
Current Accounts

cheques returned NSF (other than for technical reason) (refer drawer, etc.) GL 7200560	TWD 500
minimum overdraft interest (calculate interest on maximum daily balance) GL 4644166	prime + spread
stop payment order GL 7200560	TWD 500
interim statements	TWD 100
Outward T/T – Amendment	TWD 500

Loans and Discounts

bills discounted remitted	0.1%, MIN TWD 800
local bills discounted	0.1%, MIN TWD 800

Collections

Use GL 7272367 - domestic/GL 7272464 - foreign except where denoted by “**”, then use GL 7271964 - domestic/7272065 - foreign.

*collection commission - clean GL 7271964	TWD 500
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collection commission

documentary - import	0.2% for D/A, 0.15% for D/P, MIN TWD 800
- export	0.1%, MIN TWD 800
*clean	TWD 500 + courier TWD 300
payment of agents' commission	TWD 500 + telex TWD 750
protest fee	actual cost
airmail charges local	TWD 100
airmail charges overseas	TWD 600

Trade Related Fees

Rates quoted for Letters of Credit, LC Acceptances and Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual's credit risk.

Export Letters of Credit

confirmation of credit GL 7242964	0.25% for 90 days, MIN USD 100
advising credit GL 7242964	TWD 1,000
amendment to credit GL 7242964	TWD 500
acceptance of term draft GL 7241461	1.5% per annum, MIN USD 30
drawings under credit (negotiation fee) GL 7242964	
being sole negotiating bank	0.1%, MIN TWD 800
being first negotiating bank	0.2%, MIN TWD 1,200
being second negotiating bank	.08%, MIN TWD 400

transit interest GL 4901767	charge 7 to 12 days
cancellation	TWD 800 (USD 30)
discrepancies fee	equivalent to 7 days transit interest
transfer of credits	
without substitution of invoices	0.1%, MIN TWD 1,000
with substitution of invoices	0.2%, MIN TWD 1,000
amendments to transfer of credits	
increase in amount or extension	TWD 500
others	TWD 500

Import Letters of Credit

establishment fee GL 7242565	0.25% per 90 days or part thereof, MIN TWD 1,000
amendment to credit - increase in amount GL 7242565	0.25% per 90 days or part thereof; MIN TWD 500
amendment to credit - others GL 7242565	TWD 500
acceptance fee GL 7241364	1.5% per annum, MIN TWD 1,000
extension fee GL 7242565	0.25% for each additional 90 days, MIN TWD 500
transit interest GL 4901967	cost of fund + spread

Guarantees

guarantees - performance, bid, advance payment cross border GL 7243367	1.5% per annum, MIN TWD 1,000
all other types of guarantees (domestic)	1.5% per annum, MIN TWD 1,000

GL 7243367

custom guarantee	1.5% per annum, MIN TWD 1,000
standby letter of credit GL 7242662	1.5% per annum, MIN TWD 1,000

Funds Transferred and Foreign Exchange

mail transfers - inland (includes to other Scotiabank branches) GL 7246269	TWD 100 + postage
mail transfers - overseas GL 7246269	TWD 500 + postage
telegraphic transfers - overseas	
to branch GL 7246269	TWD 100 + TWD 500 (telex flat)
to correspondent GL 7245866	TWD 500 + telex cost
telegraphic transfers - inland GL 7246269	TWD 100 (charges waived if related to borrowing by line customers)
incoming transfers GL 7245769	
by telegraphic transfer	TWD 500 flat, or waived if paid by travellers cheques or drafts (full comm. on travellers cheques and drafts will apply)
by draft amount >CAD 300	TWD 500 + 10 days transit interest, MIN TWD 250 + transit interest, TWD 50 flat
by draft amount <CAD 300	TWD 250 + interest TWD 50
foreign exchange transaction rates GL 7301960	market rate + spread
spreads GL 7301960	average 0.1% of market rate

conversion from local to foreign currency GL 7301960	TWD 500
conversion from foreign currency to another foreign currency GL 7301960	TWD 500
sale of foreign currency draft (USD, CAD, GBP) against debit to account in the same currency GL 7301960	TWD 500
drafts GL 7245561	TWD 300 for all customers
money orders GL 7245561	TWD 500
Miscellaneous Charges	
banker's orders GL 7277261 (C/A)/GL 7175663 (Retail)	TWD 1,000
drafts tracers GL 7277261 (C/A)/GL 7175663 (Retail)	telex cost
conversion of foreign currency into foreign currency draft GL 7301960	TWD 500
credit reports (to customers for their benefit)	
local	TWD 500
overseas GL 7277261 (C/A)/GL 7175663 (Retail)	TWD 700 by mail TWD 1,400 by telex
forward exchange rates	market rate + spread
encashment of travellers cheques by non-customers GL 7175663	TWD 500 + 10 day's interest no charge for encashing Scotiabank VISA T/Cs
notices re unclaimed balances GL 7277261 (C/A)/GL 7175663 (Retail)	TWD 400

Telex Charges

letters of credit full cable

overseas TWD 1,500

local TWD 400

letters of credit brief cable

overseas TWD 750

local TWD 200

others

overseas TWD 800

local TWD 200

Credit Related Fees

commitment fees 0.25% per annum (average)
(A.K.A. front end, negotiation or acceptance fee)
GL 7233361