

NOTICE

Important information on your credit card foreign currency limit

The spread of the COVID-19 pandemic has required us to make several changes across our business. The current global crisis has also resulted in the tightening of the foreign exchange market. In continuing to support you and the economy, it has become necessary for us to continue to apply limits to foreign currency transactions on your credit card(s).

Effective April 27, 2020, the total annual credit card foreign currency transactions* per credit card may not exceed USD \$5,000.00 until further notice. Please note that this limit does not apply to your Belize Dollar transactions within your existing Scotiabank credit card limits.

Changes apply to the following Personal and Business credit cards:

- Retail Customers
 - MasterCard
 - Gold MasterCard
 - AERO* Platinum MasterCard
 - AAdvantage MasterCard
- Small Business Customers:
 - MasterCard Business Card
 - AAdvantage Business Executive MasterCard

We encourage you to spend locally in order to manage these limits and also to support our economy. We also thank you for your co-operation as we implement these necessary changes.

If you have any questions about your new foreign currency limit, please call us at

227-2200 (personal) | 227-2300 (business) and **0-800-4-SCOTIA**.

**Foreign Currency Transactions can be defined as all foreign-based purchases (online or out of country), including platforms such as PayPal, Amazon, regardless of currency selected at check-out/payment stage*