


Scotiabank Credit Card Rates and Fees

Turks & Caicos

	The Platinum Card®
	USD
Annual Interest Rate (Financing Charges) - on Purchases & Balance Transfers	19.00%
Annual Membership Fee	\$550.00
Supplementary Card Fee	\$50.00
Late Payment Fee	\$50.00
Over Limit Charge (Flat Charge Per Each Overrun)	\$40.00
Cash Advance Fee ATM**	2.5% of the total cash advance Min \$5
Cash Advance Fee in Branch**	2.5% of the total cash advance Min \$5
Dishonoured / Returned Cheques	\$40.00
NSF Cheque Charge	\$44.00
Retrieval of Items	\$16.50
Replacement / Additional Statement	No Charge
Replacement Sales Draft	\$16.50
Replacement Damaged / Lost / Stolen Card	\$50.00
Minimum Payment	3% of outstanding balance MIN \$25.00

Additional terms applicable to all Scotiabank credit card products	
Grace Period: Purchases and Cash Advances	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.
Annual Interest Rate	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.
Annual Fees	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.
Maximum Annual Interest Rate	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 26.99%. 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.
Foreign Currency Transactions	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.
Calculating Balance for Purchase and Cash Advances	Two-cycle average daily balance, including new purchases and cash advances.
Minimum Charge for Financing	No minimum charge for financing.

Domestic Financial Services Sales Tax (DFTSST) of 10% is included in the fees listed above. Rates and fees are in effect as of Dec 1, 2020 and are subject to change at any time.

** Cash Advance Fees are 2.5% - 3.5% of the advanced amount (ATM and Branches) (note respective Minimum Payments) plus applicable interest charges.

‡ Where available.

® Registered trademarks of The Bank of Nova Scotia, used under licence. Trademarks used under authorisation and control of The Bank of Nova Scotia.

™ Trademark of The Bank of Nova Scotia, used under licence.

® Visa is a registered trademark of Visa International Inc.

® Mastercard is a registered service mark of Mastercard International Incorporated.

American Express® is a registered trademark of American Express. This Card issued by Scotiabank pursuant to a license from American Express.

® American Airlines® and AAdvantage are registered trademarks of American Airlines, Inc. American Airlines reserves the right to change AAdvantage program and its terms and conditions at any time without notice, and to end the AAdvantage program with six months notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage miles earned through this promotion/offer do not count towards elite-status qualification or Million MilerSM status.

American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage program, visit www.aa.com/aadvantage.

TC_R&F_AllCards_10_2020