


# Scotiabank Credit Card Rates and Fees

# Cayman Islands

Your Scotiabank credit cards are subject to certain rates and fees. Information on these charges, which are subject to change, is set out below.

 mastercard	Scotiabank Mastercard®	Scotiabank Gold Mastercard®	Scotiabank AAdvantage® Mastercard®	ScotiaLine	ScotiaLine Gold
	USD	USD	USD	KYD	KYD
Annual Interest Rate (Financing Charges) - on Purchases & Balance Transfers	23.99%	23.99%	23.99%	19.60%	11.50%
Annual Membership Fee	\$45.00	\$110.00	\$125.00	\$50.00	\$70.00
Supplementary Card Fee	Nil	Nil	Nil	\$20.00	Nil
Late Payment Fee	\$35.00	\$35.00	\$35.00	\$25.00	\$25.00
Over Limit Charge (Flat Charge Per Each Overrun)	\$30.00	\$30.00	\$30.00	\$20.00	\$20.00
Cash Advance Fee ATM**	2.99% of amount, MIN \$5.00	2.99% of amount, MIN \$5.00	2.99% of amount, MIN \$5.00	-	-
Cash Advance Fee in Branch**	2.99% of amount, MIN \$5.00	2.99% of amount, MIN \$5.00	2.99% of amount, MIN \$5.00	-	-
Dishonoured / Returned Cheques	\$30.00	\$30.00	\$30.00	\$25.00	\$25.00
NSF Cheque Charge	\$30.00	\$30.00	\$30.00	\$25.00	\$25.00
Retrieval of Items	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Replacement / Additional Statement	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Replacement Sales Draft	\$5.00	\$5.00	\$5.00	Nil	Nil
Replacement Damaged / Lost / Stolen Card	\$15.00	\$15.00	\$15.00	Nil	Nil
Minimum Payment	3% of outstanding amount, Min \$25.00	3% of outstanding amount, Min \$25.00	3% of outstanding amount, Min \$25.00	3% of outstanding amount, Min \$40.00	3% of outstanding amount, Min \$40.00
ScotiaLine Gold Cheque Stop Payment Fee	-	-	-	\$25.00	\$25.00

Optional Scotiabank Mastercard® Credit Life Protection‡ provides up to US \$15,000 in coverage with premiums based on the outstanding balance on your previous month's Scotiabank Mastercard® account. No premium is charged if your previous month's statement was zero. Life Protection: The cost for single Life Protection is \$0.29 a month for every \$100 of outstanding balance. Life and Critical Illness Protection: The cost for single Life and Critical Illness Protection is \$0.53 a month for every \$100 of outstanding balance.

<b>Additional terms applicable to all Scotiabank credit card products</b>	
<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 23.99%. 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. Your interest rate for cash advances will always be 2.5% - 3.0% higher than the current interest rate on your purchases.
<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.

Rates and fees are in effect as of April 17, 2019 and are subject to change at any time.

\*\* Cash Advance Fees are 2.5% - 3.0% of the advanced amount (ATM and Branches) (note respective Minimum Payments) plus applicable interest charges.

‡ Where available.

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