

Disclosure of Rates and Fees for ScotiaLine Gold

Interest Rates and Fees		
Line of Credit	ScotiaLine Gold Unsecured	ScotiaLine Gold Cash Secured
Introductory Annual Percentage Rate (APR) for purchases and cash advances	Introductory Annual Percentage Rate for purchases and cash advances is not available for the ScotiaLine Gold Unsecured. The applicable APR is as described under Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers.	4.99% Introductory APR Introductory APR will available from April 1 to July 31, 2018. This special rate will be in effect for a 6 month period from the date of origination. After this date, the applicable standard APR will be in effect, as described below under Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers
Introductory Annual Percentage Rate (APR) for Balance Transfers	1.99% Introductory APR Introductory APR for balance transfers will available from April 1 to July 31, 2018. This special rate will be in effect for a 6 month period from the date the balance transfer is made. After this date, the applicable standard APR will be in effect, as identified below under Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers. For the introductory APR to apply, the transaction needs to be conducted at a Scotiabank de Puerto Rico Branch.	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	Prime Rate + 4.00%	Prime Rate + 1.75%
Information Regarding Your Annual Percentage Rate (APR)	The Annual Percentage Rate (APR) is variable and is based on the value of an index, known as the Prime Rate, plus a margin. This index is the base rate for commercial loans announced by no less than 75% of the 30 largest banks in the United States, as published in <i>The Wall Street Journal</i> . To this "Prime Rate" we will add a margin of 1.75%, with a minimum APR of 5.00% and a maximum of 17.00% for ScotiaLine Gold cash secured, and a margin of 4.00%, with a minimum APR of 8.00% and maximum of 19.00% for ScotiaLine Gold unsecured. Those applicants who, at the time of application are identified as active members of the Armed Forces or a covered dependent, as established by the Military Lending Act (MLA), will be granted an annual percentage rate (APR) not greater than 6.00% , for as long as he/she remains on active duty. Once the member of the armed forces ceases to be in active military service, the special rate granted will be changed to the current applicable Annual Percentage Rate (APR).	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. Finance charges for purchases, cash advances and balance transfers will be calculated from the transaction date until the balance paid in full.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit http://www.consumerfinance.gov/learnmore/ .	
Fees		
<ul style="list-style-type: none"> ○ Annual Fee ○ For each additional card ○ Customers covered by the Military Lending Act (MLA) 	\$75 (After the 1st year) \$0 \$0	
Cash Advances and Balance Transfers	\$0	
Foreign Transaction (Currency Exchange)	A 1% transaction fee of the amount in USD will apply to each foreign currency transaction, in addition to any other applicable fee.	
Returned Payment	\$10	
Late Payment	Up to \$30	
Stop Payment	\$15	
Other Applicable Charges	For Cash-Secured ScotiaLine Gold you may be responsible to pay a notarization fee for the pledge agreement.	

How We Will Calculate Your Balance: We use the average daily balance method, including purchases and new transactions. Please refer to your agreement for details.

Important Information about Procedures for Opening a New Account

To assist the government in the fight against terrorism and money laundering activities, federal law will require all financial institutions to obtain, verify and maintain the information that identifies each person who opens an account. What this means for you: when you open an account, we will ask you for your name, address, birth date and any other information that may be required to identify you. We may also ask to see your driver's license or any other document that identifies you.

Billing rights: Your agreement includes information related to your rights to dispute transactions and how to exercise these rights.

For more information please call our Contact Center at 787-766-4999 or 1-877-766-4999. You may also write to us at PO Box 362230, San Juan Puerto Rico 00936-2230.

