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#32 - 850 SADDLETOWNE CIRCLE NE
CALGARY, ALBERTA T3J 0H5

MR JOHN CITIZEN

75 MARTHAS HEAVEN PL NE
CALGARY, AB T3J 3W2

Borrowers on this account:
MR JOHN CITIZEN

This statement covers transactions posted to your account during the Statement Period

Scotia Rewards Summary

Based on your eligible purchases, please find below the Scotia Rewards points you have earned on your Scotiabank American Express Card for this Statement Period¹:

Beginning points balance	500
Points earned (2x earn rate ^{**})	3,030
Points earned (1x earn rate ^{**})	720
Bonus points earned	5,000
Points redeemed / transferred	7,000
Ending points balance	2,250

^{**}When you use your Scotiabank American Express Card, you earn 2 points for each dollar spent on eligible purchases at Gas Stations, Grocery Stores, Dining and Entertainment establishments and 1 point for each dollar spent on all other eligible purchases.

¹ Scotia Rewards points earned, including any bonus points earned, points adjustments or points redeemed on the Statement Date may not be reflected.

For more information on your Scotia Rewards points, and to sign-up for email offers, visit www.scotiarewards.com or call 1-800-665-2582.

Transactions since your last statement

REF.	TRANS. DATE	POST DATE	DETAILS	AMOUNT(S)
001	Apr 11	Apr 13	CREDIT VOUCHER/RETURN SCOTIAREWARDS-BYOTE MISSISSAUGA ON	70.00
002	Apr 14	Apr 14	ANNUAL FEE	39.00
003	Apr 14	Apr 14	SCOTIA SCCP PREMIUM	9.81

Continued on page 2

Statement Period Mar 13, 2015 - Apr 14, 2015
Statement date 2015
Account # Apr 14, 2015
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Scotiabank American Express Card

If you have any questions about this statement, call us at:

1-888-861-5443 / 416-701-7820
TTY Service 1-800-645-0288

Payment due date **May 5, 2015**
Total minimum payment **\$10.00**
Current minimum payment \$10.00

Previous balance, Mar 12/15 \$0.00
Interest + \$0.00
Payments/credits - \$1,114.00
Purchases/charges + \$2,425.00
New balance = \$1,311.38

Credit limit \$2,000.00
Credit available \$688.00

Interest Information

Annual interest rates as of statement date:

Cash advances 21.99%
Purchases 19.99%



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