



1125 COLONEL BY DRIVE (PATERSON HALL)
OTTAWA ON K1H 8B8

XXXXXXXXXX
XXXXXXXXXX
OTTAWA ON K1H 8B8

Borrowers on this account:

XXXXXXXXXX

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

Scene+™ Summary

Based on your eligible purchases, below are the Scene+ points you have earned on your Scotiabank Scene+ Visa account, for this statement period. Scene+ points earned, but not yet posted to your account may not be reflected as of your statement date.

For more information on your current Scene+ points balance, including bonus points, points adjustments or points redeemed visit <https://www.sceneplus.ca> or call 1-866-586-2805.

Points earned (2x earn rate**)	0
Points earned (1x earn rate**)	2,176
Points earned - Total	2,176

** Scene+ points earned and earn rate(s) are subject to change. Refer to the Scene+ Rewards Program and the section 'Additional Terms and Conditions for Scotiabank Visa Cardmembers' at www.sceneplus.ca/terms-and-conditions for more details. The list of eligible locations may be changed from time to time without notice. See full list of eligible locations across Canada at [Scotiabank.com/participatingstores](https://scotiabank.com/participatingstores).

Transactions since your last statement

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
XXXXXXXXXX - XXXX XXXX XXXX				
001	Dec 5	Dec 5	UBER* EATS HTTPSWWW.UBERON	26.40
002	Dec 5	Dec 6	PHUKET ROYAL RESTAURAN OTTAWA ON	15.54
003	Dec 6	Dec 7	CANADA COMPUTERS #20 NEPEAN ON	73.44
004	Dec 6	Dec 7	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	27.41
005	Dec 7	Dec 8	POSTALE.IO PARIS	1.46
			AMT 1.00 USD	
006	Dec 7	Dec 8	MERIVALXXXXXXXXXXXX NEPEAN ON	22.02
007	Dec 7	Dec 9	McDonalds 5869 OTTAWA ON	15.53
008	Dec 7	Dec 10	AIR-SERV A P5608309 OTTAWA ON	2.50

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Statement Period

Dec 4, 2024 - Jan 3, 2025

Statement Date

Jan 3, 2025

Account #

XXXX XXXX XXXX

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Scotiabank® Scene+™ Visa* Card

If you have any questions about this statement, call us at:

1-800-387-6556 / 416-288-1460

Due This Statement

Payment Due Date	Jan 24, 2025
Total Minimum Payment	\$10.00
New Balance [‡]	= \$1,031.73

Account Summary

Current minimum payment	\$10.00
Previous balance, Dec 3/24	\$1,064.63
Interest	+ \$0.00
Payments/credits	- \$1,064.63
Purchases/charges	+ \$1,031.73

Account Balance^{†‡} = \$1,031.73

Credit limit	\$3,000.00
Available credit	\$1,968.27

Interest Information

Annual interest rate(s) for the statement period:

Cash Advances	22.99%
Purchases	20.99%

Estimate of the time it will take to pay the "Account Balance" shown on this statement, through minimum payments*** : 8 year(s) and 8 month(s).



Scotiabank Scene+ 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 and the Disclosure Statement or other disclosures we provide to you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your current minimum payment, and if you have an Installment Plan, any Current Installment Payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your Total Minimum Payment by the PAYMENT DUE DATE shown on your statement.

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.

**** "Account Balance"** is the total amount of your previous balance (from your prior statement), plus, as of your statement date, all new Transactions posted to your Account including interest and fees or other Transactions, minus any payments and credits. If you have a Scotia SelectPay Plan it also includes any eligible Purchases converted into a Plan and posted to your Account as of your statement date including any interest or fees relating to that Plan.

† New Balance equals the Account Balance if you have no Scotia SelectPay Plans (except if your Account has a credit balance).

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 (the New balance) on the statement on which they first appear.

If your New balance on this statement is not paid in full by the PAYMENT DUE DATE, 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.

If you have a Scotia SelectPay Plan, see your Scotia SelectPay terms and conditions for more details on how interest is charged and any interest-free grace period that applies.

Interest is charged and is payable on each Cash Advance (including 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 on a credit card or advances on a line of credit.**

We calculate interest on your debt using the "Average Daily Balance" (as further described below) but we only add it to your debt once a month on the last day of your statement period.

If interest applies, we calculate the amount of interest as follows: • add the amounts you owe each day in each Transaction category (for example, the amount of Purchases, Advances and Cash Advances (less any applicable payments or credits)) and divide that total by the number of days in your statement period (usually 30 or 31). This is your average daily balance for the total amount you owe (the "Average Daily Balance"); then • multiply the Average Daily Balance by the daily interest rate(s) that applies (the daily interest rate(s) is equal to the annual interest rate(s) divided by 365 or 366 in a leap year); then • multiply the result by the number of days in your statement period. The total is the amount of interest we charge. If different daily interest rate(s) apply to the Average Daily Balance, we use the different daily interest rate(s) applicable in our above calculation (for example, we will use a different daily interest rate for a promotional rate balance than a regular rate balance).

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.

Please refer to "Adding Interest to your debt" section in your Revolving Credit Agreement for more information on how we calculate interest.

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 ScotiaLine of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. 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:

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 Credit Card Centre
P. O. Box 4100 Station A
Toronto ON M5W 1T1

7. PAYMENT OPTIONS: You can make payments at a Scotiabank branch, by mail to the address shown above, through Scotia OnLine banking or mobile banking, by telephone, at an ATM, another financial institution, or any other way acceptable to us. Payments are not processed to your account until we receive them. Depending on the method used, payments may take several days to reach us. You are responsible to make sure your payment is received by us in a timely manner so that we have sufficient time to process it to your Account by the payment due date.

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 Account Balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown as the TOTAL MINIMUM PAYMENT 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 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 Account 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 Account 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.

This estimate does not include any Transactions not yet posted to your Account.

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*Visa Int./Lic. User.

All other marks are the respective property of their owners.

Date revised October 2023

Scotiabank Scene+ Visa Card

Transactions - continued

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT(\$)
009	Dec 7	Dec 10	AIR-SERV A P5608309 OTTAWA ON	2.50
010	Dec 9	Dec 9	LONG & MCQUADE 905-837-9785 ON	45.20
011	Dec 9	Dec 10	GRAB RIDES-EC PETALING JAYA	3.39
			AMT 10.30 MYR	
012	Dec 10	Dec 11	UBER CANADAUBEREATS TORONTO ON	30.81
013	Dec 10	Dec 11	PAYMENT FROM - *****01*9685	1,064.63-
014	Dec 14	Dec 14	PAPA SPICY (336 DALHO TORONTO ON	32.21
015	Dec 14	Dec 15	FIDO Mobile *****3608 888-481-3436 ON	33.90
016	Dec 14	Dec 16	McDonalds 5869 OTTAWA ON	7.18
017	Dec 16	Dec 17	MARCELLO'S MARKET AND DELOTTAWA ON	18.83
018	Dec 17	Dec 18	Subway 24245 Nepean ON	13.19
019	Dec 18	Dec 19	DUMPLING? DUMPLING] OTTAWA ON	24.63
020	Dec 19	Dec 20	PERFECT MEAT BOWL OTTAWA OTTAWA ON	43.16
021	Dec 20	Dec 21	SHANGHAI WON TON NOODLE OTTAWA ON	18.76
022	Dec 21	Dec 22	SHANGHAI WON TON NOODLE OTTAWA ON	18.76
023	Dec 21	Dec 23	RESTO CAMP FORTUNE CHELSEA QC	3.30
024	Dec 23	Dec 25	AIRBNB * HMRTYACTPX AIRBNB.COM	148.45
025	Dec 24	Dec 25	APPLE.COM/BILL 866-712-7753 ON	19.20
026	Dec 25	Dec 26	SHANXI NOODLES MARKHAM ON	19.78
027	Dec 25	Dec 27	A&W 4664 KINGSTON ON	15.29
028	Dec 25	Dec 27	YOGO PI HWY7 THORNHIL ON	8.41
029	Dec 26	Dec 27	MT ST LOUIS MOONSTONE COLDWATER ON	16.50
030	Dec 26	Dec 27	MAGIC NOODLE RH RICHMOND HILL ON	12.31
031	Dec 26	Dec 28	MOUNT ST LOUIS MOONSTONE COLDWATER ON	182.01
032	Dec 26	Dec 28	McDonalds 10508 NEWMARKET ON	11.82
033	Dec 27	Dec 28	KINTON RAMEN (OAKVILLE) OAKVILLE ON	19.54
034	Dec 28	Dec 29	APPLE.COM/BILL TORONTO ON	4.51
035	Dec 28	Dec 30	HERO TEA LANGHAM SQUARE UNIONVILLE ON	5.95
036	Dec 29	Dec 29	TIM HORTONS #103980 MALLORYTOWN ON	1.89
037	Dec 29	Dec 30	DAAL ROTI OTTAWA OTTAWA ON	31.03
038	Dec 31	Jan 1	MEET NOODLE OTTAWA ON	16.09
039	Dec 31	Jan 3	FRESHCO#9571 OTTAWA ON	27.32
040	Jan 2	Jan 3	Spotify P32E86CC6E Stockholm	7.22
041	Jan 2	Jan 3	TIM HORTONS #1818 OTTAWA ON	4.29
SUB-TOTAL CREDITS - XXXX XXXX				\$1,064.63-
SUB-TOTAL DEBITS - XXXX XXXX				\$1,031.73

Interest charges posted on statement date

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

Special offers summary during this statement period

DESCRIPTION	INTEREST CHARGED	ENDING BALANCE	PROMOTION EXPIRY
0.99% 9 MONS BT FEE 2.5%	\$0.00	\$0.00	Oct 2025
Total Interest Charged	\$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.