

True luxury goes further.









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The Scotiabank Platinum American Express® Card is your gateway to the good life.

Congratulations and thank you for accepting and consenting to your Scotiabank Platinum American Express Card. We've crafted this Card to meet the expectations of our most valued customers.

Your Scotiabank Platinum American Express Card is your gateway to unique and exclusive experiences. With your Card, you'll enjoy travel privileges including complimentary airport lounge access, premium concierge services, comprehensive travel insurance, savings on foreign currency transaction fees when you make foreign purchases online or abroad, and more.

Your Scotiabank Platinum American Express Card rewards you every time you use it for purchases with the Scene+™ rewards program - an evolved rewards program that further enriches your everyday purchases with extraordinary opportunities. Your Card lets you fast-track your earning potential and discover the many thrilling rewards that the Scene+ program unlocks for you.

To activate your Scotiabank Platinum American Express Card and unlock these benefits, visit [scotiabank.com/activatecreditcard](https://www.scotiabank.com/activatecreditcard) or call **1-800-806-8600**. You can also learn more about all rewards and benefits available to you at www.scotiabank.com/scenepusrewards.

Congratulations again, and we hope you enjoy every experience with the Scotiabank Platinum American Express Card.



Get started

ACTIVATE YOUR SCOTIABANK® * PLATINUM AMERICAN EXPRESS® CARD.

Visit 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 about activity in your account
- Sign up for eStatements and get secure, instant online access to your monthly account statements
- Add supplementary Cardmembers to your Credit Card account¹
- Set up pre-authorized payments

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





Benefits for exceptional experiences

PREMIUM LIFESTYLE EXPERIENCES²

Your Scotiabank Platinum American Express Card gives you access to an array of incredible experiences.

For the evolved palate

Access to culinary experiences featuring the world's greatest chefs including private group dinners, cooking classes, and culinary apprenticeships.

Travel in style and luxury

Enjoy a variety of special offers and discounts along your travel journey. With access to discounted bookings, car rental perks, and curated hotel offerings, travel has never been easier.

The best of entertainment

Enjoy a variety of special offers and events created for Cardmembers. From advance screenings of blockbuster movies, music and theatre packages, it's easy to have an experience you'll never forget.

Make everyday more premium

Access lifestyle benefits to get the most out of life. Platinum benefits can improve life's everyday moments, from elevating your golf game to exploring the latest fashion trends with top designers.

To find out more on our Platinum offers, visit

www.experiences.global



American Express® Benefits

As a **Scotiabank Platinum American Express** Cardmember, you get access to select benefits and rewards that make extraordinary experiences possible, every day.

Amex Offers®†

Make every day more rewarding with Amex Offers.³ With offers for shopping, dining, travel, and more, there's something for everyone. Adding offers to your Card is quick, easy, and best of all, incredibly rewarding.⁴ Visit www.americanexpress.ca/scotiabank to get started.

American Express Experiences⁵

Enjoy Cardmember benefits with American Express Experiences like breezing through the front gate at Budweiser Stage⁶ and sitting back and relaxing in the American Express Lounge.⁷ Make your night out at a Mirvish Production with express concession service at the American Express Priority Line in the Royal Alexandra Theatre and exclusive Priority Bars in the Princess of Wales and Ed Mirvish Theatres.⁸

American Express Experiences include:

- Front Of The Line® Presale Tickets or reservations to some of the most in-demand concerts, theatre productions, restaurants and special events, often before the general public.
- Front Of The Line Reserved Tickets* gets you access to a block of great seats reserved for Cardmembers even after shows are on sale to the public.
- Special Offers & Experiences for all Cardmembers - enjoy a variety of special Entertainment offers and events created for Cardmembers.

To find out the latest entertainment offers, visit www.americanexpress.ca/experiences



Benefits wherever you go

As a Scotiabank Platinum American Express Cardmember, travelling is now more delightful.

NO FOREIGN TRANSACTION FEES

You won't pay the usual 2.5% foreign transaction fees on foreign currency purchases made online or while travelling abroad⁹. With these savings, you can shop, dine and enjoy your trip to your heart's content.

TRAVEL IN ELEGANCE WITH AIRPORT LOUNGE ACCESS

You have access to over 1,300 VIP airport lounges worldwide. From complimentary refreshments, to access to the internet and use of conference spaces, no matter the airline or class of service you're using, Priority Pass™ or Plaza Premium complimentary membership ensures that you're at ease before your journey.

Your Card gives the Primary Cardmember complimentary Priority Pass™ membership. Primary Cardmember receives complimentary membership¹⁰ plus 10 free visits per year from the date of enrolment. Each Additional Cardmember receives complimentary membership plus 4 free visits per year from the date of enrolment. Once the free passes are used, each lounge visit will be charged at \$32 USD per person.

Enjoy complimentary snacks and refreshments, access the Internet, use conference spaces and feel free to work or relax in comfort before your flight.

Enrol in Priority Pass Airport Lounge Access by visiting prioritypass.com/scotiabankplatinum

Your invitation code is:

- Primary Cardmember: **Scotia1**
- Additional Cardmember: **Scotia2**

Benefits wherever you go

Complimentary airport lounge access

GO IN STYLE AND COMFORT

Plaza Premium

Plaza Premium Lounge is a network of airport lounges around the world that are open to the Scotiabank Platinum American Express Cardmembers, regardless of airline or ticket class. Scotiabank Platinum American Express Cardmembers are eligible for up to 10 visits per year at no additional cost.

From relaxing getaways to important business trips, eligible Scotiabank American Express Cardmembers can enjoy privileged access to selected Plaza Premium Lounges all year round whenever you travel. At over 90+ locations in more than 40+ international airports worldwide,

you can relax and unwind before your next journey and enjoy a complimentary visit to Plaza Premium Lounge.

Simply present your eligible Scotiabank Platinum American Express Card with a boarding pass for the same day or the following day travel at the selected lounge reception. Plaza Premium Lounge makes sure your airport experience is seamless whether you're arriving, departing or transiting at the airport.

To view the list of participating lounges, go to <https://www.plazapremiumlounge.com>

The list of participating lounges is subject to change from time to time.

Benefits wherever you go

Complimentary Hertz Gold Plus Rewards

When time is of the essence (and really, when isn't it?), you will enjoy faster service, less paperwork and other exclusive privileges with Hertz Gold Plus Rewards. At more than 8,500 worldwide locations, this benefit entitles you to expedient pickups and returns, special discounts, the ability to earn reward point bonuses and much more.

To enrol and take advantage of this complimentary benefit, visit [hertz.com/premium/amex/enrol](https://www.hertz.com/premium/amex/enrol).

Concierge Service¹¹

AT YOUR SERVICE

There's always more to be done, and more you want to do. And as a Scotiabank Platinum American Express Cardmember, you can have it all. The Concierge Service gives you access to a network of dedicated professionals, virtually any time you need assistance. From the everyday to the unusual, no request is too big or too small. Arrange a private dining experience or a scuba dive with dolphins. Plan a special party or find a summer camp for your kids. Get your hands on tickets to a sold-out event or a rare bottle of wine. Simply ask, and we'll do all we can to make it happen. To reach your Concierge Service, call **1-866-586-2805** (fees apply).



Scene+™* Program

Your Scotiabank Platinum American Express Card also gives you automatic membership to the Scene+ program. Scene+ is the rewards program that brings you better rewards, more exciting and flexible ways to earn and redeem.

Enjoy a world of entertainment and travel rewards, gift cards, the latest in tech merchandise, statement credits and much more. You earn Scene+ points when you use your Card to make everyday purchases.

For complete Scene+ program details, including how you earn Scene+ points, review the Scene+ program Terms and Conditions available at [ScenePlus.ca](https://www.sceneplus.ca).

To learn more about Scene+ and your Card, see the **“Additional Terms and Conditions for Scotiabank American Express Cardmembers”** section of the Scene+ program Terms and Conditions.

If you have any questions about the Scene+ program and its benefits, visit [ScenePlus.ca](https://www.sceneplus.ca) or call us at **1-866-586-2805**.

Scene+™* Program

You can earn Scene+ points on a wide range of purchases, from everyday essentials, to travel and beyond - making nearly every dollar spent do more for you.

Here's how you earn Scene+ points with your Scotiabank Platinum American Express Card¹²

Earn 2 Scene+ points for every \$1 on all eligible purchases.

TIP: Use your Scene+ membership and pay with your Scotiabank Platinum American Express Card to earn points faster at partners like Cineplex⁰, Scene+ Travel, Powered by Expedia, Scene+ Rakuten^{0**}, participating grocery stores and 700+ restaurants to earn points faster. Your points will never expire as long as you have your Card.¹³

The Scene+ app is your gateway to rewards, your Scene+ Card, points balance, and so much more.

You can track the Scene+ points you earn online with the:

- Scene+ mobile app
- Scotiabank mobile app
- Scene+ website – ScenePlus.ca
- Scotia OnLine - scotiabank.com

Scene+™* Program

Get ready to take off with Scene+ Travel, Powered by Expedia¹⁴

With Scene+ Travel, Powered by Expedia, you can earn 3 Scene+ points per Canadian dollar (CAD\$) spent on eligible hotel and car rental bookings when you pay with your Scene+ points or Scotiabank Platinum American Express 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
- Book your eligible travel with points, your Scotiabank Platinum American Express 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 travel¹⁵

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 of the date of the travel purchase.

Simply:

- Book eligible travel using your Scotiabank Platinum American Express Card
- Wait for your travel purchase to be posted to your Card
- Log in to ScenePlus.ca, and redeem your Scene+ points towards the travel purchase

To learn more on how to apply Scene+ points to travel, visit ScenePlus.ca or call **1-866-586-2805**.

Scene+™* Program

BEYOND TRAVEL REWARDS

Treat yourself or your loved ones with rewarding experiences and exclusive offers from 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 over 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 Scotiabank Platinum American Express Card Account.

Remember to review the Scene+ program Terms and Conditions available on [ScenePlus.ca](https://www.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](https://www.sceneplus.ca) or call **1-866-586-2805**.

Insurance

Mobile Device Insurance and Purchase Security and Extended Warranty

INSURANCE THAT COVERS THINGS YOU BUY.

Mobile Device Insurance¹⁶: You will have Mobile Device Insurance[†] for new cellular phones, smartphones or tablets purchased on or after July 1, 2022, when you charge the full cost of your new mobile device to your Card or charge all of your wireless bill payments for such device to your Card when you fund such purchase through a plan. You may be covered for up to \$1,000 in the event your cell phone, smartphone or tablet is lost, stolen or accidentally damaged or experiences mechanical failure.

Purchase security and extended warranty¹⁶ : Most personal items purchased anywhere in the world are automatically insured against theft, loss or damage as long as the full cost of the item is charged to your Scotiabank Platinum American Express Card. Coverage extends for the first 120 days from the date of purchase, up to \$60,000, and is in excess of any other insurance coverage. When you use your Scotiabank Platinum American Express Card to purchase most personal items and charge the full cost of the item to your Card, extended warranty coverage doubles the original manufacturer's warranty for up to two years. Items covered by a manufacturer's warranty of five years or more must be registered within the first year of purchase.

For full details about all of your insurance coverage, please read the Insurance Certificate in the Terms and Conditions booklet included in your Welcome Kit or call **1-877-391-7507**.

Insurance

Scotia Credit Card Protection (optional)

FINANCIAL PROTECTION FOR LIFE'S TWISTS AND TURNS.

Scotia Credit Card protection¹⁷ insurance can help offer your family the financial protection they need when it matters most.

This optional insurance coverage can pay off your outstanding account balance or help cover your monthly Credit Card payments as a result of certain unexpected events that may have significant financial impact, such as disability, job loss, strike or lockout, critical illness or loss of life.

Visit scotiabank.com/creditcardprotection for more information or simply call **1-855-753-4272** between 8 am and 8 pm (EST) Monday to Friday, and a Customer Service Representative will be happy to assist you.

Contact Information

Locally and wherever your travels take you, it's important that you have access to your Scotiabank Platinum American Express Credit Card account and your account information in a variety of ways.

General card inquiries: Visit [scotiabank.com](https://www.scotiabank.com)
In Canada & U.S., call **1-888-860-5477** (24/7)
Outside Canada & U.S.(collect) **(416) 701-7810**

ABM Access: Worldwide look for machines displaying the Interac** American Express or LINK symbols



In case of medical emergency:
Scotia Assist **1-877-391-7507**
Outside Canada & U.S. (collect) **(416) 572-3636**

Emergency Card replacement:
In Canada & U.S., call **1-888-860-5477** (24/7)
Outside Canada & U.S. (collect) **(416) 701-7810**
Telephone Banking: 1-800-267-1234

Platinum offers information:
Visit www.experiences.global
American Express Experiences Information:
Visit www.americanexpress.ca/experiences

Rewards information, travel & concierge service: Visit [ScenePlus.ca](https://www.ScenePlus.ca)

- Rewards & redemption, call **1-866-586-2805** (Mon-Sun 8 am to 11 pm EST)
- Concierge Service, call **1-866-586-2805** and follow the voice prompt (Mon-Sun 8 am to 11 pm EST)
- Scene+ Travel, call **1-800-419-8586** (24/7)

Priority Pass: For more details on how to enrol or take advantage of this offer, visit prioritypass.com/scotiabankplatinum
Invitation Codes:

Primary Cardmember: **Scotia1**
Additional Cardmember: **Scotia2**
Hertz #1 Club Gold membership enrolment:
Visit hertz.com/premium/amex/enrol

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 circumstances when we share and disclose it. For a full copy of our Privacy Agreement, please visit: <https://www.scotiabank.com/ca/en/about/contact-us/privacy.html> or a Scotiabank Branch.

Scene+ Program Overview Terms and Conditions

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 here in 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 is in addition to the other agreements that apply to your Scotiabank Platinum American Express Card account (also referred to as the “account”). Your Scotiabank Platinum American Express 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 the agreement, a copy of which has been provided to you with this document. Also see below in this document for more information about your Scotiabank Privacy Agreement.

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

Participation Requirements

You require a Scotiabank Platinum American Express Card and a Scene+ Account.

Membership Enrolment

We will facilitate the automatic connection and/or enrolment of your Scene+ Account to your Scotiabank Platinum American Express Card in accordance with the Scene+ Privacy Policy.

Scene+ Program Overview Terms and Conditions

Scene+ Agreement & Privacy

Your membership in the Scene+ Program is governed by the Scene+ Program Terms and Conditions, available at www.sceneplus.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 sending offers that may be of interest to you. In accordance with Scene LP's Privacy Policy, Scene LP may also share some 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 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 www.sceneplus.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 Scotiabank Platinum American Express Card 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 Scotiabank Platinum American Express 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+ Account. All purchases by supplementary cardholders will accrue Points for the account of the primary cardholder only.

To find out more about what you earn with your Card, see the "Additional Terms and Conditions for Scotiabank American Express Cardmembers" included in the Scene+ Program Terms and Conditions. Learn more about the Scene+ Program at ScenePlus.ca or call 1-866-586-2805.

^{**} Registered trademarks of The Bank of Nova Scotia.

^{*} American Express is a registered trademark of American Express. This Credit Card program is issued and administered by The Bank of Nova Scotia under license from American Express.

^{**} Used by Amex Bank of Canada under license of American Express.

^{**} Priority Pass, trademark of Priority Pass Limited.

^{**} Scene+ and the Icon Design are trademarks of Scene Plus IP Corporation, used under license.

^{**} Interac is a registered trademark of Interac Corp. Used under licence.

[◊] Cineplex, Playdium, The Rec Room, Cineplex Store, trademarks of Cineplex Entertainment LP, used under license.

[†] Swiss Chalet, Harvey's, Montana's, trademarks of Recipe Unlimited Corporation, used under license.

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.

^{***} Rakuten, trademark of Ebates Inc, used under license.

All other marks are the property of their registered owners.

¹ You are liable for all charges incurred on your Scotiabank Credit Card account (the "account") with any supplementary card issued in connection with the account. When you request Scotiabank to issue a supplementary card, we will also issue renewal and replacement cards for such supplementary card, unless the card is cancelled by you or Scotiabank.

² Individual offer terms and conditions apply. The Bank of Nova Scotia is not responsible for the offers, or any third party services provided. For complete terms and conditions please visit www.experiences.global

³ Purchase must be charged in full to an American Express® Card. Subject to availability and to event and ticketing terms, restrictions, verification procedures and fees. Tickets and packages may not be transferable and should not be resold. No refunds and no exchanges, subject to merchant's obligations under applicable law. Any dispute related to an offer must be directed to the participating merchant. The Bank of Nova Scotia and its affiliates are not responsible for fulfillment of offers under the American Express Invites program. All offers are provided and fulfilled by participating merchants and are subject to the specific terms and conditions of the respective merchant. American Express® and its affiliates are not liable or otherwise responsible for any offer or experience made available under this program, and are not responsible for fulfillment, any changes or cancellation of any offer. Due to present circumstances surrounding

COVID-19, events are subject to change. In an effort to enable a safer live experience for all and comply with public health requirements event organizers have implemented safety requirements which you will need to accept and comply with in order to attend the event. There may be cancellations, postponements or rescheduling of events. These circumstances may result in a different set of options for ticket holders. Amex Bank of Canada, The Bank of Nova Scotia and its affiliates do not assume liability; the ticket holder will assume full liability for any risks incurred before, during and after the event and will agree to all terms of use. To learn more about the latest terms of use, purchase policies, safety protocols and changes to close proximity events, please check the ticket provider and venue Terms of Use and FAQ's before purchasing and prior to attending any event. <https://email.americanexpress.com>

⁴ Select offers are brought to you by American Express. The Bank of Nova Scotia is not responsible for the offers, or any third party services provided under the Amex Offers program. American Express reserves the right to vary any eligibility criteria or the Terms prior to you registering for the offer. If you do not agree with the Terms, you must not participate in the offer.

⁵ The Bank of Nova Scotia and its affiliates are not responsible for fulfillment of offers under the American Express Invites program. All offers are provided and fulfilled by participating merchants and are subject to the specific terms and conditions of the respective merchant. American Express and its affiliates are not liable or otherwise responsible for any offer or experience made available under this program, and are not responsible for fulfillment, any changes or cancellation of any offer.

⁶ Access to the American Express Entrance is available to individuals upon the presentation of a valid American Express Card. The Bank of Nova Scotia is not responsible for the lounge services of any kind, or any third party services provided in connection with those services and access

⁷ Access to the American Express® Lounge is available to individuals upon the presentation of a valid American Express Card. Subject to lounge capacity and public health and safety requirements.

⁸ Priority Line and Priority Bars –American Express Cardmembers may access the Priority Line and/or Bar during an event operating day and must pay with a valid, unexpired American Express Card. The Priority Line and/or Bar is serviced by Ed Mirvish Enterprises Limited staff and located at select bar areas within the Ed Mirvish, Princess of Wales and Royal Alexandra Theatres. Cardmembers and guests placing an order are required to comply with the theatre's drink order limits. All theatre rules apply. Priority Line and/or Bar access is subject to change or cancellation at any time. You must be of local legal drinking age and must carry a valid government-issued identification to consume alcoholic beverages. Please drink responsibly.

⁹ We will not charge you Foreign Transaction Fees on foreign currency transactions, including purchases, only the exchange rate applies. The term "Foreign Transaction Fees" is a substitute for "Foreign Currency Conversion" as described in the Disclosure Statement you received with your Card. This fee relates to the 2.5% mark-up that is typically charged by Credit Card issuers in addition to the exchange rate. See the Foreign Currency Conversion section of the Disclosure Statement for this Card for full details. Rates and fees are subject to change.

¹⁰ Priority Pass membership automatically renews on its anniversary date. Priority Pass membership will be cancelled if your Scotiabank®* Platinum American Express® Card is cancelled. Lounge visits are counted on a per person per visit basis (e.g. Lounge access by a Cardmember and one accompanying guest will count as two (2) visits). The first 10 lounge visits for the primary Cardmember and the first 4 lounge visits for the secondary Cardmember per 12-month cycle from date of enrolment are complimentary. Beginning with the 11th visit for the primary Cardmember and the 5th visit for the secondary Cardmember, lounge visits are subject to a per person per visit charge of \$32 USD. All fees, features and benefits are subject to change. For complete Priority Pass terms and conditions, please visit www.prioritypass.com/Conditions-of-use.cfm

¹¹ Concierge service is provided by a duly licensed 3rd party premium concierge provider. The service provider is subject to change by The Bank of Nova Scotia.

¹² Scene+ Points are awarded for purchases charged to your Scotiabank Platinum American Express Credit Card Account ("the Account"). The regular earn rate is two (2) Points per \$1.00 CAD in purchases charged and posted to the Account. Eligibility: Only purchases earn Scene+ Points. Cash advances (including Balance Transfers, Scotia† Credit Card Cheques and Cash-Like Transactions), fees, interest or other charges, returns, refunds or other similar credits to your Account do not qualify for Scene+ Points. Scene+ Points will not be posted to an Account that is not in good standing when purchases are made or when a statement is issued, or if the Account is not open when a statement is issued. See your Scene+ Points terms at www.scotiabank.com/sceneplus for full program details.

¹³ 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.

¹⁴ Scene+ Travel including the Scene+ Travel booking site and call center service is provided by Expedia: Visit ScenePlus.ca for full details. The Bank of Nova Scotia is not responsible for Scene+ Travel including the booking site or call centre services, or any third party services provided in connection with Scene+ Travel.

¹⁵ 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. Visit the Additional Terms and Conditions that apply to your Scotiabank American Express Cardmembers in the Scene+ Program terms and conditions for more details.

¹⁶ Under all insurance coverages or services, certain limitations, restrictions and exclusions apply, including a pre-existing condition exclusion for certain benefits. The enclosed Insurance Certificates outlined in the Terms and Conditions booklet included in your Welcome Kit contain full details of all coverages underwritten by independent licensed insurers. The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurers.

¹⁷ Scotia Credit Card Protection is a Group Policy underwritten by Chubb Life Insurance Company of Canada. All coverage is subject to the terms and conditions outlined in the Certificate of Insurance which you will receive upon enrolment.





**YOUR NEXT GREAT ADVENTURE
STARTS NOW.**

Your Scotiabank Platinum American Express Card
puts a world of benefits right in your hand.

Start enjoying them to the fullest today.

