

## ACCOUNTS AT A GLANCE

Account	Monthly Fee	Customer Initiated Scotiabank Transactions included <sup>3</sup> - no charge for deposits - ATM mini statement fee applies	Unlimited telephone, mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees <sup>3</sup>	Scotiabank Savings Reward Plan Eligible (on ASP contributions) <sup>1</sup>	Pays Interest <sup>4</sup> (minimum balance to earn interest)	Overdraft Protection (subject to approval) <sup>4</sup>
<b>EVERYDAY BANK ACCOUNTS</b>								
<b>Total Access Account</b> A full-service account that gives you the flexibility to bank using any of our channels <sup>5</sup> .	\$800	10 Any Channel	✓	✓	Branch & Cheque \$100 ATM \$30	—	—	✓
<b>Electronic Access Account</b> Bank anytime, anywhere – ATM, Online or mobile banking or POS with unlimited electronic transactions <sup>5</sup> .	\$600	Unlimited Electronic	✓	✓	Branch \$200 Cheque \$100	—	—	✓
<b>SAVINGS ACCOUNTS</b> Interest on savings accounts is calculated on the daily closing balance and paid monthly.								
<b>Primary Savings Account</b> Earn a competitive rate of interest.	No Fee	1 Any Channel	✓	✓	Branch \$200 ATM \$60	1% Bonus	✓ (\$5,000)	—
<b>Premium Savings Account</b> Earn one of our highest rates of interest on balances of \$10,000 or more.	No Fee	1 Any Channel	✓	✓	Branch \$200 ATM \$60	1% Bonus	✓ (\$1,000,000)	—
<b>BANKING PLAN</b> 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. <sup>2</sup>								
<b>Plan - Everyday Banking</b>	Fee waived when savings account balance of \$200,000 or more maintained each month, otherwise savings account charged \$1,000 a month	Unlimited Electronic + 5 in branch or cheque transactions	✓	✓	Branch & Cheque \$100	—	—	✓
<b>Plan - Savings</b>		1 Any Channel	✓	✓	Branch \$200 ATM \$60	1% Bonus	✓ (\$5,000)	—
<b>AGE BASED ACCOUNTS</b>								
<b>Junior Account (Age 0-17)</b> Get unlimited transactions <sup>3</sup> and pay no monthly fee. And receive an attractive rate of interest <sup>8</sup> .	No Fee	5 Any Channel	✓	✓	Branch \$100 ATM \$30	—	✓ (No Minimum)	—
<b>Scotiabank Be Money - Electronic Account (Age 18-25)</b> Get unlimited electronic <sup>3</sup> transactions for a low monthly fee. <sup>7,8,9</sup>	\$250	Unlimited Electronic	✓	✓	Branch & Cheque \$100	—	—	✓
<b>Senior's Account (Age 60+)</b> Get unlimited teletronic transactions <sup>3</sup> , and pay no monthly fee. And receive a premium rate of interest and other benefits. <sup>6,8</sup>	No Fee	10 Any Channel	✓	✓	Branch \$100 ATM \$30	—	✓ (No Minimum)	✓
<b>Scotiabank Be* MONEY PLAN (Age 18-25)</b> Unlimited electronic transactions and an attractive rate of interest. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. <sup>2,3,7,8,9</sup>								
<b>Scotiabank Be Money - Everyday Banking</b>	Fee waived when savings account balance of \$100,000 or more maintained each month, otherwise savings account charged \$500 a month. Students pay no monthly fee.	Unlimited Electronic	✓	✓	Branch & Cheque \$100	—	—	✓
<b>Scotiabank Be Money - Savings</b>		1 Any Channel	✓	✓	Branch \$200 ATM \$60	1% Bonus	✓ (No Minimum)	—
<b>SPECIALTY ACCOUNTS<sup>5</sup></b>								
<b>Foreign Currency (CAD/GBP/EUR)</b> A secure environment for your foreign currency funds.	No Fee	1 Branch	✓	✓	Branch & Cheque \$1.00	—	—	—
<b>US Dollar Chequing Account</b>	No Fee	1 Branch	✓	✓	Branch & Cheque \$1.00	—	—	—
<b>US Dollar Savings Account</b>	No Fee	1 Branch	✓	✓	Branch \$1.00	—	✓ (No Minimum)	—

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

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
- On a monthly basis do you expect to maintain a balance of:
  - \$0 to \$4,999
  - \$5,000 to \$199,999
  - \$200,000 to \$999,999
  - \$1,000,000 or more