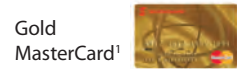
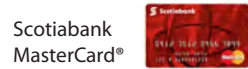


Apply for a Scotiabank credit card today.



Please tell us more about yourself: Are you a PriceSmart Diamond Member? If yes # is _____ Are you an MAGNA Program Member? If yes # is _____

Are you a Scotiabank customer? Yes No		If yes, Account #:		ScotiaCard #:	
Mr.	Mrs.	Ms.	Miss First / Last Name: (Please leave a blank space between them. Max. 21 characters including white spaces.)		
Passport/National ID #:		Other ID :		Mother's Maiden Name:	
# of Dependents:		Your Date of Birth:		Email Address (Optional):	
Country of Birth:		Country of Citizenship:		Address: #	Street:
City:		Country:		Postal Code (if applicable):	Home Phone #:
Cell Phone #:		Marital Status:	Single	Married	Divorced
		Widow(er)	Residential Status:	Own	Rent
		Living with Parents	Other		
Monthly mortgage/rent payment? \$		Time at current residence:		Years	Months
		If less than 2 years, time at previous residence:		Years	Months
What is the highest level of education you have completed to date?		Elementary School	High School	College/University	Postgraduate
		Other			
Are you currently enrolled (or planning to enroll):		Yes	No	High School	College/University
		Other			Please indicate your expected completion date:

Your financial information:

Existing Mortgage on Home (if applicable): \$		Lender Name:			
Full-time	Part-time	Self-employed	Occupation:	Employment Sector:	Finance
Hospitality	Government	Manufacturing	Construction	Retail	Other
Current Employer:			Employer Address:		
Business Phone #:		Time with Employer:	Years	Months	If less than 2 years, time at your previous Employer:
Years	Months	Other Monthly Income: \$	Source:		
Previous Employer:		Phone #:	Current Monthly Employment Income: \$		Other Monthly Income: \$
Bankrupt in the last 7 years? Yes No		Lawsuits or claims? Yes No	Have you ever had a judgement filed against you? Yes No	Do you have any loans with Scotiabank? Yes No	Amount: \$
Monthly Pymt: \$		Other assets: Property Value: \$	Lender Name (if any):		Monthly Pymt: \$
Other assets: Car Value: \$		Lender Name (if any):		Monthly Pymt: \$	
Other Lender Yes No Amount: \$		Lender Name:		Monthly Pymt: \$	
Other Credit Cards? Yes No		Lender Name:	Credit Limit:		Monthly Pymt: \$
Other assets: Savings / Deposit Account Balance: \$		Investments/Stocks Value: \$			

Additional card:

First Name:		Last Name:		Date of Birth:	
Address:		Phone#:		Occupation:	
Relationship to the Primary Cardholder:		Country of Birth:		Country of Citizenship:	

Will this credit card be used to conduct transactions for anyone other than the authorised Cardholder(s)? Yes No If yes, please complete a Third Party Determination Form available at your local Scotiabank branch.

Yes, I would like to insure my Scotiabank account balance. Single Life & Critical Illness Coverage

I understand that to be eligible for Single Life & Critical Illness coverage, I must be the Primary Cardholder, over 18 years of age and under 60 years of age at the time of enrollment and that coverage will be bound by the Terms and Conditions stated in the Certificate of Scotiabank Credit Insurance. I authorise Scotiabank to provide the insurer with my Scotiabank credit card account number, monthly statement balance and any other necessary information. The premium for Single Life & Critical Illness coverage is only 53 cents /\$100 of my outstanding balance. I authorise the insurance provider Scotia Life Trinidad & Tobago Limited, to charge monthly premiums to my Scotiabank account. Coverage is subject to specific limitations and exclusions, including age restrictions, as described in the Certificate of Insurance. "We", "our", "us", "Scotiabank" and the "Bank" mean The Bank of Nova Scotia. By signing below, you certify that the information contained in this application is true and complete. You authorise us to collect personal and financial information ("personal information") from you and use your personal information to adjudicate and administer the products and services requested. You also authorise us to collect and disclose personal information about you from and to other credit reporting agencies, credit grantors and any person you have or propose to have financial relations with as permitted or required by law. You authorise us to verify the personal information you have given us from time to time and direct any person that we may contact to provide us with such information. You acknowledge and agree that we may use third party service providers to process and handle your personal information and that some of our service providers may be located outside Trinidad & Tobago. As a result, your personal information may be accessible to regulatory authorities in accordance with the laws of these jurisdictions. You agree to read and be bound by the Scotiabank Cardholder Agreement and to have the Bank to debit your credit card account with the annual fees for the card.

_____	_____	_____	_____
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Applicant's (Primary Cardholder's) Signature Date Additional Cardholder's Signature Date



ONAK13060

Terms & Conditions

Additional Information

In this form "you" and "your" mean the primary cardholder, thesecondary cardholder and additional cardholders (as applicable) who are providing personal information to Scotiabank.

"Primary Cardholder" means the individual primary applicant under this application form.

"Secondary Cardholder" means the individual co-applicant under this application form.

"Additional Cardholder" means the additional individual authorised credit card account cardholder(s).

"We", "our", "us", "Scotiabank" and "the Bank" mean The Bank of Nova Scotia or any of its subsidiaries or affiliates.

Personal and Financial Information

You authorise us to collect further information about you from time to time in connection with any banking relationship you are applying for, will apply for, or already have with us.

You, the Primary Cardholder and the Secondary Cardholder, authorise us and our parent company, The Bank of Nova Scotia, to use your personal and financial information to adjudicate and administer the products and services requested and you agree that we may do this during our banking relationship with you.

You authorise us to collect and disclose information about you from and to other credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial relations with, and as otherwise permitted or required by law, and agree that we may do this both during our banking relationship with you and after it has ended.

You authorise us to tell you about Scotiabank Group products and services, and to disclose this information about you to other Scotiabank Group Members (where the law allows this) so that they may directly offer you their products and services both during and after our banking relationship with you has ended.

You authorise us to check the information you have given us from time to time. You authorise and direct any person that we may contact in this regard to provide us with such information. You acknowledge and agree that we may use third-party service providers to process or handle your personal and financial information on our behalf and that some of our service providers may be located outside Trinidad and Tobago. As a result, your personal and financial information may be accessible to regulatory authorities in accordance with the laws of these jurisdictions. When personal and financial information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank's Privacy Policy and procedures.

You authorise us to release information we hold about you to any prospective purchaser if we sell a company in the Scotiabank Group or a portion of the business of a Scotiabank Group Member.

Credit Protection Terms and Conditions

Scotiabank Credit Protection protects your family and estate from the obligation to repay the insured balance outstanding under your Scotiabank MasterCard account up to TTD\$85,000 in the event of your death or diagnosis of a covered critical illness (heart attack, cancer or stroke). If you enroll, you authorise Scotiabank to collect the insurance premium of 53 cents for every \$100 of outstanding balance on the previous month's Scotiabank MasterCard statement for single life plus critical illness coverage. The premium will be collected by charging it to your Scotiabank MasterCard account and will be indicated on your monthly MasterCard statement. No premium is charged if your last statement balance was zero.

The Enrollment Form, the Certificate of Scotiabank MasterCard Credit Insurance and the Group Policy (the "Policy") comprise the entire arrangement governing your coverage.

The bank will on behalf of the Insurance Company issue a Certificate of Scotiabank MasterCard Credit Insurance to each insured under the Policy.

Coverage is subject to specific Limitations and Exclusions including age restrictions, as described in this Enrollment Form, the Certificate of Scotiabank MasterCard Credit Insurance and the Policy. Please refer to the Certificate of Scotiabank MasterCard Credit Insurance for more details. If after examining the Certificate, you are not satisfied for any reason, you may notify your Bank branch in writing within 30 days of the Insurance Effective Date that you do not want the insurance. Any premium you have paid will be credited to your Scotiabank MasterCard account.

You authorise the Bank to provide the insurer with your Scotiabank MasterCard account number, monthly statement balance and any other necessary information, and authorise the insurer to charge monthly premiums to their Scotiabank MasterCard account. Scotiabank MasterCard Credit Life Protection is underwritten by ScotiaLife Trinidad and Tobago Limited.

1. Earn 1% Cash Back on all purchases. The Cash Back is calculated as 1% of the value of all purchases charged to the card annually, and awarded as a credit in November. Cash back is not earned for returned items, refunds, rebates or other similar credits. Fees, cash advances, credit card cheques, interest charges, refunds, rebates, or similar credits do not earn cash back.
2. PriceSmart Diamond MasterCard: Earn 3% in Diamond Cash Rewards on all purchases with annual spending greater than TT\$6,300. Earn 2% in Diamond Cash Rewards on purchases with annual spending less than TT\$6,300.
3. MAGNA Rewards points are earned on purchases charged to the card. Credit for returned items, refunds, rebates or other similar credits will reduce or cancel the MAGNA Rewards points earned by the amount originally charged to your card. Fees, cash advances, credit card cheques, interest charges, refunds, rebates, or similar credits do not earn MAGNA Rewards points.
4. AERO* customers receive a welcome bonus of 5,000 ScotiaPoints. The 5,000 bonus ScotiaPoints offer is open to legal residents of Trinidad and Tobago, 18 years of age or older. To qualify for the bonus offer of 5,000 ScotiaPoints all applications must be submitted and approved, and a first purchase charged to the card. The bonus offer will be awarded after the cardholder has made their his/her first purchase. The bonus ScotiaPoints bonus will appear as 'Bonus Offer' on the Scotiabank AERO Platinum Visa credit card statement account and may take up to 8 weeks to appear on the cardholders's statement. The bonus offer is awarded only once per customer. The bonus offer may be changed, extended or withdrawn at any time without notice. The bonus offer cannot be used in conjunction with any other offer. Eligibility for ScotiaPoints is subject to AERO Rewards Programs Terms and Conditions. AERO Program Terms and Conditions are available on-line at scotiabank.com

MasterCard and VISA benefits are subject to limitations and exclusions. For full coverage details, please visit scotiabank.com/mastercardbenefits or scotiabank.com/visabenefits.

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