

# Fee Changes for Personal Bank Accounts

On March 1, 2012, the following Scotiabank fees will change:

## Youth & Student Enhancements

- Getting There Account for youth under 19 years old will now include unlimited monthly debit transactions (previously 20 transactions)
- Student Banking Advantage Plan for post-secondary students will no longer have a monthly fee (previously \$1.25)

## Chequing Account Monthly Fee Changes

- Monthly fee for the *Scotia* Chequing Account will increase to \$5.95 (previously \$3.95)
- Monthly fee for the *ScotiaClub* Account will increase to \$14.95 (previously \$11.95)

## Chequing Account Transaction Charges

- Charge for each additional debit transaction over the monthly limit will increase to \$1.00 (previously \$0.65 and \$0.60 on U.S. and Euro accounts)<sup>1</sup>

## Sundry Fees

| What is Changing for Customers:                | Current      | New          |
|--|--------------|--------------|
| Canadian or U.S. Dollar Money Order and Drafts | \$6.50       | \$7.50       |
| Safety Deposit Boxes (size dependent)          | \$40 - \$245 | \$45 - \$255 |

| What is Changing for Non-Customers:                              | Current | New     |
|--|---------|---------|
| Teller Assisted Bill Payment for non-customers                   | \$1.50  | \$3.00  |
| Canadian or U.S. Dollar Money Order and Drafts for non-customers | \$6.50  | \$15.00 |
| Payee requested certified cheques for non-customers              | \$15.00 | \$25.00 |
| Non-government cheque cashing for non-customers                  | -       | \$5.00  |

<sup>1</sup> Charge for additional debit transactions over the monthly limit on the Basic Banking Account will take effect on June 1, 2012.