



10631 CHINGUACOUSY DRIVE
BRAMPTON ONTARIO L7A 0N5

MR NAKULKUMAR DETROJA
40 DONLAMONT CIRCLE
BRAMPTON ON L7A 4T5

Borrowers on this account:
MR NAKULKUMAR DETROJA

00023629935

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 Gold American Express 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 (6x earn rate**)	0
Points earned (5x earn rate**)	172
Points earned (3x earn rate**)	134
Points earned (1x earn rate**)	1,872
Points earned – Total	2,178

** 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 American Express 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

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
MR NAKULKUMAR DETROJA - 3773 XXXXXX 89781				
001	Sep 17	Sep 19	AMAZON.CA*PZ3T61XX3 866-216-1072 ON	1,826.62
002	Sep 21	Sep 22	WALMART 1079 1079 BRAMPTON ON	45.10

Statement Period Sep 6, 2025 - Sep 28, 2025
Statement Date Sep 28, 2025
Account # 3773 XXXXXX 89781
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Scotiabank Gold American Express Card

If you have any questions about this statement, call us at:
1-888-860-7093 / 416-701-7814

Due This Statement

Payment Due Date	Oct 20, 2025
Total Minimum Payment	\$10.00
New Balance[‡]	= \$1,950.79

Account Summary

Current minimum payment		\$10.00
Previous balance, Sep 6/25		\$0.00
Interest	+	\$0.00
Payments/credits	-	\$0.00
Purchases/charges	+	\$1,950.79

Account Balance^{†‡} = **\$1,950.79**

Credit limit	\$20,000.00
Available credit	\$18,049.21

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^{***}: 16 year(s) and 4 month(s).

Continued on page 3

Scotiabank Gold American Express 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.

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. 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) 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.** 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 each 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/CROSS BORDER: See the section "Dealing with transactions in a foreign currency" in your Revolving Credit Agreement for full details about Foreign Currency and your Disclosure Statement or other disclosures for any foreign currency conversion mark-up(s) that may apply.

For transactions in a foreign currency other than U.S. dollars, the amount is converted to U.S. dollars and then to Canadian dollars. The exchange rate is determined by American Express on the date the transaction is processed by American Express. This exchange rate may be different from the

exchange 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 on your Disclosure Statement and applies to both debit and credit transactions. For 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 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 same rate as the exchange rate set by American Express. For cash withdrawals made from ABMs outside of Canada using a ScotiaCard debit card to obtain a cash advance on the Account, the exchange rate is determined by the appropriate network on our behalf on the date that the transaction is settled with that network. This exchange rate may be different from the exchange 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 foreign currency conversion mark-up for each transaction. The mark-up, if any, is disclosed on your Disclosure Statement and applies to both debit and credit transactions.

For a transaction with your Account in Canadian dollars with a merchant located outside of Canada, a Cross Border Transaction Fee will be charged for each transaction. The fee is disclosed on your Disclosure Statement.

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 ABM, 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: This calculation is approximate and is 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 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 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, then dividing by 360, and then multiplying by 30. The actual time to pay your Account Balance will depend on various factors including the 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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Date revised October 2023



Scotiabank Gold American Express Card

Transactions - continued

TRANS.		POST					AMOUNT(\$)
REF.#	DATE	DATE	DETAILS				
003	Sep 21	Sep 23	PETRO-CANADA 10503	BRAMPTON	ON		44.68
004	Sep 24	Sep 26	DOMINOS PIZZA #10548	BRAMPTON	ON		34.39
SUB-TOTAL CREDITS - 3773 XXXXXX 89781							\$0.00
SUB-TOTAL DEBITS - 3773 XXXXXX 89781							\$1,950.79

Interest charges posted on statement date

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

Please detach here



ACCOUNT #	PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT	NEW BALANCE	AMOUNT PAID
3773 XXXXXX 89781	October 20, 2025	\$10.00	\$1,950.79	

Please return this stub with your payment.

MR NAKULKUMAR DETROJA
40 DONLAMONT CIRCLE
BRAMPTON ON L7A 4T5

You can pay this bill:

- Through online at www.scotiabank.com or telephone banking at 1-800-267-1234
- At your bank or any Scotiabank Branch in Canada.
- By mailing a cheque or money order, payable to Scotiabank, in the enclosed envelope. Write your account number on the front of your cheque or money order.

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