



Scotiabank (Bahamas) Ltd.

Consolidated Rates and Fees Schedule

Effective April 2, 2020

Services	New Rates	New Rates Including VAT
Deposit Accounts - Savings & Electronic Access		
Withdrawal Charge	\$2.50 - \$3.25 Branch/\$1.25 ATM	\$2.80 - \$3.64 Branch/\$1.40 ATM
Deposit Fees	\$2.50 - \$3.25 Branch/\$1.25 ATM	\$2.80 - \$3.64 Branch/\$1.40 ATM
Stamp Tax	\$0.40	\$0.40
Without Debit Card	\$3.00	\$3.36
Replace Debit Card	\$5.00	\$5.60
Maintenance Fee (monthly)	\$2.00 - \$14.25	\$2.24 - \$15.96
Services Related to Deposit Accounts		
Statement Printouts	\$7.50	\$8.40
Interim Statements Requested	\$7.50	\$8.40
Transfer Fee (special request)	\$17.50	\$19.60
Cheque Services: Personal Accts (Non-Interest Bearing)		
Minimum Monthly Fee	\$2.00 - \$12.50	\$2.24 - \$14.00
Drawing/Cashing Fee (per cheque)	\$2.25 - \$3.00	\$2.52 - \$3.36
Deposit Fees (Branch)	\$2.25 - \$3.00	\$2.52 - \$3.36
Dishonored Cheque Charge	\$35.00	\$39.20
Stop Payment Order	\$15.00	\$16.80
Cheque Certification	\$12.50	\$14.00
Cheque Printing (per 100)	\$22.50	\$25.20
Over Limit Fee	\$25.00	\$28.00
Stamp Tax	\$0.40	\$0.40
Audit Confirmation	\$30.00	\$33.60
Cheque Services: Business Accounts		
Minimum Monthly Fee	\$16.50	\$18.48
Drawing/Cashing Fee (per cheque)	\$1.50	\$1.61
Dishonored Cheque Charge	\$35.00	\$39.20
Stop Payment Order	\$20.00	\$22.40
Cheque Certification	\$12.50	\$14.00
Cheque Printing (per 100)	\$22.50	\$25.20
Over Limit Fee	\$25.00	\$28.00
Overdraft Protection	\$25.00	\$28.00
Stamp Tax	\$0.40	\$0.40
Audit Confirmation	\$40.00	\$44.80
Personal Credit Card Facilities		
Scotiabank MasterCard		
Annual Interest Rate (Financing Charges)	21%	21%
Cash Advances	21%	21% + 12% VAT on the amount charged
Annual Membership Fee	\$32.50	\$36.40
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Cash Advance Fee	3.00% of the total cash advance, min \$3.00	3.00% of the total cash advance + 12% VAT
Late Payment Fee	\$39.00	\$43.68
NSF Cheque Charge	\$35.00	\$39.20
Return Credit Card Cheque	\$35.00	\$39.20
Retrieval of items/Replace sales draft	\$10.00	\$11.20
Replacement Statement	\$5.00	\$5.60
Replacement Card Fee	\$30.00	\$33.60
Over Limit Fee	\$39.00	\$43.68
Stamp Duty of Foreign Exchange	1.50%	1.50%
Additional Card (s) (each)	\$0.00	\$0.00
Scotiabank AERO Platinum MasterCard		
Annual Interest Rate (Financing Charges)	21.00%	21.00%
Cash Advances	21.00%	21.00% + 12% VAT on the amount charged
Annual Membership Fee	\$125.00	\$140.00

Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Cash Advance Fee	3.00% of the total cash advance, min \$3.00	3.00% of the total cash advance + 12% VAT
Late Payment Fee	\$40.00	\$44.80
NSF Cheque Charge	\$35.00	\$39.20
Return Credit Card Cheque	\$35.00	\$39.20
Retrieval of items/Replace sales draft	\$10.00	\$11.20
Replacement Statement	\$5.00	\$5.60
Replacement Card Fee	\$25.00	\$28.00
Over Limit Fee	\$40.00	\$44.80
Stamp Duty of Foreign Exchange	1.50%	1.50%
Additional Card (s) (each)	\$0.00	\$0.00
Scotiabank Gold MasterCard		
Annual Interest Rate (Financing Charges)	21.00%	21.00%
Cash Advances	21.00%	21.00% + 12% VAT on the amount charged
Annual Membership Fee	\$85.00	\$95.20
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Cash Advance Fee	3.00% of the total cash advance, min \$3.00	3.00% of the total cash advance + 12% VAT
Late Payment Fee	\$40.00	\$44.80
NSF Cheque Charge	\$35.00	\$39.20
Return Credit Card Cheque	\$35.00	\$39.20
Retrieval of items/Replace sales draft	\$10.00	\$11.20
Replacement Statement	\$5.00	\$5.60
Replacement Card Fee	\$35.00	\$39.20
Over Limit Fee	\$40.00	\$44.80
Stamp Duty of Foreign Exchange	1.50%	1.50%
Additional Card (s) (each)	\$0.00	\$0.00
Scotiabank Visa Classic		
Annual Interest Rate (Financing Charges)	21.00%	21%
Cash Advances	21.00%	21.00% + 12% VAT on the amount charged
Annual Membership Fee	\$0.00 - Conditions apply	\$0.00 - Conditions apply
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Cash Advance Fee	3.00% of the total cash advance, min \$3.00	3.00% of the total cash advance + 12% VAT
Late Payment Fee	\$40.00	\$44.80
NSF Cheque Charge	\$35.00	\$39.20
Return Credit Card Cheque	\$35.00	\$39.20
Retrieval of items/Replace sales draft	\$12.50	\$14.00
Replacement Statement	\$5.00	\$5.60
Replacement Card Fee	\$25.00	\$28.00
Over Limit Fee	\$40.00	\$44.80
Stamp Duty of Foreign Exchange	1.50%	1.50%
Additional Card (s) (each)	\$0.00	\$0.00
Scotiabank Visa Gold		
Annual Interest Rate (Financing Charges)	21.00%	21%
Cash Advances	21.00%	21.00% + 12% VAT on the amount charged
Annual Membership Fee	\$70.00	\$78.40
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Cash Advance Fee	3.00% of the total cash advance, min \$3.00	3.00% of the total cash advance + 12% VAT
Late Payment Fee	\$40.00	\$44.80
NSF Cheque Charge	\$35.00	\$39.20
Return Credit Card Cheque	\$35.00	\$39.20
Retrieval of items/Replace sales draft	\$12.50	\$14.00
Replacement Statement	\$5.00	\$5.60
Replacement Card Fee	\$25.00	\$28.00
Over Limit Fee	\$40.00	\$44.80
Stamp Duty of Foreign Exchange	1.50%	1.50%
Additional Card (s) (each)	\$30.00	\$33.60
Scotiabank AAdvantage Visa		
Annual Interest Rate (Financing Charges)	21.00%	21%
Cash Advances	21.00%	21.00% + 12% VAT on the amount charged
Annual Membership Fee	\$90.00	\$100.80
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater

Cash Advance Fee	3.00% of the total cash advance, min \$3.00	3.00% of the total cash advance + 12% VAT
Late Payment Fee	\$35.00	\$39.20
NSF Cheque Charge	\$35.00	\$39.20
Return Credit Card Cheque	\$35.00	\$39.20
Retrieval of items/Replace sales draft	\$12.50	\$14.00
Replacement Statement	\$5.00	\$5.60
Replacement Card Fee	\$25.00	\$28.00
Over Limit Fee	\$35.00	\$39.20
Stamp Duty of Foreign Exchange	1.50%	1.50%
Additional Card (s) (each)	\$30.00	\$33.60
Personal Lines of Credit		
Scotialine Regular		
Annual Interest Rate (Financing Charges)	20.85%	20.85%
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Annual (Membership) Fee	\$55.00 Primary Borrower \$35.00 Co-Borrower	\$61.60 Primary Borrower \$39.20 Co- Borrower
ATM Cash Advances (each)	\$2.50	\$2.50 +12% VAT on the amount charged
Return Payment Cheque	\$35.00	\$39.20
Return Charge Cheque	\$35.00	\$39.20
Late Payment Fee	\$35.00	\$39.20
Over Limit Fee	\$35.00	\$39.20
Statement copy Fee	\$7.50	\$8.40
Transaction Fee (in excess of 5 per month)	\$10.00	\$11.20
Application Fee	2% of credit limit	2% of credit limit +12% VAT on the amount charged
ScotiaLine Cheque Stop Payment Fee	\$15.00	\$16.80
Scotialine Certified Cheque	\$10.00	\$11.20
Scotialine Gold		
Annual Interest Rate (Financing Charges) Purchases and balance Transfer	10.25%	10.25%
Minimum Payment	3.00% of outstanding balance or \$25, whichever is greater	3.00% of outstanding balance or \$25, whichever is greater
Annual (Membership) Fee	\$110.00	\$123.20
Additional Card (s) (each)	FREE	FREE
ATM Cash Advance Charge (each)	\$2.50	\$2.50 +12% VAT on the amount charged
Return Payment Cheque	\$35.00	\$39.20
Return Charge Cheque	\$35.00	\$39.20
Late Payment Fee	\$35.00	\$39.20
Over Limit Fee	\$35.00	\$39.20
Replacement Card Fee	\$30.00	\$33.60
Statement copy Fee	\$7.50	\$8.40
Transaction Fees (in excess of 5 per month)	\$7.50	\$8.40
Card Trans. Fees (in excess of 5 per month)	\$5.00	\$5.60
Application Fee	2% of credit limit	2% + 12% VAT on the amount charged
ScotiaLine Cheque Stop Payment Fee	\$15.00	\$16.80
Scotialine Certified Cheque	\$10.00	\$11.20
Commercial Overdrafts		
Overdraft fee (monthly)	\$7.50	\$8.40
Penalty interest rate (%)	18%	18%
Commitment fees	2%	2% + 12%
Over Limit fees (per item)	\$7.50	\$8.40
Renewal Fee (minimum)	1%	1% +12%
Transfer Fee (special request)	\$10.00	\$11.20
Residential Mortgages		
Application Fee	\$85.00	\$95.20
Commitment Fees	2%	2% + 12% VAT on the amount charged
Government Stamp Fees	\$10.00	\$10.00
Early Repayment Charges	3 mos. int.	3% months Int. + 12% VAT on amount charged
Late Payment Fee	1% of Payment; Minimum \$35	1% of Payment; Minimum \$35 + 12% VAT
Mortgage Satisfaction	\$100.00	\$112.00
Payment of Insurance premium	\$25.00	\$28.00
Real Estate		
Application Fee	\$85.00	\$95.20
Commitment Fees	2%	2% + 12% VAT on the amount charged

Government Stamp Fees	2%	2%
Late Payment Fee	1% of Payment; Minimum \$35	1% of Payment; Minimum \$35 + 12% VAT
Mortgage Satisfaction	\$100.00	\$112.00
Personal Loans		
Private Vehicles		
Application Fee	> of \$100.00 or 1% of loan	> of \$100.00 or 1% of loan + 12%
Government Stamp Fees	2.0%	2.0%
Registration Fees	\$13.50	\$15.12
Legal Fees	\$10.00	\$11.20
Late Payment Fee	\$35.00	\$39.20
Authority to hold funds	\$3.00	\$3.36
Other Consumer Loans		
Application Fee	1%	1% + 12% VAT on the amount charged
Government Stamp Fees	2.0%	2.0%
Late Payment Fee	\$30.00	\$33.60
Loan Refinancing Fee	1%	1% + 12% VAT on the amount charged
Commercial Loans		
Commitment Fees	1/2% - 2%	1/2% - 2% + 12% VAT on the amount charged
Government Stamp Fees	2%	2%
Legal Fees	Vary based on loan amount	Cost + 12% VAT on the amount charged
Early Repayment Charges	Negotiable	Negotiable + 12% VAT on the amount charged
Late Payment Fees	3% Min \$250.00	3% + 12% VAT on the amount charged/min. \$280.00
Loan Refinancing Fees	Negotiable	Negotiable + 12% VAT on the amount charged
Annual Review Fees	Negotiable	Negotiable + 12% VAT on the amount charged
Term Extension Fees	Negotiable	Negotiable + 12% VAT on the amount charged
Amendment Fees	Negotiable	Negotiable + 12% VAT on the amount charged
Drawdown Fees	Negotiable	Negotiable + 12% VAT on the amount charged
Other Fees	Negotiable	Negotiable + 12% VAT on the amount charged
Other Banking Facilities and Services		
Standing Order Payments		
(a) Internal Payments	\$7.50	\$8.40
(b) External Payments or Transfers	\$20.00	\$20.00 + 12% VAT + cost of Draft + 12% VAT + GST
Stop Payment Order	\$15.00	\$16.80
Deposit Fees (Business Accounts)		
Night Bag Deposits (per \$1,000.00 or part thereof)	\$1.00	\$1.12
In Branch Deposits (per \$1,000.00 or part thereof)	\$1.00	\$1.12
Letters of Credit	\$30.00	\$33.60
Bank/Credit References	\$20.00	\$22.40
Auditor's Confirmation Letter	\$30.00	\$33.60
Automated Teller Machine (ATM)		
Withdrawals outside The Bahamas	Curre \$3.00	\$3.36
Local Withdrawals		
Customer	\$1.00	\$1.12
Non-Customer	\$3.00	\$3.36
Mini Statements	\$0.50	\$0.56
Online / Internet Banking		
Monthly Access Fees		
Personal Banking	\$0.00	\$0.00
Business Accounts		
Bronze - Up to 3 accounts / Min Monthly fee	\$15.00	\$16.80
Silver - Up to 5 accounts / Min Monthly fee	\$35.00	\$39.20
Gold - 6 - 10 accounts / Min Monthly fee	\$125.00	\$140.00
Platinum - Over 10 accounts	\$225.00	\$252.00
Cheque Reconciliation		
Up to 15 items (Extra items \$1.00)	\$20.00	\$22.40
Up to 50 items (Extra items \$0.75)	\$40.00	\$44.80
Up to 150 items (Extra items \$0.50)	\$75.00	\$84.00
Up to 400 items (Extra items \$0.25)	\$150.00	\$168.00
Consolidated Cash Plan		
Up to 10 deposits (Additional deposit \$2.00)	\$10.00	\$11.20
Up to 25 deposits (Additional deposit \$2.00)	\$25.00	\$28.00

Up to 50 deposits (Additional deposit \$2.00)	\$50.00	\$56.00
Up to 100 deposits (Additional deposit \$2.00)	\$100.00	\$112.00
Document Search / Retrieval		
Vouchers (per hour)	\$30.00	\$33.60
Records (per hour)	\$30.00	\$33.60
Accounts (each)	\$30.00	\$33.60
Real Time Gross Settlement		
Bank to Bank Transfers	\$10.00	\$11.20
Foreign Exchange		
Wire Transfers (Outgoing)		
Branch	\$65.00	\$72.80
Online / Internet Banking	\$45.00	\$50.40
Wire Transfers (Incoming)		
Incoming Wire Fees	\$10.00	\$11.20
Drafts		
Local Currency	\$6.00 + GST	\$6.45 + GST
Foreign currency	\$10.00 + GST	\$11.20 + GST
Traveler's Cheques		
Stamp Tax	\$0.40	\$0.40
Payroll Payments		
Payments in Cash/At Counter:		
Each Name (internal)	\$2.50	\$2.80
Minimum Charge per Payroll	\$45.00	\$50.40
Payroll, Disbursements and Collection		
Up to 15 employees (Extra Items \$1.00)	\$20.00	\$22.40
Up to 50 employees (Extra Items \$0.75)	\$40.00	\$44.80
Up to 150 employees (Extra Items \$0.50)	\$75.00	\$84.00
Up to 400 employees (Extra Items \$0.25)	\$150.00	\$168.00
Day & Night Deposits		
Opened disposable bags	\$50.00	\$56.00
Lost/Broken Key	\$35.00	\$39.20
Safety Deposit Box		
A- 1 1/2 x 5 x 24	\$50.00	\$56.00
B- 2 1/2 x 5 x 24	\$70.00	\$78.40
C- 5 1/2 x 5 x 24	\$150.00	\$168.00
D- 2 1/2 x 10d x 24	\$150.00	\$168.00
E - 5 x 10d x 24	\$225.00	\$252.00
F - 10 x 10d x 24	\$300.00	\$336.00
G-10 x 15 1/2	\$400.00	\$448.00
Drilling of Safety Deposit Box	\$150.00	\$168.00
Replacing Lock	\$100.00	\$112.00
Lost Key	\$15.00	\$16.80
Safe Keeping		
Safekeeping - Mtg./Other Documents (per annum)	\$50.00	\$56.00
Other Service Charges		
Inactive Account		
Balances < \$25.00	Closed to service charge	Closed to service charge
Balances > \$25.00 (Per Annum)	\$25.00	\$28.00