

## ACCOUNTS AT A GLANCE

Account	Monthly Fee	Customer Initiated Scotiabank Debit Transactions included <sup>2</sup> - no charge for deposits - ATM mini statement fee applies	Unlimited POS, <sup>8</sup> Telephone, Mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees <sup>2</sup> (Branch fees include teller-assisted transfers)	Pays Interest <sup>3</sup> (minimum balance to earn interest)	Interest Calculation and Payment frequency <sup>3</sup>
<b>EVERYDAY BANK ACCOUNTS</b>							
<b>Basic Access Account</b> An ideal account if you require a minimal number of transactions but want the flexibility to bank using any of our channels.	\$2 fee only if account balance falls below \$500 anytime during the month	4 Any Channel	✓	✓	Branch \$1 ATM \$1	✓ (No Minimum)	Calculated on quarterly minimum balance and paid semi-annually
<b>Total Access Account</b> A full-service account that gives you the flexibility to bank using any of our channels. Offered in BSD, USD, CAD, GBP & EUR.	\$12.50 (in all currencies)	18 Any Channel	✓	✓	Branch \$1 Cheque \$0.55 ATM \$1 (in all currencies)	—	—
<b>Electronic Access Account</b> Bank anytime, anywhere – ATM, Online, telephone mobile banking or POS with unlimited electronic transactions.	\$6 fee only if account balance falls below \$1,000 anytime during the month	Unlimited Electronic	✓	✓	Branch \$2 Cheque \$1	—	—
<b>SAVINGS ACCOUNTS</b>							
<b>Primary Savings Account</b> Earn a competitive rate of interest. Offered in BSD, USD, CAD, GBP & EUR.	No Fee	1 Any Channel	✓	✓	Branch \$1 ATM \$1 (in all currencies)	✓ \$500	Calculated on daily closing balance and paid monthly
<b>Savings Builder</b> Earn interest on your total balance. Best of all, this account is eligible for the Scotiabank Savings Reward Plan <sup>1</sup> .	No Fee	1 Any Channel	✓	\$2	Branch \$2	✓ (No Minimum)	Calculated on monthly average balance and paid monthly
<b>ScotiaPlus Gold</b> Earn one of our highest rates of interest on balances of \$50,000 or more.	No Fee	3 Any Channel if balance of \$50,000 is maintained during the month	✓	✓	Branch \$1 ATM \$1	✓ \$50	Calculated on daily closing balance and paid monthly
<b>AGE BASED ACCOUNTS</b>							
<b>Junior Account (Age 0-17)</b> No monthly fee and receive an attractive rate of interest <sup>6</sup> .	No Fee	10 Any Channel	✓	✓	Branch \$1 ATM \$1	✓ (No Minimum)	Calculated on daily closing balance and paid monthly
<b>Scotiabank Be Money - Electronic Account (Age 18-25)</b> Get unlimited electronic transactions <sup>2</sup> for a low monthly fee. <sup>5, 6, 7</sup>	\$3 fee only if account balance falls below \$500 anytime during the month	Unlimited Electronic	✓	✓	Branch \$1	—	—
<b>Senior's Account (Age 60+)</b> No monthly fee and receive a premium rate of interest and other benefits. <sup>4, 6</sup>	No Fee	10 Any Channel	✓	✓	Branch \$1 ATM \$1	✓ (No Minimum)	Calculated on daily closing balance and paid monthly

Please help us find the account that is right for you:

- Which statement best describes you?
  - I am under 18 years of age
  - I am between 18 to 25 years of age
  - I am between 26 and 59 years of age
  - I am 60 years of age or older
- What are you looking for in a bank account?
  - An account to manage my everyday banking needs
  - An account to help me save
  - Both
- Are you looking for an account in a currency other than your local currency?
  - Yes
  - No
- On average, how many transactions do you make a month (withdrawals, cheques, bill payments, transfers, pre-authorized payments)?
- What is your preferred way to conduct your banking? (Check all that apply)
  - Internet
  - By phone
  - ATM
  - In person at the branch
  - POS (point of sale)
- On a monthly basis do you expect to maintain a balance of:
  - \$0 to \$9,999
  - \$10,000 to \$24,999
  - \$25,000 to \$49,999
  - \$50,000 or more

Service charges, account features and/or benefits outlined in this brochure are subject to change without notice (in accordance to local laws). All fees are quoted in Bahamian dollars, unless otherwise specified. Interest rates are subject to change at anytime without notice.