



Visa Signature

Just ask.



Welcome to Scotiabank de Costa Rica

Our wide range of banking services is available to you to provide the best combination for your needs. Our highest priority is to provide easy to use convenient services for you.

Scotiabank de Costa Rica S.A. is a subsidiary of The Bank of Nova Scotia, one of the most important financial institutions in North America – the Canadian bank with the most international presence.

With more than 175 years experience and 58,000 employees in 50 countries around the world, we focus our energy on our customers, employees and stockholders to build a strong presence and commitment in our communities.

We provide innovative financial products and services to individuals, small and medium companies, corporations and governments throughout Canada and around the world.

This sales Brochure describes the types of services and the main benefits that Scotiabank de Costa Rica offers to you through its credit cards.

We appreciate your choice of Scotiabank de Costa Rica credit cards.

General information

What is a credit card?

The Scotiabank de Costa Rica credit card is a plastic card with a magnetic strip – a payment method for use inside and outside Costa Rica. This payment tool can only be used at establishments that accept payment by VISA Credit Cards. Customers must check to see if the business accepts plastic.

Customers can also get cash advances from their regular line of credit at authorized automatic tellers.

The plastic is assigned a revolving credit limit granted to the customer based on Bank credit evaluation parameters.

All consumption, as well as interest and fees charged to the card must be paid on the date agreed to with the Bank

How many types of financing can I obtain with a credit card?

Currently, Scotiabank de Costa Rica offers three types of credit card financing to its customers as indicated below:

1. Use of the regular credit limit assigned by the Bank.
2. Use of Intrafinancing. Corresponds to credit equal to the amount of the available card balance at a preferential rate. It's approved by the credit department and only customers with A, B and N payment quality qualify. For more details refer to this brochure and to the regulations at www.scotiabankcr.com.

3. Use of Extra financing. Corresponds to credit at a preferential rate assigned to the card holder based on their payment score for 20% to 25% of their card credit limit. It's approved by the credit department and only customers with A and B payment quality qualify. For more details refer to this brochure and the regulations at www.scotiabankcr.com.

Additional Credit Cards

The credit card holder may request any additional credit cards for third parties that they consider necessary. The credit card holder has exclusive responsibility for additional cards.

All charges, movements, cash advances, ScotiaPoints and others will be charged to the credit card holder. Additional cards are governed by the credit card contract.

However, anyone with an additional card must comply with the **Know your Customer Policy**, without exception.

Benefits of the credit card offered by Scotiabank

Scotiabank de Costa Rica gives its VISA cardholders the following benefits:

ScotiaPoints and affiliated merchants

With the ScotiaPoints program VISA credit card customers can accumulate Scotiabank points to be traded for goods and services at businesses affiliated with Scotiabank de Costa Rica. This means that the

¹ Tarjetahabiente: persona física o jurídica a quien Scotiabank de Costa Rica ha emitido una tarjeta de crédito o débito.

customer can trade ScotiaPoints for trips, clothing, shoes and much more.

The customer accumulates one Scotiabank point for each dollar of consumption or its equivalent in national currency at the time of purchase. The bank can vary the trade equation or the amount required for accumulating ScotiaPoints. Notification to the customer by any convenient method will be sufficient for this purpose.

To find out the colon equivalent for ScotiaPoints, the customer can check with the respective affiliated merchant through the data phone. Affiliated merchants are listed at www.scotiabankcr.com. The program is governed by regulations available at www.scotiabankcr.com.

ScotiaPayments and affiliated merchants

ScotiaPayments is a financing program that uses the regular Scotiabank Visa credit limit. You can acquire products and services at 0% interest for 3, 6, or 12 month terms or 12, 18, 24 or 36 month terms at a preferential rate. Affiliated merchants are listed at www.scotiabankcr.com.

The program is governed by regulations available at www.scotiabankcr.com.

This program uses the cardholder's regular credit limit in dollars of the United States of North America

Scotiabank E-Mall

This is the Scotiabank virtual store where the customer can buy a wide variety of products both by exchanging ScotiaPoints and by credit card payments. Go to www.scotiabankcr.com and click on Scotiabank E-mall. Once inside the E-mall customers can follow the product buying steps.

For questions, call (506) 2279-6731.

Intrafinancing Plan

As long as the program is in effect, persons interested in participating can do the following: Inquire, through a card executive or at a Scotiabank branch office, about the amount available on your credit card and transfer it to your universal account for use as cash, to make payments and enjoy the fixed preferential rates.

This program is subject to study by the Bank.

Universal Account

All Scotiabank de Costa Rica credit cards provide customers with a universal account to be used as a financial tool.

Some of the main characteristics are:

- Manage 2 sub portfolios under the same account number. Main portfolio in colones 00 and main portfolio in dollars 01.
- Option to manage up to 99 subaccounts in colones and dollars under the same universal account.
- Checkbooks for each subaccount (at customer request).
- Consolidated sub-account statement.
- Automatic payment of credit transactions (with prior customer authorization).
- Payroll payments
- Automatic teller withdrawals
- Interest is calculated on the consolidated balance by currency and credited by account.

Scotia On-Line

Join customers who enjoy the convenience and safety offered by Scotia On-Line, Scotiabank internet banking. On our platform you can use several services quickly and safely, 24 hours a day, every day of the

year.

You can do the following with this tool:

- Payments and check balances on your credit card
- Transfers between accounts
- Interbank Transfers and SINPE
- Pay credit transactions
- Manage accounts
- Check movements on your universal account
- Purchase currency
- Pay public utilities
- And much more

Internet Purchases

Use the Scotiabank VISA SIGNATURE credit card for internet purchases.

Extra financing

Using their credit card payment score as a reference the Bank assigns an additional limit to customers. Inquire about applicable conditions to use this line.

Free entry into the Juan Santamaria Airport VIP Lounge

The Scotiabank de Costa Rica VISA SIGNATURE card allows customers to use the Juan Santamaria Airport VIP Lounge free of charge. Just present your currently effective plastic credit card.

Benefits of the credit card offered by VISA

These benefits are offered by VISA to VISA cardholders. If there is a claim against, change to or use of these services contact this unit with your inquiry. These are complimentary benefits given by VISA brand, which reserves the right to change or eliminate them.

VISA SIGNATURE Benefits:

These benefits are offered by VISA to VISA Signature cardholders. If there is a claim against, change to or use of these services contact this unit with your inquiry. You can access www.visa.com to obtain all the pertinent information. Or contact the VISA Call Center: From United States and Canada: 1-800-847-2911, from any part of the world: 410-581-9754

Visa services	Benefit by account
Call Center	24/7
Card Replacement	1 day
Emergency Cash	Yes
Traveler Information Center	Worldwide
Travel accident Insurance	\$1.000.000
Travel emergency medical protection	\$30.000 / \$100.000
Delayed baggage insurance	\$500
Lost baggage insurance	\$1.000
Buyer protection insurance	\$5.000
Extended warranty insurance	\$25.000

Other Information

Scotiabank de Costa Rica Automatic Tellers

The location of Scotiabank de Costa Rica Tellers is available at www.scotiabankcr.com.

Scotiabank de Costa Rica Branch Offices

Scotiabank has branch offices in all the provinces of Costa Rica. Customers who want information on branch office locations can access the webpage at www.scotiabancr.com to find out the business hours and the telephone numbers made available by the Bank to its customers.

Method and payment permitted for credit cards

Several methods can be used to pay outstanding balances on your credit card. Check out the one most convenient for you.

Contact Telephone numbers to report stolen or lost cards

When a card is lost, stolen or mislaid call the following numbers for the country where the customer is located:

- In Costa Rica: 2287-8804
- United States and Canada: 1-800-396-9665
- The rest of the world: (410) 902-8022

Some Credit Card Handling Safety Tips

Scotiabank de Costa Rica offers the following safety tips for cardholders to be used by customers as they prefer as explained below.

These are:

1. Don't lend your credit card to anybody. The customer and holder are responsible for its use.
- 2-Do not keep the PIN number in the same place as the credit card
- 3-If your credit card is stolen, report the stolen card to the issuing Bank immediately.
- 4-When using your credit card in restaurants, airports, gas stations and other locations, keep

the card in sight when the employee is charging the card.

5-Carefully verify payments made with your credit card on your account statement.

For more information on Scotiabank Costa Rica credit cards call 8001-SCOTIA (726842) or www.scotiabankcr.com.

This sales brochure is not a substitute for the descriptive flyer, the debit card contract or the specific conditions table required by law.

8001-SCOTIA (726842)
www.scotiabankcr.com

