

## RATES as at FEBRUARY 6, 2023

<b>Mastercard</b>	Scotiabank Mastercard®		Scotiabank Gold Mastercard®		Scotiabank MAGNA Mastercard®	Scotiabank AERO™ Platinum Mastercard®	Scotiabank Platinum Mastercard®	Scotiabank Mastercard® Business Card	AAdvantage Business Executive Mastercard®
	J\$	US\$	J\$	US\$	J\$	J\$	US\$	J\$	J\$
Annual Interest Rate (Financing Charges) - on Purchases & Balance Transfers	47.00% - 52.99%	19.00% - 22.99%	45.75% - 52.99%	20.99% - 22.99%	50.75% - 52.99%	45.99% - 52.99%	20.99% - 22.99%	41.00%	43.00%
Effective Annual Interest Rate (EAIR)	58.57% - 67.96%	20.75% - 25.57%	56.69% - 67.96%	23.13% - 25.57%	64.39% - 67.96%	57.04% - 67.96%	23.13% - 25.57%	49.65%	52.57%

<b>VISA</b>	Scotiabank Visa® Classic	Scotiabank Visa® Aadvantage®	Scotiabank Gold Visa®
	J\$	J\$	J\$
Annual Interest Rate (Financing Charges) - on Purchases & Balance Transfers	50.99- 52.99%	49.50 - 52.99%	45.75 - 52.99%
Effective Annual Interest Rate (EAIR)	64.77% - 67.96%	62.43% - 67.96%	56.67% - 67.96%