


# Scotiabank Credit Card Rates and Fees

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Your Scotiabank credit cards are subject to certain rates and fees. Information on these charges, which are subject to change, is set out below. Fees quoted are listed either in JMD or USD as applicable (see below and over leaf).

	Scotiabank Mastercard®		Scotiabank Gold Mastercard®		Scotiabank MAGNA Mastercard®	Scotiabank AERO™ Platinum Mastercard®	Scotiabank Platinum Mastercard®	Scotiabank Mastercard® Business Card	AAdvantage Business Executive Mastercard®	ScotiaLine	ScotiaLine Gold***
	J\$	US\$	J\$	US\$	J\$	J\$	US\$	J\$	J\$	J\$	J\$
<b>Annual Interest Rate (Financing Charges) - on Purchases &amp; Balance Transfers</b>	46.00% - 51.99%	18.00% - 21.99%	44.75% - 51.99%	19.99% - 21.99%	49.75% - 51.99%	44.99% - 51.99%	19.99% - 21.99%	40.00%	42.00%	15.75% - 20.75%	15.75% - 18.75%
<b>Effective Annual Interest Rate (EAIR)</b>	57.05% - 66.35%	19.56% - 24.35%	55.17% - 66.35%	21.93% - 24.35%	62.82% - 66.35%	55.53% - 66.35%	21.93% - 24.35%	48.21%	51.11%	17.05% - 23.05 %	17.05% - 20.62%
<b>Annual Membership Fee</b>	J\$5,527.90	US\$88.84	J\$7,403.44	US\$120.43	J\$3,948.50	J\$13,721.03	US\$315.88	J\$7,403.44	J\$10,858.37	J\$6,781.55	J\$6,880.25
<b>Supplementary Card Fee</b>	No Charge	No Charge	No Charge	No Charge	J\$987.13	No Charge	No Charge	J\$498.50	J\$498.50	J\$3,390.78	-
<b>Late Payment Fee</b>	J\$2,961.37	US\$68.11	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	J\$2,961.37	J\$2,961.37
<b>Over Limit Charge (Flat Charge Per Each Overrun)</b>	J\$2,961.37	US\$68.11	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	J\$2,961.37	J\$2,961.37
<b>Cash Advance Fee ATM**</b>	7.30% of amount (min. J\$493.56)	7.30% of amount (min. US\$9.87)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. US\$9.87)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. US\$9.87)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)	-	-
<b>Cash Advance Fee in Branch**</b>	9.87% of amount (min. J\$493.56)	9.87% of amount (min. US\$9.87)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. US\$9.87)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. US\$9.87)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)	-	-
<b>Dishonoured / Returned Cheques</b>	J\$1,569.53	US\$41.85	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	J\$1,569.53	J\$1,569.53
<b>NSF Cheque Charge</b>	J\$1,569.53	US\$41.85	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	J\$1,569.53	J\$1,569.53
<b>Retrieval of Items</b>	J\$769.96	US\$26.66	J\$769.96	US\$26.66	J\$769.96	J\$769.96	US\$26.66	J\$769.96	J\$769.96	J\$498.50	-
<b>Replacement / Additional Statement</b>	J\$769.96	US\$23.84	J\$769.96	US\$23.84	J\$769.96	J\$769.96	No Charge	J\$769.96	J\$769.96	J\$656.44	J\$656.44
<b>Replacement Sales Draft</b>	J\$1,016.74	US\$27.15	J\$1,016.74	US\$27.15	J\$1,016.74	J\$922.96	US\$27.15	J\$1,016.74	J\$1,016.74	-	-
<b>Replacement Damaged / Lost / Stolen Card</b>	J\$2,763.94	US\$37.32	No Charge	No Charge	J\$1,786.70	-	-	J\$2,142.06	J\$2,142.06	-	-
<b>Stamp Duty per Credit Card Cheque</b>	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20
<b>Minimum Payment</b>	5% of balance (min. J\$300)	5% of balance (min. US\$75)	5% of balance (min. J\$300)	5% of balance (min. US\$75)	5% of balance (min. J\$300)	3% of balance (min. J\$300)	3% of balance (min. US\$75)	5% of balance (min. J\$3,000)	5% of balance (min. J\$3,000)	3% of balance (min. J\$950)	3% of balance (min. J\$950)
<b>Credit Card Cheque</b>	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	-	-	-	-
<b>ScotiaLine Gold Cheque Stop Payment Fee</b>	-	-	-	-	-	-	-	-	-	J\$473.82	J\$473.82

Optional Scotiabank Mastercard® / Visa® Credit Life Protection† provides up to JMD\$3,000,000/USD\$25,000 in coverage. Single coverage costs 29¢ for every \$100 of outstanding balance on the previous month's Scotiabank Visa® / Mastercard® statement. Cost for joint coverage is 52¢ for every \$100 of outstanding balance. No premium is charged if your previous month's statement balance was zero.

## Scotiabank Credit Card Rates and Fees

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	Scotiabank Visa® Classic	Scotiabank Visa® Aadvantage®	Scotiabank Gold Visa®
	J\$	J\$	J\$
<b>Annual Interest Rate (Financing Charges) - on Purchases &amp; Balance Transfers</b>	49.99 - 51.99%	48.50 - 51.99%	44.75 - 51.99%
<b>Effective Annual Interest Rate (EAIR)</b>	64.80% - 68.12%	62.37% - 68.12%	56.40% - 68.12%
<b>Annual Membership Fee</b>	J\$2,467.81	J\$8,884.12	J\$5,429.18
<b>Supplementary Card Fee</b>	No Charge	No Charge	J\$2,319.75
<b>Late Payment Fee</b>	J\$2,961.37	J\$2,961.37	J\$2,961.37
<b>Over Limit Charge (Flat Charge Per Each Overrun)</b>	J\$2,961.37	J\$2,961.37	J\$2,961.37
<b>Cash Advance Fee ATM**</b>	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)
<b>Cash Advance Fee in Branch**</b>	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)
<b>Dishonoured / Returned Cheques</b>	J\$1,569.53	J\$1,569.53	J\$1,569.53
<b>NSF Cheque Charge</b>	J\$1,569.53	J\$1,569.53	J\$1,569.53
<b>Retrieval of Items</b>	J\$769.96	J\$769.96	J\$769.96
<b>Replacement / Additional Statement</b>	J\$769.96	J\$769.96	J\$769.96
<b>Replacement Sales Draft</b>	J\$1,016.74	J\$1,016.74	J\$1,016.74
<b>Replacement Damaged / Lost / Stolen Card</b>	J\$1,727.47	J\$4,654.29	No Charge
<b>Stamp Duty per Credit Card Cheque</b>	J\$0.20	J\$0.20	J\$0.20
<b>Minimum Payment</b>	5% of amount. (min. J\$300)	5% of amount. (min. J\$300)	5% of amount. (min. J\$300)
<b>Credit Card Cheque</b>	6.90% of amount	6.90% of amount	6.90% of amount

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## Scotiabank Credit Card Rates and Fees

Additional terms applicable to all Scotiabank credit card products	
<b>Grace Period: Purchases and Cash Advances</b>	You will benefit from an interest free period of at least 21 days for new purchases and fees, if you pay your statement balance in full by the payment due date shown on your statement. If you do not pay your statement balance in full by the payment due date, you must then pay the interest on all your purchases and fees shown on that month's statement from the transaction date until we receive your payment for the total amount you owe. There is no interest free period for cash advances. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe.
<b>Annual Interest Rate</b>	The applicable interest rate is established upon approval of your account. You can find your interest rate printed on the materials accompanying your credit card.
<b>Annual Fees</b>	Annual fees are charged on the first day of the month following your account opening (whether or not the card is activated) and annually thereafter on the first day of the same month.
<b>Maximum Annual Interest Rate</b>	If you do not pay at least your minimum payment by the payment due date, we may, at our discretion, increase the interest rate applicable to all new and existing balances up to 54.99% (EAIR 71.20%) for JMD denominated credit cards and up to 24.99% (EAIR 28.38%) for USD denominated credit cards. You will continue to pay the higher rate of interest, until such time as you have paid the minimum monthly payment by the payment due date for six consecutive months.
<b>Foreign Currency Transactions</b>	Foreign currency transactions (including both purchases and cash advances) and credits (returns) to your credit card account will be converted to the currency of the credit card at the foreign exchange rate equivalent to the rate determined on our behalf by Mastercard International Incorporated, plus a percentage mark-up may be determined by the Bank from time to time, on the date the transaction is debited or credited to the credit card account. The exchange rate at the date of conversion may be different from the exchange rate in effect on the date the transaction was made.
<b>Calculating Balance for Purchase and Cash Advances</b>	Two-cycle average daily balance, including new purchases and cash advances.
<b>Minimum Charge for Financing</b>	No minimum charge for financing.

All fees are inclusive of General Consumption Tax. Rates and fees are in effect as of January 6, 2020 and are subject to change at any time. For more information, please call 1-888-4-SCOTIA (72682) or visit our website at [www.jm.scotiabank.com](http://www.jm.scotiabank.com).

\*\* Cash Advance Fees are 7.40% and 10% of the advanced amount (ATM and Branches respectively) (note respective Minimum Payments) plus applicable interest charges.

‡ Where available.

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\*\*\*ScotiaLine Gold is offered as Cash Secured, Real Estate Secured and Unsecured Loan Facilities.

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