

Accounts at a Glance: All prices displayed exclude 17% VAT, applicable in St. Kitts & Nevis.

Account	Monthly Fee / Maintenance Fee	Customer Initiated Scotiabank Debit Transactions included ³ - no charge for deposits	Unlimited POS, Mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees ³ (Branch fees include teller-assisted transfer)	Scotiabank Savings Reward Plan Eligible (on ASP contributions) ¹	Pays Interest ^{4,5} (minimum balance to earn interest)	Overdraft Protection (subject to approval) ⁴
EVERYDAY BANK ACCOUNTS								
Total Access Account A full-service account that gives you the flexibility to bank using any of our channels.	\$8.00	20 Any Channel	✓	✓	Branch & Cheque \$2.00 ATM \$1.00	—	—	✓
Electronic Access Account Bank anytime, anywhere – ATM, Online, Mobile Banking or POS.	\$5.00	Unlimited self-service debit transactions + 1 Branch / Cheque	✓	✓	Branch \$5.00 Cheque \$2.00	—	—	✓
SAVINGS ACCOUNTS Interest on savings accounts is calculated on minimum monthly balance and paid monthly.								
Primary Savings Account Earn a competitive rate of interest.	No Fee	None	✓	✓	Branch \$3.00 ATM \$3.00	1% Bonus	✓ (No Minimum)	—
Signature Savings Account Earn a competitive rate of interest.	\$5.00 Maintenance fee if balance goes below \$1,000 anytime during the statement cycle	1 Any Channel	✓	✓	Branch \$5.00 ATM \$5.00	1% Bonus	✓ (No Minimum)	—
BANKING PLAN Simplify your banking with an everyday bank account and a savings account that earns a competitive rate of interest. Make it easy to manage your money and save for your dreams. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²								
Plan - Everyday Banking	\$15.00 Maintenance fee if savings account balance goes below \$5,000 anytime during the statement cycle	Unlimited self-service debit transactions + 10 Branch/Cheque	✓	✓	Branch & Cheque \$2.00	—	—	✓
Plan - Savings		1 Any Channel	✓	✓	Branch \$3.00 ATM \$3.00	1% Bonus	✓ (No Minimum)	—
AGE BASED ACCOUNTS								
Junior Account (Age 0-17) Get 10 debit transactions any channel and pay no monthly fee. And receive an attractive rate of interest. ^{7, 11}	No Fee	10 Any Channel	✓	✓	Branch \$3.00 ATM \$3.00	—	✓ (No Minimum)	—
Scotiabank Be Electronic Account (Age 18-25) Bank anytime, anywhere- ATM, Online, Mobile Banking or POS. ^{9, 11}	\$3.00	Unlimited self-service debit transactions + 1 Branch/Cheque	✓	✓	Branch \$3.00 Cheque \$2.00	—	—	✓
Senior's Account (Age 60+) Get 10 debit transactions any channel and pay no monthly fee. And receive a competitive rate of interest and other benefits. ^{9, 7}	No Fee	10 Any Channel	✓	✓	Branch & Cheque \$2.00 ATM \$1.00	—	✓ (No Minimum)	✓
SPECIALTY ACCOUNTS								
Foreign Currency Account (\$USD) A secure environment for your US Dollar funds. ⁸	No Fee	None	✓	✓	Branch \$1.50 (USD) ATM \$1.00 (USD)	—	—	—

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 East Caribbean dollars, unless otherwise specified. Interest rates quoted are subject to change at anytime without notice.