

OTHER CREDIT CARD TERMS AND CONDITIONS

By completing this application or accepting this pre-approved offer for a Scotiabank credit card account (the "Credit Card Account"), you confirm all information you provide to us is true and complete.

You must be a Canadian Citizen or Permanent Resident and at least the age of majority in the province/territory where you reside to apply for or accept the Credit Card Account.

If you do not qualify for the credit limit you have applied for on your Credit Card Account, you agree this application is for the credit limit for which you do qualify.

If your application is approved or you accept this offer, you agree to abide by the Agreements that apply to the Credit Card Account, including the Revolving Credit Agreement or the Mastercard Cardholder Agreement, as applicable, and the associated disclosure statement (including the Application Disclosure Statement that forms part of this application or pre-approval), plus any loyalty program terms and conditions.

You agree to pay any applicable annual fee(s) for your Credit Card Account regardless of card activation. Refer to the Application Disclosure Statement for more information on rates and fees. Rates and fees are subject to change.

Collection, Use and Disclosure of Your Personal Information

The Scotiabank Privacy Agreement (which can be found at scotiabank.com/privacy) explains how and when we collect, use and disclose your personal information.

We may collect and use your personal information for the purposes described in the Scotiabank Privacy Agreement including: to confirm your identity; to determine your suitability and eligibility for our products and services and to make offers to you; to meet our legal and regulatory requirements; and to manage and assess our risks, including to investigate any fraud claims.

As described in the Scotiabank Privacy Agreement, we may share information about you with electronic payment and other service providers, payment card networks, loyalty program providers, credit card insurers, telecommunication companies and merchants for the purpose of processing, authorizing and authenticating your transactions, providing you with services, managing and assessing risk or investigating fraud, processing any insurance claims or allowing you to participate in contests and promotions and for other purposes related to your Credit Card Account.

We may use third party service providers to process or handle personal information on our behalf and to assist us with various services such as printing, mail distribution and marketing.

Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in other jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank's privacy policies and practices.

For any application or pre-approved offer, to open your Credit Card Account and from time to time while you have your Credit Card Account, we share your personal information, including your name, address date of birth and mobile telephone number, with credit reporting agencies to verify your identity, confirm your continued eligibility for the Credit Card Account and any other Scotiabank products and services and pre-approve you for other products and services, to establish credit limits and to help us to manage and assess risk.

We will continue to disclose your personal information to credit reporting agencies even after your Credit Card Account is closed or cancelled, and you may not withdraw your consent to our doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system.

We may ask you for your Social Insurance Number (SIN) to use in verifying and reporting credit information to credit reporting agencies; however, you are not required to provide us with your SIN for these purposes.

You may access and review any information held by the credit reporting agencies by contacting them through their websites at consumer.equifax.ca and transunion.ca.

We may use or share your personal information with other current or new members of the Scotiabank Group of Companies for marketing to you, including telemarketing. Your consent to this is not a condition of doing business with us and you may withdraw it at any time by following the opt-out process described in the Scotiabank Privacy Agreement.

Language

You have asked us that this agreement and all related documents be in English only. Vous avez demandé que ce contrat et tous les documents qui s'y rattachent soient rédigés uniquement en anglais.