THE PLATINUM WAY

LIVE LIFE TO THE FULLEST WITH THE PLATINUM CARD®

Welcome to Your Platinum Card® Membership.

Lock your phone, put it on the wooden stand, and start reading to unlock all the privileges that are waiting for you to explore.

Enclosed are highlights of some of the remarkable benefits that come with your new Card. We look forward to helping you write a new story every day with the exceptional service, experiences, and access that only The Platinum Card[®] can provide. Thank you for choosing American Express[®]. SCAN HERE TO SEE A FULL LIST OF BENEFITS



www.scotiabank.com/amexplatinumbenefits



FEEL AT PEACE EVEN WHEN YOU'RE ON THE GO.

Experience VIP travel benefits.



The Platinum Card®

AMERICAN EXPRESS

ANN M BAKER Member since 13

IT'S FEELING AT HOME AWAY FROM HOME



VIP TRAVEL BENEFITS

Whether by air or land, take your travel to the next level.

When you're seeking a place to rest and recharge before flying, enjoy access to more than 1,000 airport lounges across 120 countries and counting.

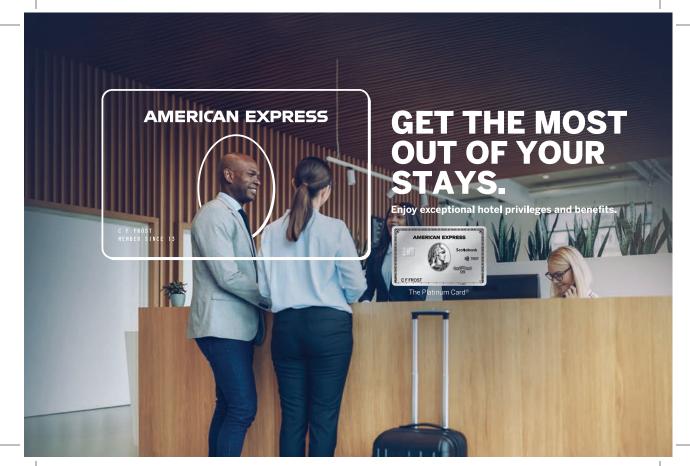
The American Express Global Lounge Collection

includes The Centurion[®] Lounge, The International American Express lounges, Priority Pass[™] lounges, Delta Sky Club[®] lounges when flying Delta and more.

Enjoy every ride with **Sixt Rent a Car Platinum Status Benefit** and its 2,000+ locations worldwide in 105+ countries. The Platinum Card® status gives its Cardmembers outstanding Car Rental perks with access to the world's largest premium fleet.

Learn more about these benefits at www.scotiabank.com/amexplatinumbenefits





IT'S LIVING YOUR DAYDREAM

HOTEL BENEFITS

Treat yourself with the rest that you deserve and stay at hotels that are destinations unto themselves. Book an unforgettable experience with **Fine Hotel & Resorts**, **Hotel Collection, MeliáRewards Gold, Marriott Bonvoy™ Gold Elite, Tablet Plus VIP Membership**, **Mr & Mrs Smith GoldSmith Status**, and enjoy the selection of tempting amenities that their curated properties around the world have to offer.

Complementary benefits, competitive rates, and extra perks will make any period of stay feel short.



Learn more about these benefits at www.scotiabank.com/amexplatinumbenefits

AMERICAN EXPRESS

MEMBERSHIP REWARDS[®].

This is our way of saying "thank you" every time you spend on your Card.



IT'S TURNING WHAT YOU LOVE INTO SOMETHING EVEN MORE REWARDING

REWARDS ESPECIALLY ON POINT FOR YOU

Earn valuable Membership Rewards® Points on all your daily purchases and redeem them for flights, hotels, car rental, and tourist activities in seconds from your mobile phone or on-line in the redemption portal. Also, you can choose to Pay with Points and convert them to a statement credit for any eligible transaction. If you need assistance, a live agent will gladly help you through the portal at anytime.

Also earn:

- 5x Points on Travel Purchases made through the Membership Rewards[®] Redemption Portal.
- 4X Points on Transit Purchases.
- 2X Points on all other Travel Purchases.



Learn more about these benefits at www.scotiabank.com/amexplatinumbenefits

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AMERICAN EXPRESS DINING PROGRAM.

More to savor for our Platinum members. Bon Appétit!



The Platinum Card®

IT'S CRAVING NEW CULINARY EXPERIENCES

We know food-related benefits tend to be the best benefits. So American Express is always working to bring you exclusive culinary adventures. Some examples of the benefits you might find at selected restaurants include:

- Up to 15% discount on your total bill at Caribbean eligible restaurants.
- Up to 20% discount on your total bill with our worldwide #AMEXFORFOODIES Dining Program.
- Or a special desert or appetizer on us.

To access this benefit, please make your reservation by calling Platinum Concierge and paying with The Platinum Card®.

You can also enjoy the pleasure of eating at international restaurants in select cities around the word when travelling. Don't miss out on the unique benefits that our dining program has to offer.

EXPRESS Scotiabank.

Learn more about these benefits at www.scotiabank.com/amexplatinumbenefits

PROTECTION SERVICES.

The peace of mind you deserve.



The Platinum Card®

AMERICAN EXPRESS

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IT'S KNOWING THAT SOMEONE HAS YOUR BACK

TRAVEL ACCIDENT INSURANCE*

Purchase your ticket with The Platinum Card® and you and your direct family will be protected in case of accidental dismemberment or injury that occurs on public transportation with a coverage up to US\$1,000,000.

TRAVEL INCONVENIENCE INSURANCE*

Access valuable benefits in the event of inconveniences during your trip: Baggage Delay (up to US\$500) Missed Connection (up to US\$200) Coverage applies when the trip was paid with The Platinum Card®.

TRIP CANCELLATION*

In the event of trip cancellations, lost expenses and accommodations that have been paid in full with The Platinum Card® and can't be recovered, coverage will be up to US\$3,000.

RETAIL PROTECTION*

Local and international purchases that were entirely paid with The Platinum Card® are covered for a full 90 days from the date of purchase for damage or theft up to US\$5,000 per incident and a total of US\$25,000 per year.

EXTENDED WARRANTY*

For new products paid entirely with The Platinum Card®, extended warranty doubles the manufacture warranty time period up to a maximum of 1 additional year. The coverage will be up to US\$5,000 per incident and a total of US\$25,000 per year.

CAR RENTAL LOSS AND DAMAGE INSURANCE WORLDWIDE*

Rent your car with The Platinum Card® and it will be protected in the case of damage and theft up to US\$75,000. Coverage is for rental periods of 31 days (consecutives) or less. The coverage is available worldwide except in the country where the card was issued.

EMERGENCY ASSISTANCE TIER 3**

Purchase your ticket with The Platinum Card®, and you and your direct family will be protected in the event of serious injury or sickness outside of your country of residence. The coverage includes medical expenses up to US\$150,000; the trip can't exceed 60 days.

(*) Provided by AIG LATIN AMERICA, I.I. Policy restrictions and conditions apply.
(**) Service provided by AXA Assistance. Restrictions and conditions apply.
By having Your Platinum Card, you are automatically enroll in these benefits. To request additional information, please access the Services and Benefits portal at https://cardmember-benefits.axa-assistance.us/en



CONCIERGE & SERVICES.

Always expect more.



The Platinum Card®

AMERICAN EXPRESS

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IT'S HAVING PERSONAL ASSISTANCE ONE CALL AWAY



CONVENIENCE AND SAFETY 24/7

Withdraw cash from the ATM in an easy and secure way. Local service 24 hours, 7 days a week.

Because we know your time is valuable, we've made it easy to manage your account online.

Fraud Prevention. American Express has measures in place to protect you from fraudulent transactions, so you can shop anywhere safely.

Card Replacement. Get a new Card almost before you know it was gone.

Contact Center. For any card related issue, call the number in the back of your card. This service is available 24 hours, 7 days a week.

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