

The card that never stops working for your business.

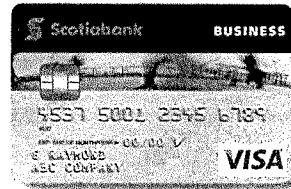
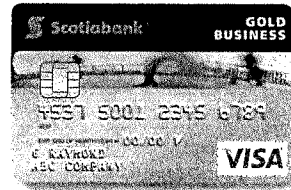
As your business grows, so does the need to travel, purchase supplies, and incur other expenses.

Often that means more spending to monitor, transactions to reconcile, and costs to keep down. It can be a lot to manage on an ongoing basis.

With the Scotiabank VISA* Business Card, everything you need to control your business expenses is available in one convenient web-based program. You'll be amazed at all that this Business Card can do.

Plus, you have the flexibility to choose from gold or silver cards†, based on your employees' individual needs:

- The gold card provides the prestige and recognition senior level employees will appreciate. It also comes with international concierge services and comprehensive travel insurance coverage‡ including collision loss damage, travel accident, lost luggage, flight delay, and more.
- For greater control, the silver card lets you set lower limits for cardholders with more modest spending requirements.



To find out more:

Call 1-888-667-0948

Visit www.scotiabank.com/visabusinesscard

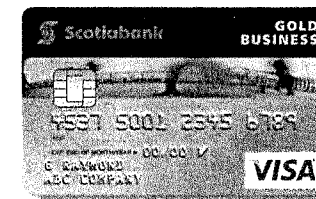
Or speak to a Small Business advisor.

And, if you have employees who make purchases in US dollars on a regular basis, ask us about our US dollar card program that saves you the cost of foreign exchange fees.

VISA BUSINESS CARD



Cashback, control and savings. Now that's teamwork.



Small Business Banking



- © Registered trademark of The Bank of Nova Scotia.
- * Visa Int./Lic. user The Bank of Nova Scotia.
- ** Registered Trademark of Visa International Service Association; Visa Canada is a licensed user.
- † The annual fee for each card is based on the type of card (gold or silver) selected. Subject to credit approval. Some conditions apply.
- ‡ For all insurance coverages certain limitations, restrictions and exclusions apply. You will receive certificates of insurance which contain a full description of coverage.

All other services and product names are trademarks or registered trademarks of their respective owners. The display of trademarks herein does not imply that a license of any kind has been granted.



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Staying in control has many rewards, including cash back.

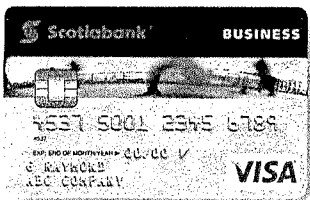
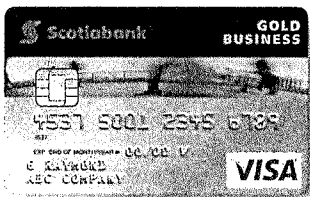
The Scotiabank VISA Business Card simplifies the task of managing expenses and offers you cash back at the same time. Consider how your business can take advantage of its many features:

Cash back

Unlike restrictive travel reward programs, the Scotiabank VISA Business Card gives your business cash back on your purchases to use however you want:

- Your company can receive up to 1% cash back annually per card based on spending levels. There's no limit to the rewards you can earn.

Annual Spending	Cash Back Rate	Maximum Cash Back
\$0 – \$5,000	0.25%	\$12.50
\$5,000.01 – \$10,000	0.50%	\$37.50
\$10,000.01 +	1.00%	Unlimited



Control

With the ability to set limits and view transactions online, it's never been easier to stay on top of business spending. The Scotiabank VISA Business Card provides you with:

- Access to secure and detailed web-based reporting and tracking that allows you to check and reconcile expenses online, anytime.
- Comprehensive, online reporting information that can be easily exported into your financial software for faster analytics.
- Cardholder limits that can be adjusted online, in real time. Additional cards can also be ordered online as required.

Please note: Because statements and reporting for the Scotiabank VISA Business Card are web-based, you will require an email address and access to the internet.

Savings

Using the Scotiabank VISA Business Card for purchases, travel and expenses can put more cash into your business and deliver bottom line cost savings such as:

- Cash back of up to 1% per card based on spending levels, with no limit on the amount you can earn. The more you use the card, the greater your cash back rewards.
- Fewer Business Account transactions by using the card for business purchases can reduce your service charges.
- Payment of your full monthly balance by direct debit simplifies administration.
- Streamlined administration and reduced costs for issuing and reconciling purchase orders and cheques.
- Superior reporting tools and online access reduce the amount of time spent consolidating expense information.
- Access to better purchasing data to negotiate preferred terms from suppliers.

Additional Savings from Visa

In addition, all Scotiabank VISA Business Cardholders can access the Visa Savings for Business** program:

Your company can take advantage of savings negotiated by Visa with suppliers of business-related items – from office supplies like computer hardware and software to telecommunications services, hotels and transportation.

Available at www.visasavings.ca/business

VISA savings
business