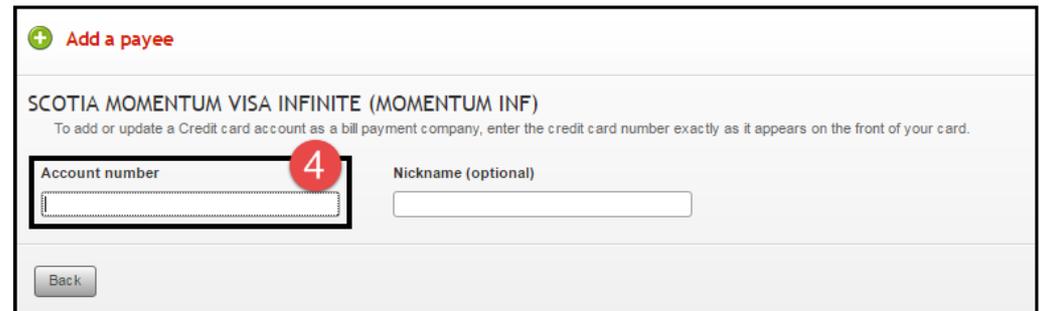
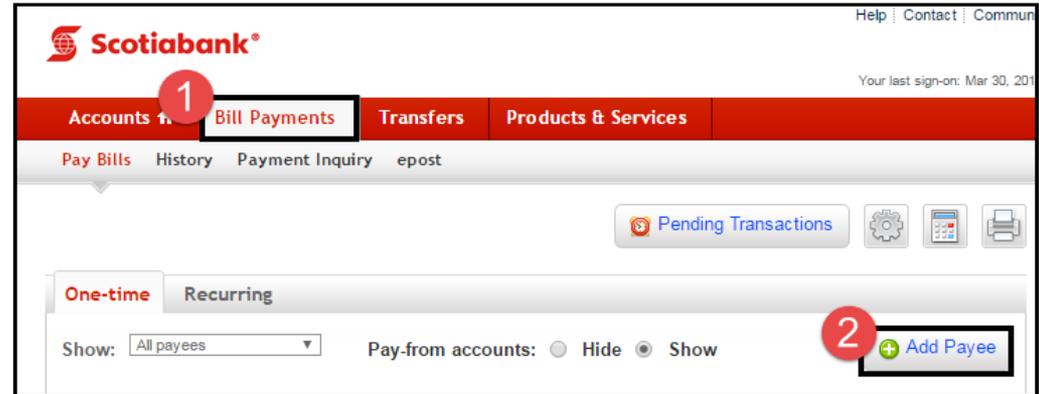


# How to set up a payee

*\*You must make sure that the payee is set up before you can perform a balance transfer transaction.*

1. From the **Account Summary** page, select the **Bill Payments** tab.
2. Click **Add Payee**.
3. Enter the **name of the credit card company** you wish to transfer from and select it from the drop down list. Click continue.
4. Enter the **account number** and click confirm.



# How to set up a balance transfer

*\*You must make sure that the payee is set up before you can perform a balance transfer transaction.*

1. From the **Account Summary** page, locate the **Borrowing** section.
2. Select the **name of the credit card** you wish to transfer a balance to.

The screenshot displays the Scotiabank online banking interface. At the top, the Scotiabank logo is visible on the left, and navigation links for 'Help', 'Contact', and 'Communi' are on the right. Below the logo is a red navigation bar with 'Accounts' (highlighted with a home icon), 'Bill Payments', 'Transfers', and 'Products & Services'. Underneath this bar, the 'Account Summary' page is shown, with sub-tabs for 'Account Summary', 'Account Details', and 'Pending Transactions'. The 'Account Summary' tab is active, and it contains an 'Account View Settings' button and icons for a calendar and a printer. The main content area is divided into two sections: 'Banking' and 'Borrowing'. The 'Banking' section is expanded, showing a table with columns for 'Account', 'Balance \$', and 'Quick Menu'. The table lists 'Basic Banking -' and 'Total Banking Balance CAD'. The 'Borrowing' section is also expanded, showing a table with columns for 'Account', 'Balance \$', and 'Quick Menu'. The table lists 'No-Fee ScotiaGold VISA card'. A red circle with the number '1' is placed over the 'Borrowing' section header, and a red circle with the number '2' is placed over the 'No-Fee ScotiaGold VISA card' entry. The 'Accounts' navigation bar is also highlighted with a black box.

# How to set up a balance transfer

3. Next, select the **Balance Transfer** tab and choose a **payee** from the drop down list. Enter the **amount** you wish to transfer and click continue. Then review and confirm the balance transfer details.

Account Activity Documents Additional Services Creditor Insurance **Balance Transfer** 3

No-Fee ScotiaGold VISA card - [redacted] Quick Menu

Transfer your higher-interest bearing credit card balances to your Scotiabank Credit card or ScotiaLine.  
Balance transfers are treated like a cash advance and interest is applied from the day you transfer the amount until it is repaid in full.  
Balance transfers appear as bill payments in your transaction history.

From: [dropdown]

Transfer balance: No-Fee ScotiaGold VISA card - [redacted]

Amount \$: [input]

Date: 05/09/2016 [calendar icon]

4. Save a copy of your **balance transfer Reference number**.

No-Fee ScotiaGold VISA card - [redacted] Quick Menu

**Balance Transfer Accepted**

✓ Balance transfer accepted on **March 30, 2016, at 11:58 a.m. E.T.** Your reference number is **H03947730**. 4

From: Scotia Momentum VISA Infinite card - [redacted]

Transfer balance: No-Fee ScotiaGold VISA card - [redacted]  
Please allow up to 1 business day for your balance to reflect this payment.

Amount: \$10.00

Date: May 09, 2016

Reference #: H03947730