

Accounts at a Glance

Account	Monthly Fee	Customer Initiated Scotiabank Debit Transactions included ¹ <small>- no charge for deposits - ATM mini statement fee applies</small>	Unlimited POS ⁷ Telephone, Mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed <small>(between Scotiabank accounts)</small>	Additional Debit Transaction Fees ¹ <small>(Branch fees include teller-assisted transfer)</small>	Pays Interest ² <small>(Minimum balance to earn interest)</small>	Interest Calculation and Payment Frequency ²
EVERYDAY BANK ACCOUNTS							
Basic Access Account An ideal account if you require a minimal number of transactions but want the flexibility to bank using any of our channels.	\$2.00 fee only if account balance falls below \$500 anytime during the month	2 Branch or Cheque	✓	✓	Branch \$1.50 ATM \$1.00	--	--
Total Access Account A full-service account that gives you the flexibility to bank using any of our channels. Offered in BSD, USD, CAD, GBP & EUR.	\$12.50 (In all currencies)	18 Any Channel	✓	✓	Branch \$1.00 Cheque \$0.55 ATM \$1.00 (In all currencies)	--	--
Electronic Access Account Bank anytime, anywhere – ATM, Online, telephone, mobile banking or POS with unlimited electronic transactions.	\$4.00	Unlimited Electronic + 1 Branch or Cheque	✓	✓	Branch \$2.00 Cheque \$1.00	--	--
SAVINGS ACCOUNTS							
Primary Savings Account Earn a competitive rate of interest. Offered in BSD, USD, CAD, GBP & EUR.	\$2.00 fee only if account balance falls below \$500 anytime during the month	1 Any Channel	✓	✓	Branch \$1.50 ATM \$1.00 (In all currencies)	✓ \$500.00	Calculated on daily closing balance and paid monthly
Scotia Plus Gold Earn one of our highest rates of interest on balances of \$50,000 or more.	No Fee	3 Any Channel if balance of \$50,000 is maintained during the month	✓	✓	Branch \$1.00 ATM \$1.00	✓ \$500.00	Calculated on daily closing balance and paid monthly
AGE BASED ACCOUNTS							
Junior Account (Age 0-17) No monthly fee and receive an attractive rate of interest. ⁵	No Fee	10 Any Channel	✓	✓	Branch \$1.00 ATM \$1.00	✓ (No Minimum)	Calculated on daily closing balance and paid monthly
Scotiabank Be Money- Electronic Account (Age 18-25) Get unlimited electronic transactions ¹ for a low monthly fee. ^{4, 5, 6}	\$3.00 fee only if account balance falls below \$500 anytime during the month	Unlimited Electronic	✓	✓	Branch \$1.00	--	--
Senior's Account (Age 60+) No monthly fee and receive a premium rate of interest and other benefits. ^{3, 5}	No Fee	10 Any Channel	✓	✓	Branch \$1.00 ATM \$1.00	✓ (No Minimum)	Calculated on daily closing balance and paid monthly

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