

ACCOUNTS AT A GLANCE

Account	Monthly Fee	Customer Initiated Scotiabank Transactions included ³ (no charge for deposits)	Unlimited Visa Debit POS & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees ³	Scotiabank Savings Reward Plan Eligible (on ASP contributions) ¹	Pays Interest ^{4,5} (minimum account opening balance)	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	10 Any Channel	✓	✓	Branch & Cheque \$1.50 ATM \$1.00	—	—	✓
Electronic Access Account Bank anytime, anywhere – ATM, Online, telephone or POS with unlimited electronic transactions.	\$5.00	Unlimited Electronic	✓	✓	Branch \$5.00 Cheque \$1.50	—	—	✓
SAVINGS ACCOUNTS Interest on savings accounts is calculated on the daily closing balance and paid monthly.								
Primary Savings Account Earn a competitive rate of interest.	No Fee	1 Any Channel	✓	✓	Branch \$3.00 ATM \$2.00	1% Bonus	✓	—
Premium Savings Account Earn one of our highest rates of interest on balances of \$12,000 or more.	No Fee	1 Any Channel	✓	✓	Branch \$3.00 ATM \$2.00	1% Bonus	✓ (\$12,000)	—
BANKING PLANS								
PRIMARY 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								
Primary Plan - Everyday Banking	Fee waived when savings account balance of \$3,000 or more maintained each month, otherwise savings account charged \$13 a month ²	Unlimited Electronic + 5 in branch or cheque transactions	✓	✓	Branch & Cheque \$1.50	—	—	✓
Primary Plan - Savings		1 Any Channel	✓	✓	Branch \$3.00 ATM \$2.00	1% Bonus	✓	—
PREMIUM BANKING PLAN Our ultimate banking plan offers flexible access to your money. Enjoy unlimited transactions ³ on your everyday bank account and one of our highest rates of interest on your savings account. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²								
Premium Plan - Everyday Banking	Fee waived when savings account balance of \$25,000 or more maintained each month, otherwise savings account charged \$13 a month ²	Unlimited Any Channel	✓	✓	—	—	—	✓
Premium Plan - Savings		2 Any Channel	✓	✓	Branch \$3.00 ATM \$2.00	1% Bonus	✓ (\$12,000)	—
SPECIALTY ACCOUNTS								
Senior's Account (Age 60+) Get unlimited transactions ³ , and pay no monthly fee. And receive a premium rate of interest and other benefits. ⁶	No Fee	Unlimited Any Channel	✓	✓	—	—	✓	✓
Junior Account (Age 0-17) Get unlimited transactions ³ , and pay no monthly fee. And receive an attractive rate of interest. ¹²	No Fee	Unlimited Any Channel	✓	✓	—	—	✓	—
Scotiabank Be* Money Plan (Age 18-25) Unlimited electronic transactions and an attractive rate of interest. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ^{2,7,8}								
Scotiabank Be Money - Everyday Banking	Fee waived when savings account balance of \$1,500 or more maintained each month, otherwise savings account charged \$6.50 a month. ² Students pay no monthly fee. ¹⁰	Unlimited Electronic	✓	✓	Branch & Cheque \$1.50	—	—	✓
Scotiabank Be Money - Savings		1 Any Channel	✓	✓	Branch \$3.00 ATM \$2.00	1% Bonus	✓	—
Foreign Currency (\$USD) A secure environment for your foreign currency funds. ^{9,11}	No Fee	None	✓	✓	Branch \$1.50 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.