO ARAUJO-PORPINO-FILHO  
 185 ROEHAMPTON AVE UNIT 2602  
 TORONTO, ON M4P 0C6

**Borrowers on this account;**  
 MR JOSE-ALEIXO ARAUJO-PORPINO-FILHO

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

## Scene+™ Summary

Based on your eligible purchases, please find below the Scene+ points you have earned on your Scotiabank Passport Visa Infinite card for this statement period†:

Beginning points balance	0
Points earned (3x earn rate**)	0
Points earned (2x earn rate**)	927
Points earned (1x earn rate**)	853
Bonus points earned	30,000
<b>Ending points balance</b>	<b>31,780</b>

\*\*Your Scotiabank Passport Visa Infinite card earns 3 Scene+ points for every \$1 spent on eligible purchases at Sobeys, IGA, Safeway, Foodland and more (List of eligible grocers in this category may be changed from time to time without notice. See full list of participating merchants across Canada, visit [scotiabank.com/participatingstores](https://scotiabank.com/participatingstores)), 2 Scene+ points for every \$1 spent on eligible purchases dining, entertainment, daily transit purchases (including buses, subways, taxis, and more!), and eligible other grocery stores, and 1 Scene+ point for each \$1 spent on all other eligible purchases.

†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

TRANS. REF.#	POST DATE	DETAILS	AMOUNT(\$)
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## Scotiabank Passport Visa Infinite 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](http://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.

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Date revised July 2019

## Scotiabank Passport Visa Infinite card

### Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
001	Jun 1	Jun 4	WAL-MART SUPERCENTER#3096 HAMILTON ON	84.51
☞ 002	Jun 2	Jun 4	EDO JAPAN VAUGHAN MILLS VAUGHAN ON	18.70
☞ 003	Jun 2	Jun 4	EDO JAPAN VAUGHAN MILLS VAUGHAN ON	18.70
☞ 004	Jun 3	Jun 4	RA-ZOOPEACOCK-20601 SCARBOROUGH ON	1.98
☞ 005	Jun 3	Jun 4	RA-ZOOCARIBOU-20611 SCARBOROUGH ON	14.22
☞ 006	Jun 3	Jun 5	PRESTO FARE/5556N6M7CS TORONTO ON	3.30
☞ 007	Jun 3	Jun 5	PRESTO FARE/55582FR56V TORONTO ON	3.30
008	Jun 3	Jun 5	ESSO CIRCLE K MISSISSAUGA ON	53.13
☞ 009	Jun 4	Jun 4	CHIPOTLE ONLINE 303-595-4000 NS	14.41
010	Jun 4	Jun 5	FAMILY FOOD MARKET CO. TORONTO ON	5.71
☞ 011	Jun 4	Jun 5	MARKET STREET CATCH TORONTO ON	20.88
☞ 012	Jun 4	Jun 6	PRESTO FARE/555BJ2RGDT TORONTO ON	6.60
013	Jun 4	Jun 6	BULK BARN 767 TORONTO TORONTO ON	15.78
014	Jun 5	Jun 7	CREDIT VOUCHER/RETURN APPLE STORE #R120 TORONTO ON	620.37-
015	Jun 17	Jun 17	ANNUAL FEE	150.00
<b>SUB-TOTAL CREDITS</b>				<b>\$620.37-</b>
<b>SUB-TOTAL DEBITS</b>				<b>\$411.22</b>

#### J PORPINO-FILHO - 4537 474 551 352 017

016	May 15	May 16	AMAZON* 702-1480300-79 DOWNTOWN TORO ON	16.99
017	May 15	May 16	HOLLISTER NEW ALBANY NS	74.31
018	May 15	May 17	STARBUCKS COFFEE #5872 TORONTO ON	4.15
☞ 019	May 15	May 17	(APPLE PAY) PRESTO FARE/552GKBDMBK TORONTO ON	6.60
020	May 16	May 17	(APPLE PAY) GAP CANADA 9840 TORONTO ON (APPLE PAY)	57.63
☞ 021	May 16	May 21	PRESTO FARE/552L82FW7L TORONTO ON (APPLE PAY)	6.60
☞ 022	May 17	May 21	PRESTO FARE/552PPL6GQR TORONTO ON (APPLE PAY)	3.30
023	May 17	May 21	STARBUCKS 800-782-7282 800-782-7282 ON (APPLE PAY)	15.00
024	May 17	May 21	STARBUCKS 800-782-7282 800-782-7282 ON (APPLE PAY)	20.00
025	May 19	May 21	HERTZ #0132416 ORLANDO FL AMT	72.49
026	May 21	May 23	51.82 UNIT ED STATES DOL LAR DISNEY MK PARKING LAKE BUENA VI FL AMT	41.93
☞ 027	May 22	May 23	30.00 UNIT ED STATES DOL LAR WM SUPERCENTER #817 KISSIMMEE FL AMT	54.57
☞ 028	May 22	May 23	38.86 UNIT ED STATES DOL LAR CHEXY INC TORONTO ON	1,919.00
029	May 23	May 24	APPLE.COM/BILL 866-712-7753 ON (APPLE PAY)	4.51
030	May 23	May 24	AMERICAS PHARMACY III KISSIMMEE FL AMT	58.24
031	May 23	May 27	41.47 UNIT ED STATES DOL LAR PIZZA HUT 26534 KISSIMMEE FL AMT	85.63
032	May 24	May 27	60.77 UNIT ED STATES DOL LAR MAGIC OF DISNEY E LAKE BUENA VI FL AMT	22.48
033	May 24	May 27	15.96 UNIT ED STATES DOL LAR (APPLE PAY) FOREVER21 1769 ORLANDO FL AMT	41.97
034	May 24	May 27	29.79 UNIT ED STATES DOL LAR (APPLE PAY) Orlando Prem Outl-Vin ORLANDO FL AMT	135.04
035	May 25	May 27	95.84 UNIT ED STATES DOL LAR MB-CREDIT CARD/LOC PAY. FROM -	900.00-
036	May 25	May 27	*****09* 6226 BURGER KING AS4 MCO ORLANDO FL AMT	5.38
☞ 037	May 25	May 27	3.82 UNIT ED STATES DOL LAR (APPLE PAY) LOBLAW TORONTO EGLINTO TORONTO ON (APPLE PAY)	5.65
☞ 038	May 25	May 27	LYFT *RIDE SAT 4PM VANCOUVER BC	6.49
☞ 039	May 25	May 27	LYFT *RIDE SAT 1PM VANCOUVER BC	6.50
040	May 25	May 27	BURGER KING AS4 MCO ORLANDO FL AMT 8.23 UNIT ED STATES DOL LAR (APPLE PAY)	11.59

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Scotiabank Passport Visa Infinite card

## Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
041	May 25	May 27	ZAM ZAM BAGS & BOUTIQUE TORONTO ON (APPLE PAY)	18.05
042	May 25	May 27	LCBO/RAO #0007 TORONTO ON (APPLE PAY)	19.95
043	May 25	May 27	LYFT *RIDE SAT 2AM VANCOUVER BC	33.58
044	May 25	May 27	THE HOMEWAY TORONTO ON	105.58
045	May 26	May 27	CINEPLEX CINECLUB 416-323-6600 ON	11.29
046	May 26	May 27	APPLE.COM/BILL 866-712-7753 ON (APPLE PAY)	14.68
047	May 26	May 27	APPLE.COM/BILL 866-712-7753 ON (APPLE PAY)	15.81
048	May 26	May 27	PRESTO MOBL TORONTO ON (APPLE PAY)	50.00
049	May 26	May 28	PRESTO FARE/55CJ5CJ88R TORONTO ON (APPLE PAY)	9.90
050	May 26	May 28	THE GOODMAN PUB & KITCHEN TORONTO ON (APPLE PAY)	111.07
051	May 27	May 28	EATALY TORONTO TORONTO ON	8.93
052	May 27	May 28	EATALY TORONTO TORONTO ON (APPLE PAY)	58.38
053	May 27	May 28	WALMART.CA MISSISSAUGA ON (APPLE PAY)	80.47
054	May 27	May 28	UBER CANADA/UBERTIP TORONTO ON	117.11
055	May 27	May 29	SQUARE ONE INSURANCE SERV VANCOUVER BC	20.49
056	May 28	May 29	DRUXY'S 069 TORONTO ON (APPLE PAY)	11.58
057	May 28	May 30	PRESTO FARE/55D2P0RRNT TORONTO ON (APPLE PAY)	6.60
058	May 29	May 29	MB-CREDIT CARD/LOC PAY. FROM - *****09* 6226	2,395.35-
059	May 29	May 30	PRESTO MOBL TORONTO ON (APPLE PAY)	20.00
060	May 29	May 30	DOLLARAMA #1490 TORONTO ON (APPLE PAY)	24.54
061	May 29	May 30	RIPLEYS AQUARIUM TORONTO ON (APPLE PAY)	50.85
062	May 29	May 30	SAMBA BRAZIL EATERY TORONTO ON (APPLE PAY)	51.84
063	May 29	May 31	PRESTO FARE/55D835FZKM TORONTO ON (APPLE PAY)	3.30
064	May 30	May 31	LYFT *RIDE THU 6PM VANCOUVER BC	11.46
065	May 30	May 31	PRESTO MOBL TORONTO ON (APPLE PAY)	20.00
066	May 30	May 31	BELL MOBILITY VERDUN QC	43.50
067	May 30	May 31	ECHO (TORONTO) MONTREAL QC (APPLE PAY)	48.03
068	May 30	May 31	BELL MOBILITY VERDUN QC	51.98
069	May 30	Jun 3	PRESTO FARE/55DC6CGK8W TORONTO ON (APPLE PAY)	3.30
070	May 30	Jun 3	PRESTO FARE/55DDDKTM86 TORONTO ON (APPLE PAY)	6.60
071	May 30	Jun 3	STARBUCKS COFFEE #2236 TORONTO ON (APPLE PAY)	19.21
072	May 31	May 31	MB-CREDIT CARD/LOC PAY. FROM - *****09* 6226	2,000.00-
073	May 31	Jun 3	PRESTO FARE/55D6GCBJ2J TORONTO ON (APPLE PAY)	3.30
074	May 31	Jun 3	LYFT *RIDE THU 9PM VANCOUVER BC	17.99
075	May 31	Jun 3	TCF CANADA INC 5679 NORTH YORK ON	74.36
076	May 31	Jun 3	APPLE STORE #R120 TORONTO ON	959.37
077	May 31	Jun 3	APPLE STORE #R120 TORONTO ON	1,579.74
078	Jun 1	Jun 3	GRAND VIEW - RETAIL NIAGARA FALLS ON (APPLE PAY)	4.50
079	Jun 1	Jun 3	PAYPAL *PATREONIREL M 35314369001	16.39
080	Jun 1	Jun 3	TERRACE FOOD COURT NIAGARA FALLS ON (APPLE PAY)	19.69
081	Jun 1	Jun 3	FALLS CLIFTON HILL & CASI NIAGARA FALLS ON (APPLE PAY)	20.00
082	Jun 1	Jun 3	UPARK CORP. - 33 MERCE TORONTO ON	28.00
083	Jun 1	Jun 3	HORNBLOWER NIAGARA CRU NIAGARA FALLS ON (APPLE PAY)	75.72
084	Jun 2	Jun 3	Calvin Klein Toronto ON (APPLE PAY)	6.15
085	Jun 2	Jun 3	TIM HORTONS #3686 905-664-2481 ON (APPLE PAY)	9.02
086	Jun 2	Jun 3	UNCLE TETSU VAUGHAN VAUGHAN ON (APPLE PAY)	14.75

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## Scotiabank Passport Visa Infinite card

### Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
087	Jun 2	Jun 3	CREPE DELICIOUS VAUGHAN M MARKHAM ON (APPLE PAY)	27.47
088	Jun 4	Jun 5	WWW COSTCO CA 888-426-7826 ON	529.96
089	Jun 5	Jun 6	WWW COSTCO CA 888-426-7826 ON	529.96
090	Jun 6	Jun 7	PRESTO MOBL TORONTO ON (APPLE PAY)	10.00
091	Jun 6	Jun 7	PRESTO MOBL TORONTO ON (APPLE PAY)	10.00
092	Jun 6	Jun 7	PRESTO MOBL TORONTO ON (APPLE PAY)	30.00
093	Jun 6	Jun 10	PRESTO FARE/555K6NT77C TORONTO ON (APPLE PAY)	6.60
094	Jun 7	Jun 7	Amazon.ca*P58IZ1UT3 AMAZON.CA ON	32.17
095	Jun 7	Jun 10	WINNERS 222 TORONTO ON (APPLE PAY)	11.29
096	Jun 7	Jun 10	Amazon.ca*Q758K8083 AMAZON.CA ON	28.24
097	Jun 7	Jun 10	SEPHORA YONGE & EGLING TORONTO ON (APPLE PAY)	65.54
098	Jun 7	Jun 10	CONGEE QUEEN TORONTO ON (APPLE PAY)	92.39
099	Jun 8	Jun 10	LYFT *2 RIDES 06-07 VANCOUVER BC (APPLE PAY)	12.61
100	Jun 8	Jun 10	CITY OF TORONTO FERRY DOC TORONTO ON (APPLE PAY)	18.22
101	Jun 8	Jun 10	CENTREVILLE ETOBICOKE ON (APPLE PAY)	24.85
102	Jun 8	Jun 10	CENTREVILLE ETOBICOKE ON (APPLE PAY)	37.30
103	Jun 8	Jun 10	CENTREVILLE ETOBICOKE ON (APPLE PAY)	37.30
104	Jun 8	Jun 10	CENTREVILLE ETOBICOKE ON (APPLE PAY)	39.55
105	Jun 8	Jun 13	PRESTO FARE/55F624PNJD TORONTO ON (APPLE PAY)	3.30
106	Jun 9	Jun 10	METRO 752 TORONTO ON (APPLE PAY)	5.98
107	Jun 9	Jun 10	WALMART.CA MISSISSAUGA ON (APPLE PAY)	81.50
108	Jun 10	Jun 10	PIZZA NOVA 016 TORONTO ON (APPLE PAY)	15.24
109	Jun 10	Jun 11	STARBUCKS 800-782-7282 800-782-7282 ON (APPLE PAY)	10.00
110	Jun 11	Jun 11	MB-CREDIT CARD/LOC PAY. FROM - *****09* 6226	320.00-
111	Jun 12	Jun 13	CINEPLEX ENTERTAINMENT 416-323-6600 ON	26.20
112	Jun 13	Jun 14	APPLE.COM/BILL 866-712-7753 ON (APPLE PAY)	15.81
113	Jun 13	Jun 17	PRESTO FARE/55G311V2NP TORONTO ON (APPLE PAY)	6.60
114	Jun 14	Jun 14	MB-CREDIT CARD/LOC PAY. FROM - *****09* 6226	1,700.00-
115	Jun 15	Jun 17	PRESTO FARE/55G5KL9CHZ TORONTO ON (APPLE PAY)	6.60
116	Jun 15	Jun 17	METRO 752 TORONTO ON (APPLE PAY)	9.89
117	Jun 15	Jun 17	MCDONALD'S #25002 Q04 TORONTO ON (APPLE PAY)	10.26
118	Jun 15	Jun 17	FAMOUS PLAYER 7402QPS TORONTO ON (APPLE PAY)	15.14
119	Jun 15	Jun 17	METRO 752 TORONTO ON (APPLE PAY)	28.85
120	Jun 16	Jun 17	EVE'S TEMPTATIONS TORONTO ON (APPLE PAY)	24.28
121	Jun 16	Jun 17	MARKET STREET CATCH TORONTO ON (APPLE PAY)	34.40
122	Jun 16	Jun 17	THE HOMEWAY TORONTO ON (APPLE PAY)	54.26
123	Jun 16	Jun 17	CR ADJ	421.31-
SUB-TOTAL CREDITS - 4537 474 551 352 017				\$7,736.66-
SUB-TOTAL DEBITS - 4537 474 551 352 017				\$8,444.87



Interest charges posted on statement date

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

As per your instructions, your payment due (minimum or full balance) will be automatically debited from your designated account if funds are available.

All automated payments made from a non-Scotiabank account may be held by us and not available to use on the account for 5 business days.

For more info about pre-authorized payments, visit [scotiabank.com/terms/PAD](https://scotiabank.com/terms/PAD).

Estimate of the time it will take to pay the "New Balance" shown on this statement, through minimum payments\*\*\* : 4 Years and 2 Months.