

<b>ScotiaLine™ Personal Line of Credit</b>		
<b>Rates and Fees Description</b>	<b>ScotiaLine™ Gold Personal Line of Credit</b>	<b>ScotiaLine™ Personal Line of Credit</b>
<b>Annual Interest Rate ("AIR") Percentage Amount and Bank's Base Rate</b>	Refer to your Personal Credit Agreement ("PCA"):	Refer to your Personal Credit Agreement ("PCA"):
<b>Maximum AIR</b> (Please note: if you do not comply with the terms of your PCA and the PCA Companion Booklet, we may at our discretion, increase the AIR applicable to all new and existing balances)	21.00%	21.00%
<b>Annual Fee - ScotiaLine</b> - The annual fee for ScotiaLine™ Gold Personal Line of Credit and ScotiaLine™ Personal Line of Credit is charged on the first business day of the 13th month following the account opening date and each anniversary date thereafter.	\$121.00 for Primary Borrower; \$0.00 for Co-borrower	\$60.50 for Primary Borrower; \$38.50 for Co-borrower
<b>Over Limit Fee</b> (Charge incurred each month whenever your ScotiaLine account is over its credit limit).	\$39.20	\$39.20
<b>Late Payment Fee</b> (applies to each payment that is made after the payment due date).	\$39.20	\$39.20
<b>Dishonored Payment</b> (applies to each payment credited to your account that is subsequently returned to us unpaid).	\$38.50	\$38.50
<b>Non-Sufficient Funds ("NSF") Fee</b> - (Applies to each ScotiaLine cheque drawn on your account that is returned due to insufficient credit available on your account).	\$38.50	\$38.50
<b>Transaction Fee</b> (applies to each transaction that exceeds five (5) transactions per month)	\$11.00	\$11.00
<b>ScotiaLine Cheque Stop Payment Fee</b>	\$16.50	\$16.50
<b>ScotiaLine Certified Cheque Fee</b>	\$16.50	\$16.50
<b>Returned ScotiaLine Cheque Fee</b> - (Applies whenever a ScotiaLine cheque is returned for any reason other than NSF (e.g. the cheque is not signed, etc.))	\$38.50	\$38.50
<b>Fee for Requesting an Additional or Replacement Statement</b>	\$11.00	\$11.00
<b>Fee for Replacing a Lost or Damaged ScotiaLine Card</b>	\$33.00	N/A
<b>Fee for Requesting a Copy of a Cleared ScotiaLine Cheque / Retrieval of Items</b>	\$5.50	\$5.50
<b>Automated Teller Machine ("ATM") Cash Advances</b> - Charge for each cash advance processed. Cash advances may also be subject to other third party and ATM machine fees.	N/A	N/A
<b>Government Stamp Duty Applies as Follows:</b> Personal Line of Credit For each ScotiaLine cheque issued If your ScotiaLine account is secured by real property	\$0.40	\$0.40
<b>Negotiation / Application Fee</b>	Nil	Nil

Other fees related to real estate-secured lines of credit may be applicable (e.g. appraisal fee, mortgage registration fee, etc)

The information in this Rates and Fees Schedule is subject to change by the Bank in accordance with the terms of the PCA and the PCA Companion Booklet.

\* The applicable interest rate is established upon approval of your account, and is subject to change as provided in the Personal Line of Credit Agreement section of your PCA Companion Booklet.

\*\* Stamp duty – Amounts in effect as of the date of printing and are subject to change in accordance with local law.

<b>Residential Mortgages, Scotia Plan™ Loans and Overdraft Protection</b>	
<b>Residential Mortgages and other Credit Facilities secured by Real Estate</b>	
<b>Annual Interest Rate</b>	Refer to your PCA
<b>Application Fee</b>	\$110.00
<b>Late Fee</b> (applies to each payment that is made after the payment due date).	\$38.50
<b>Renewal Fee</b> (Charge incurred for renewing your mortgage with the Bank).	Nil
<b>Prepayment Fee</b> (Charge incurred on any prepayment amounts made in excess of the amount specified in your Personal Credit Agreement (PCA) for any one calendar year. The interest amount is based on the AIR applicable to your mortgage as stated in your PCA).	90 days interest on any prepayment amount made in excess of the amount you are entitled to for any one calendar year as set out in your Personal Credit Agreement.
<b>Commitment Fee</b> (A charge during the application process for holding credit available for a borrower.)	2.00% of Loan Amount + VAT
<b>Commitment Fee - USD Mortgages</b> (A charge during the application process for holding credit available for a borrower.)	1.00% of Loan Amount + VAT
<b>Stamp Duty</b>	1.00% of the amount
<b>Stamp Duty for Loan Agreements</b> - Personal Credit Agreement/Commitment Letter	\$10 (GST)
<b>Scotia Plan Loans</b>	
<b>Annual Interest Rate</b>	Refer to your PCA
<b>SPL Application Fee</b>	1.50% + VAT Min \$175.00 for Vehicles
<b>Stamp Duty for Loan Agreements</b> - Personal Credit Agreement/Commitment Letter	\$10 (GST)
<b>Stamp Duty</b>	1.00% of the amount
<b>One time Pre-Approved/Pre-Qualified Processing Fee</b> - in lieu of Application Fee	2.5% of the loan amount (includes VAT and Stamp Duty)
<b>Late Fee</b> (applies to each payment that is made after the payment due date).	\$38.50
<b>Overdraft Protection (Note: the rates &amp; fees described below pertain to overdrafts within the approved Overdraft Protection limit).</b>	
<b>Overdraft Protection Interest Rate</b>	Refer to your PCA
<b>Application Fee</b>	\$27.50
<b>Minimum Overdraft Monthly Charge</b> (the minimum monthly amount charged to an account that is overdrawn during a month or in a statement period, calculated on the maximum daily balance.)	\$16.50
<b>Ad-hoc or Temporary Overdraft Interest Rate</b>	18.00%
<b>Minimum Ad-hoc or Temporary Overdraft Charge</b> (The minimum amount charged to an account that has been granted an ad-hoc or temporary overdraft or that has exceeded its authorized overdraft credit limit. The minimum ad-hoc or temporary overdraft charge does not apply if the amount of the overdraft interest charge is higher than the amount of the minimum ad-hoc or temporary overdraft charge.)	Nil
<b>Overdraft Handling Charge</b> (The amount charged to an account for each item that causes the account to go into an overdrawn position, or that causes the account to exceed the amount of the authorized overdraft credit limit.)	\$8.25

All amounts quoted are in Bahamian Dollars (BSD). The information in this Rates and Fees Schedule is subject to change by the Bank in accordance with the terms of the PCA Companion Booklet.

There may be other fees that the Bank may collect from you on behalf of third parties (i.e., appraisers, lawyers, etc), as described in the PCA Companion Booklet.

\* The VAT rate is 10% effective Jan 1, 2022