

| Account | Monthly Fee | Customer Initiated Scotiabank Debit Transactions included ² - 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 ² | Pays Interest ³ (minimum balance to earn interest) | Overdraft Protection (subject to approval) ³ |
|---|--|--|---|---|--|--|--|
| EVERYDAY BANK ACCOUNTS | | | | | | | |
| Total Access Account A full-service account that gives you the flexibility to bank using any of our channels. | \$20.00 | 30 Branch, Cheques or ATM debits | ✓ | ✓ | Branch & Cheque \$7.00 ATM \$2.00, POS \$0.75 | — | ✓ |
| Electronic Access Account Bank anytime, anywhere – ATM, online, telephone or mobile banking. | \$18.00 | 30 ATM debits 1 Branch or Cheque | ✓ | ✓ | Branch & Cheque \$7.00 ATM \$2.00, POS \$0.75 | — | ✓ |
| 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 Branch or ATM debit | ✓ | ✓ | Branch \$7.00 ATM \$2.00, POS \$0.75 | ✓ (No Minimum) | — |
| Premium Savings Account Earn one of our highest rates of interest on balances of \$15,000 or more. | \$5.00 Maintenance fee if balance falls below \$15,000 | 1 Branch or ATM debit if balance of \$15,000 is maintained during the month | ✓ | ✓ | Branch \$7.00 ATM \$2.00, POS \$0.75 | ✓ (\$15,000) | — |
| BANKING PLAN | | | | | | | |
| Our ultimate banking plan offers flexible access to your money. Enjoy an 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. ¹ | | | | | | | |
| Banking Plan - Everyday Banking | Fee waived when savings account balance of \$15,000 or more maintained each month, otherwise savings account charged \$20 a month ¹ | 5 Branch or Cheques + 25 ATM debits | ✓ | ✓ | Branch & Cheque \$7.00 ATM \$2.00, POS \$0.75 | — | ✓ |
| Banking Plan - Savings | | 1 Branch or ATM debit | ✓ | ✓ | Branch \$7.00 ATM \$2.00, POS \$0.75 | ✓ (No Minimum) | — |
| AGE BASED ACCOUNTS | | | | | | | |
| Junior Account (Age 0-17) Get 10 branch or ATM debit transactions ² and pay no monthly fee. Receive an attractive rate of interest. ^{5,7} | No Fee | 10 Branch or ATM debits | ✓ | ✓ | Branch \$7.00 ATM \$2.00, POS \$0.75 | ✓ (No Minimum) | — |
| Scotia Prime Account (Age 55+) Get 10 branch, cheque or ATM debit transactions ² and pay no monthly fee. Receive an attractive rate of interest and other benefits. ^{6,7} | No Fee | 10 Branch, Cheques or ATM debits | ✓ | ✓ | Branch & Cheque \$7.00 ATM \$2.00, POS \$0.75 | ✓ (No Minimum) | ✓ |
| Scotiabank Be - Electronic Account (Age 18-25) Get 30 ATM and 1 branch or cheque debit transactions ² for a low monthly fee ⁶ . This fee is waived for Students ⁷ . | \$10.00 | 30 ATM debits 1 Branch or Cheque | ✓ | ✓ | Branch & Cheque \$7.00 ATM \$2.00, POS \$0.75 | — | ✓ |
| SPECIALTY ACCOUNTS | | | | | | | |
| Foreign Currency Account (\$USD / \$CAD, GBP, EUR) A secure environment for your foreign currency funds. | \$1.00 (in currency of account) | 1 Branch | ✓ | ✓ | Branch \$1.00 (in currency of account) | (\$10,000) USD currency only | — |

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