

Important update to your credit card(s).

To continue providing the travel perks, cash back rewards, and security features you rely on, we've reviewed our credit card pricing and, as a result, effective **November 1, 2025**, the interest rate and annual fee on all personal and business credit cards will increase, as well as the interest rate on cash advances. The annual fee on all supplementary business cards will also be adjusted. Please note: the annual fee increase will not apply to the Mastercard Gold credit card.

What does this mean?

- **Your rewards, protections and card benefits remain unchanged.**
- **Interest rates and annual fees applied/ charged on or after November 1, 2025, will reflect the new rate and fee.**

View changes on

<https://bb.scotiabank.com/personal/rates-and-fees.html>

Thank you for choosing Scotiabank®

We truly appreciate your trust and continued business.