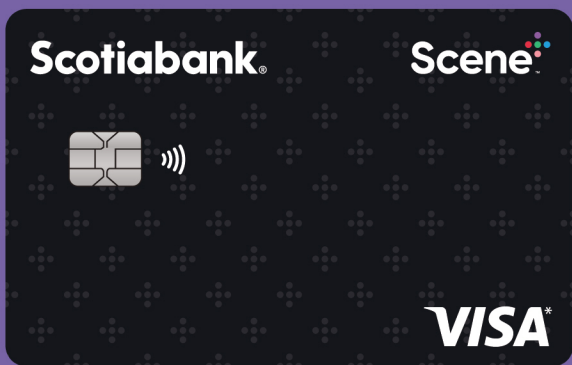


# Scotiabank® Scene+™ Visa\* Card



Scene+

Scotiabank®

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Congratulations on accepting and consenting to your Scotiabank® Scene+™ Visa\* Card.

## **Get started by activating your card.**

Go to [scotiabank.com/activatecreditcard](https://scotiabank.com/activatecreditcard) or call 1-800-806-8600.

## **Sign up for Scotia OnLine and mobile banking to:**

- View your account balance, transactions and pending transactions in real time
- Set up Scotia InfoAlerts to get notified when important activity happens on your account
- Sign up for eStatements and get secure, instant access online to your monthly statements

Download the Scotiabank mobile app, available on the App Store and Google Play.



### Scene+ is the rewards program that puts you first.

Scene+™ is the rewards program that brings you better rewards, more exciting and flexible ways to earn and redeem points.

From travel to entertainment, shopping, dining and statement credits the Scene+ rewards program gives you something to look forward to every time you step out. You earn Scene+ points when you use your card to make everyday purchases.<sup>1</sup>

For complete Scene+ program details, including how you earn Scene+ points, review the Scene+ Program Terms and Conditions available at **ScenePlus.ca**.

To learn more about Scene+ and your Card, see the “Additional Terms and Conditions for Scotiabank Visa Cardmembers” section of the Scene+ Program Terms and Conditions.

**If you have any questions about the Scene+ program and its benefits, visit ScenePlus.ca or call us at 1-866-586-2805.**

## Here's how you earn Scene+ points with your Scene+ Visa Card<sup>1</sup>

### 2X points

Earn 2X for every \$1 on all eligible purchases at participating grocery stores including Sobeys, Safeway, IGA, Foodland, Foodland & Participating Co-ops, FreshCo, Chalol! FreshCo, Thrifty Foods, Rachele Béry, Les Marchés Tradition, Voilà by Sobeys, Voilà by Safeway and Voilà par IGA.

### 2X points

Earn 2X for every \$1 you spend on credit card purchases made at Cineplex Entertainment theatres or online at [cineplex.com](http://cineplex.com)

**Earn 1 Scene+ point for every \$1 you spend on all other eligible purchases<sup>2</sup>**

TIP: Use your Scene+ membership and pay with your Scene+ Visa Card to earn points faster at partners like Cineplex<sup>o</sup>, Scene+ Travel, Powered by Expedia, Rakuten<sup>®\*</sup>, participating grocery stores, and 700+ restaurants. Your points will never expire as long as you have your Card.<sup>3</sup>

The Scene+ app is your gateway to rewards, your Scene+ card, points balance, and so much more. You can track the points you earn online with the:

- Scene+ app – Download on the App Store and Google Play
- Scene+ website – [ScenePlus.ca](http://ScenePlus.ca)
- Scotiabank mobile app
- Scotia OnLine – [scotiabank.com](http://scotiabank.com)

## Travel

### **Get ready to take off with Scene+ Travel, Powered by Expedia<sup>4</sup>**

With Scene+ Travel, Powered by Expedia, you earn 3 Scene+ points per Canadian dollar (CAD\$) spent on hotel and car rental bookings when you pay with your Scene+ points or Scene+ Visa Card. Points can be redeemed fully or partially, for flights, car rentals and hotels. You can access a range of flexible options when it comes to booking and redeeming for travel purchases.

You can choose to book online or over the phone.

To book online

- Log in to your Scene+ account at ScenePlus.ca
- Plan your trip with Scene+ Travel, Powered by Expedia
- Book your travel with points, your Scene+ Visa Card or a combination of both

To book over the phone

- Call 1-800-419-8586 (available 24/7, fees apply)

### **Apply Scene+ points to travel<sup>5</sup>**

With Scene+, you have the flexibility to make your own travel arrangements with any travel provider, site or operator that you choose, and then select the “Apply Points to Travel” option to redeem points to cover off your trip costs within 12 months from the date of the travel purchase.

Simply:

- Book eligible travel using your Scene+ Visa Card
- Wait for your travel purchase to be posted to your Card
- Log into ScenePlus.ca, and redeem your Scene+ points towards the travel purchase

To learn more on how to apply Scene+ points to travel, call 1-866-586-2805.

### Beyond travel rewards

Treat yourself or your loved ones with rewarding experiences and exclusive offers by Scene+.

**Shopping and Gift Cards** - Shop online with Scene+ Rakuten®\* and earn up to 20% more Cash Back in points for eligible online purchases with select retailers. Redeem for the latest in tech through the Apple and Best Buy™\* Catalogues, and for gift cards at more than 60 national retailers.

**Dining** - Redeem points at 700+ restaurant partners including Swiss Chalet‡, Harvey's‡, Montana's‡ and more.

**Entertainment** - Redeem points at Cineplex Theatres◊, Cineplex Store◊, The Rec Room◊ and Playdium◊.

**Points for Credit** - Use the 'Points for Credit' option to receive a statement credit on your Scene+ Visa Card Account.<sup>6</sup>

**Remember to review the Scene+ Program Terms and Conditions available on ScenePlus.ca for full details about the program.**

For more information about all the ways you can redeem your points or about the Scene+ program, visit ScenePlus.ca or call 1-866-586-2805.

### Visa Zero Liability Policy

Certain restrictions and exclusions apply. Please visit [visa.ca](http://visa.ca) for full details.

### Free supplementary cards

Extend your Scene+ Visa benefits to family members.

### Instant cash advances

Simply pick a Personal Identification Number (PIN) at any Scotiabank branch to obtain cash advances at over 1 million ABMs around the world displaying the Visa/PLUS\* symbols and at over 55,000 ABMs displaying the Interac\*\* symbol in Canada.

**Easy access** to your Visa account information through electronic banking via TeleScotia telephone banking and Scotia OnLine® Internet Banking.

**Visa payWave\*** is a convenient payment feature included on Scene+ Visa cards at no additional fee. Save time when paying for small, everyday purchases. No swiping, signing, or entering your PIN for most purchases at participating merchants.<sup>7</sup>

### Visa Checkout

Make your online shopping easier. No need to re-enter your payment and shipping details every time you shop at participating online retailers. Just enter your username and password and you're done. Visit [scotiabank.com/visacheckout](http://scotiabank.com/visacheckout) to learn more and enroll your Scene+ Visa card today.

### Save on car rentals

As a Scene+ Visa cardholder, you can save up to 25% off base rates at participating AVIS locations and at participating Budget locations in Canada and the U.S. when you pay with your Scene+ Visa card.<sup>8</sup>

AVIS reservations may be made online at [avis.com/scotiabankscene](http://avis.com/scotiabankscene) or by calling **1-800-TRY AVIS (879-2847)**. Please quote AVIS worldwide discount number **C030303**. Budget Reservations may be made online at [budget.com/scotiabankscene](http://budget.com/scotiabankscene) or by calling **1-800-268-8900**. Please quote Budget corporate discount number **A363312**.



## Scotiabank's Privacy Commitment

Since 1832, Scotiabank's business and reputation have been built on trusted relationships with our customers, employees, and other stakeholders. The protection of information in our custody is a critical component of these trusted relationships. As part of our ongoing commitment to fostering and maintaining trust, Scotiabank has established a robust privacy program that is designed to protect the personal information entrusted to us.

### We work hard to:

- **Be Accountable:** We have established a foundational privacy framework that sets out the structure and accountability for the treatment of personal information across the Bank. Our privacy framework is overseen by a dedicated Privacy Office, led by our Chief Privacy Officer that sets and maintains Scotiabank's privacy program.
- **Be Safe:** We have implemented measures designed to protect the personal information that has been entrusted to us.
- **Be Respectful:** We collect, use, and disclose personal information in a manner that is fair, ethical and non-discriminatory.
- **Be Useful:** We use information to deliver value, enhance the banking experience, and to manage our business.
- **Be Adaptable:** We monitor privacy and data protection laws, standards and industry practices so that we can provide our products and services in a privacy-respectful manner.
- **Be Transparent:** We explain how we handle personal information in a clear and easily accessible manner.

Our Privacy Agreement describes how we treat personal information including the types of personal information we collect, when and why we collect and use personal information, and the circumstance when we share and disclose it.

For a full copy of our Privacy Agreement, please visit: [scotiabank.com/ca/en/about/contact-us/privacy.html](https://scotiabank.com/ca/en/about/contact-us/privacy.html) or a Scotiabank Branch.

### **Scene+ Loyalty Program Overview**

Scene+ is a loyalty rewards program operated by Scene Limited Partnership (“Scene LP”), a limited partnership owned by Scotia Loyalty Ltd., a subsidiary of The Bank of Nova Scotia and Galaxy Entertainment Inc., a subsidiary of Cineplex Entertainment LP. The Scene+ loyalty rewards program is referred to herein as “Scene+”, the “Scene+ Program” or the “Program”. Scene LP is solely responsible for conducting and administering the Program.

The Scene+ Program Terms and Conditions are in addition to the other agreements that apply to your Scene+ Visa Card account (also referred to as the “account”). Your Scene+ Visa Card is also governed by the Revolving Credit Agreement and your disclosure statement (the “agreement”) in addition to the Scotiabank Privacy Agreement. You agree to be bound by that agreement, a copy of which has been provided to you in this document. Also see below in this document for more information about your Scotiabank Privacy Agreement.

By enrolling in the Scene+ Program (including automatic enrollment due to obtaining a Scene+ Visa Card) or collecting points (“Points” as further described below), you agree that you have read and understood the Scene+ Program Terms and Conditions and Scene+ Privacy Policy as well as the agreement that applies to your Scene+ Visa Card, and are bound by all these terms. You also acknowledge that the agreement governing your Scene+ Visa Card account and Scotiabank Privacy Agreement are in addition to the Terms and Conditions governing your Scene+ membership card.

### **Participation Requirements**

You require a Scene+ Visa Card and a Scene+ Account.

### **Membership Enrollment**

We will facilitate the automatic connection and/or enrollment of your Scene+ Account to your Scene+ Visa Card in accordance with the Scene+ Privacy Policy.

### **Scene+ Agreement and Privacy**

Your membership in the Scene+ Program is governed by the Scene+ Program Terms and Conditions, available at [sceneplus.ca/en-ca/terms-and-conditions](https://sceneplus.ca/en-ca/terms-and-conditions).

In order to receive the benefits of the Scene+ Program, Scotiabank will share the following transaction information on an on-going basis with Scene LP: purchase date and amount, and merchant name and location. Scotiabank may collect from, or share with, Scene LP or Reward Partners such other data as may reasonably be needed to operate or offer the Scene+ Program including any benefits thereunder. Scene LP may use your information (along or together with other information it may have) for purposes described in its privacy policy, including to send offers that may be of interest to you. In accordance with Scene LP's Privacy Policy, Scene LP may also share certain parts of your information (including contact information, gender, date of birth and redemption history) with select Reward Partners for use in accordance with their respective privacy policies, including to provide you with rewarding and personalized experiences of offers.

For more information on Scene LP's privacy practices, you can obtain a full copy of the Scene+ Privacy Policy at [sceneplus.ca/en-ca/privacy](https://sceneplus.ca/en-ca/privacy) or by calling Scene LP at 1-866-586-2805.

#### **Other information you may want to know about the Scene+ Program**

Your Scene+ Account may be closed if your Scene+ Membership Card was not used to earn, redeem or complete any other reward transaction activity in more **than 24 consecutive months**, unless you have a Scotiabank debit or credit card account that earns Scene+ points like the Scene+ Visa account (the “account”) and is in good standing.

If your Scene+ Account is closed, you will forfeit all Scene+ points in your Scene+ Account. Unless prohibited by law, earning Scene+ points through your account with Scotiabank will not be considered earning Scene+ points on your Scene+ Account unless the account has been linked to your Scene+ Account. Written notice from Scene LP, as required by applicable law, will be provided prior to your Scene+ Account being closed.

#### **Earning on Purchases**

Every Scene+ member who is a Scene+ Visa cardholder will receive Scene+ points for purchases made on their Scotiabank credit card or debit card account (the “account”) that is associated with the Scene+ Program provided their card(s) for that account are linked to their Scene+ membership. Scene+ points are calculated on purchases, less returns (“Net Purchases”). Cash advances, including Scotia® Credit Card Cheques, balance transfers cash-like transactions, payments, fees, returns, refunds or other similar credits do not earn Scene+ points.

Primary borrowers and co-borrowers receive Scene+ points for purchases charged to their card which is linked to their individual Scene+ membership account. All purchases by supplementary cardholders will accrue Points for the account of the primary cardholder only.

**Find out more about what you earn with your Card, see the “Additional Terms and Conditions for Scotiabank Visa Cardmembers” included in the Scene+ Program Terms and Conditions.**

**Learn more about the Scene+ program at [ScenePlus.ca](http://ScenePlus.ca) or call 1-866-586-2805.**

### Contact Us

Keep up with your account.  
The information you need is always close at hand.

#### Scene+ Visa Customer Service

For general information:  
In Canada & U.S. 1-888-999-2718  
All other areas (collect) 416-288-4676

#### Rewards information, travel service

Visit **ScenePlus.ca**  
Scene+ Centre, call 1-866-586-2805  
(Mon - Sun 8 am to 11 pm EST)  
Scene+ Travel, call 1-800-419-8586 (24/7)

#### TeleScotia Telephone Banking

In Canada & U.S. 1-800-267-1234

#### ATM ACCESS

Worldwide look for machines displaying the  
Interac\*\*, Visa or LINK symbols



### All features, benefits and other information are subject to change.

- ® Trademark of The Bank of Nova Scotia, used under license.
  - \* Visa Int. / Lic. User.
  - ™ Scene+ and the Icon Design are trademarks of Scene Plus IP Corporation, used under license.
  - \*\* The Bank of Nova Scotia authorized user of the mark.  
Apple is a trademark of Apple Inc., registered in the U.S. and other countries and regions.
  - ™\*\* BEST BUY is a trademark of Best Buy and its affiliated companies used under license.
  - ◇ Cineplex, Playdium, The Rec Room, Cineplex Store, trademarks of Cineplex Entertainment LP, used under license.
  - ®\* Rakuten, trademark of Ebates Inc, used under license.
  - ‡ Swiss Chalet, Harvey's, Montana's, trademarks of Recipe Unlimited Corporation, used under license.
- All other trademarks are owned by their respective owners

<sup>1</sup> You are awarded two (2) Scene+ Points for every eligible \$1.00 purchase made at Sobeys, IGA, Safeway, Foodland, FreshCo, Voilà by Sobeys, Voilà par IGA, Voilà by Safeway, Chalo! FreshCo, Thrifty Foods, IGA West, Les Marchés Tradition, Rachele Béry and Co-Op locations charged and posted to the Scotiabank Scene+ Visa Account.

This list of eligible grocers may be changed from time to time without notice. See full list of participating merchants across Canada at [scotiabank.com/participatingstores](http://scotiabank.com/participatingstores).

Additionally, you are awarded two (2) Scene+ Points for every \$1.00 in Cineplex theaters and online at [cineplex.com](http://cineplex.com) purchases charged and posted to the Scotiabank Scene+ Visa Account (the earn rates for each of the above merchants are referred to as the "Accelerated Earn Rates").

You are awarded one (1) Scene+ point for every \$1.00 in all other purchases of goods and services charged to the Scotiabank Scene+ Visa Account (the "Regular Earn Rate").

For more details, refer to the "Additional Terms and Conditions for Scotiabank Visa Cardmembers" of the Scene+ Program Terms and Conditions ([www.sceneplus.ca/terms-and-conditions](http://www.sceneplus.ca/terms-and-conditions)).

<sup>2</sup> Scene+ Visa cardholders will receive points for purchases made with their Scene+ Visa card. Scene+ Visa cards must be connected to a Scene+ membership in order to earn points. Points are not awarded for cash advances, credit vouchers, returns, payment of annual card fees or interest charges. Some conditions and limitations apply. Visit [www.sceneplus.ca](http://www.sceneplus.ca) for complete details.

<sup>3</sup> If your account with Scotiabank that earns Scene+ Points is not in good standing, the accumulated Scene+ points earned on that account are not eligible for redemption. Your Scene+ Account may be closed if your Scene+ Membership Card was not used to earn, redeem or complete any other reward transaction activity in more than 24 consecutive months, unless you have a Scene+ Scotiabank debit or credit card that earns Scene+ points that has not been cancelled and for which the underlying account remains open with Scotiabank. If your Scene+ Account is closed, you will forfeit all Scene+ points in your Scene+ Account. Unless prohibited by law, earning Scene+ Points through a Scene+ Scotiabank debit or credit card shall not be considered earning Scene+ points on your Scene+ Account unless the Scene+ Scotiabank debit or credit card has been linked to your Scene+ Account. If your Scene+ Scotiabank credit card is closed by Scotiabank because it is not in good standing, only the Scene+ Points earned on the credit card will be forfeited immediately. For more details, refer to the Scene+ Program Terms and Conditions.

<sup>4</sup> Scene+ Travel Service booking site and call center is powered by Expedia, a 3rd party service provider: visit [sceneplus.ca](http://sceneplus.ca) for full details.

<sup>5</sup> A minimum of 5,000 Scene+ Points are required to be redeemed per redemption when using the Apply Points to Travel option. To redeem Scene+ points, the Scene+ Scotiabank credit or debit card must be open and in good standing, and the merchant category code must be recognized by Scotiabank's system as described in the Scene+ Program Terms and Conditions. The value of the Scene+ points redeemed cannot exceed the amount of the Apply Points to Travel redemption charged to your Scene+ Scotiabank credit or debit card. Scene+ points redeemed for an Apply Points to Travel redemption cannot be reversed once posted to your Scene+ Scotiabank credit or debit card.

<sup>6</sup> A Primary Scene+ Scotiabank Cardmember or Co-Borrower can redeem Scene+ Points online through the Program Site for a credit that will be applied to the Program Card Account, or through such other method as may be permitted, or we may from time to time send a Primary Cardmember or Co-Borrower an offer to redeem Scene+ Points for a credit. These types of redemptions are called “Points for Credit”.

Your Program Card Account must be open at the time the credit is applied to the Program Card Account to receive any Points for Credit.

The amount of your Points for Credit will be applied to your Program Card Account within 5 business days following a request to redeem Scene+ Points for a credit.

Once the request to redeem Points for Credit has been submitted, you cannot cancel the request and no changes can be made. The credit will be applied towards the balance of the Program Card Account not towards a particular transaction. Please note that even if you redeem for Points for Credit you are still responsible for making the monthly minimum payment on your Program Card Account by your payment due date.

For additional information and instructions on how to redeem Points for Credit, including if any minimum redemption amounts are required, please visit the Program Site.

<sup>7</sup> Merchants set their own limits for the maximum value of a Visa payWave transaction that does not require a signature or PIN.

<sup>8</sup> The savings of up to 25% applies to Avis and Budget base rates and is applicable only to the time and mileage charges of the rental. All taxes, fees (including but not limited Air Conditioning Excise Recovery Fee, Concession Recovery Fee, Vehicle License Recovery Fee, Energy Recovery Fee, Tire Management Fee, and Frequent Traveler Fee) and surcharges (including but not limited to Customer Facility Charge and Environmental Fee Recovery Charge) are extra. The Bank of Nova Scotia is not responsible for, and provides no representations, warranties or conditions regarding this offer or any Avis or Budget products or services, including Avis Preferred Plus membership and services and those obtained under this offer, which are governed solely by Avis’ terms and conditions. Avis Preferred Plus membership and services are provided by Avis.

