

## ACCOUNTS AT A GLANCE

Account	Minimum Opening Balance	Monthly Fee	Customer Initiated Scotiabank Transactions Included - Deposits Are FREE <sup>1</sup>	Unlimited Mobile And Internet Transactions	Unlimited Electronic Transfers <sup>2</sup>	Additional Debit Transaction Fees <sup>3</sup>	Scotiabank Savings Reward Plan Eligible (on ASP contributions) <sup>8</sup>	Minimum Balance To Earn Interest
<b>EVERYDAY BANKING ACCOUNTS - Transactional accounts for everyday banking needs</b>								
<b>Total Access Account</b> A full service account which gives you the flexibility to bank using any of our channels.	\$5,000	\$450	5 Branch Debit or Cheque Transactions. Unlimited Scotiabank Electronic Transactions	✓	✓	Branch - \$165 Cheque - \$100 Non-Scotiabank ABM - \$56	-	-
<b>Electronic Access Account</b> Bank anytime, anywhere - ABM, POS, online, telephone or mobile banking with unlimited electronic transactions	\$5,000	\$190	Unlimited Scotiabank Electronic Transactions	✓	✓	Branch - \$165 Non-Scotiabank ABM - \$56	-	-
<b>SAVINGS ACCOUNTS - Earn interest on your savings</b>								
<b>Primary Savings Account</b> Earn a competitive rate of interest calculated on the minimum monthly balance and paid semi-annually <sup>9</sup>	\$5,000	Fee waived when savings account balance of \$5,000 or more is maintained each month, otherwise, the charge is \$150	-	✓	✓	Branch - \$165 Telephone Banking - \$60 ABM and POS - \$60	1% Bonus	\$5,000
<b>Premium Savings Account</b> Earn one of our highest rates of interest on balances of \$500,000 or more calculated on the daily closing balance and paid monthly <sup>6</sup>	\$500,000	Fee waived when savings account balance of \$5,000 or more is maintained each month, otherwise, the charge is \$150	-	✓	✓	Branch - \$165 Telephone Banking - \$60 ABM and POS - \$60	1% Bonus	\$500,000
<b>BANKING PLANS - Make it easy to manage your money and save for your dreams with an everyday banking and savings accounts. Maintain the minimum daily balance and pay no monthly fee<sup>4</sup>.</b>								
<b>PRIMARY BANKING PLAN - Save at a competitive rate of interest and access your funds at anytime<sup>5</sup></b>								
Primary Plan - Everyday Banking	-	Fee waived when savings account balance of \$100,000 or more is maintained each month, otherwise savings account charged \$500	5 Branch Debit or Cheque Transactions. Unlimited Scotiabank Electronic Transactions	✓	✓	Branch - \$165 Cheque - \$100 Non-Scotiabank ABM - \$60	-	-
Primary Plan - Savings <sup>5</sup>	\$100,000		-	✓	✓	Branch - \$165 Telephone Banking - \$60 ABM and POS - \$60 Non-Scotiabank POS - \$50	1% Bonus	\$5,000
<b>PREMIUM BANKING PLAN - Our ultimate banking plan offers flexible access to your money and one of our highest interest rates on savings<sup>6</sup></b>								
Premium Plan - Everyday Banking	-	Fee waived when savings account balance of \$500,000 or more is maintained each month, otherwise savings account charged \$800	5 Branch Debit or Cheque Transactions. Unlimited Scotiabank Electronic Transactions	✓	✓	Branch - \$165 Cheque - \$100 Non-Scotiabank ABM - \$56	-	-
Premium Plan - Savings <sup>6</sup>	\$500,000		-	✓	✓	Branch - \$165 Telephone Banking - \$60 ABM and POS - \$60 Non-Scotiabank POS - \$50	1% Bonus	\$500,000
<b>AGE BASED ACCOUNTS</b>								
<b>Junior Account (Age 0-17)</b> Pay no monthly fee and receive an attractive rate of interest.	\$500	No Fee	4 Scotiabank ABM 4 Scotiabank POS Transactions Unlimited TeleScotia Transactions	✓	✓	Branch - \$165 ABM and POS \$60 Non-Scotiabank ABM - \$56	-	No minimum
<b>Senior's Account (Age 60+)</b> Receive a premium rate of interest and unlimited telephone transactions in addition to other benefits <sup>7</sup>	\$5,000	No Fee	4 Scotiabank ABM 4 Scotiabank POS Transactions Unlimited TeleScotia Transactions	✓	✓	Branch - \$80 Cheque - \$50 Scotiabank ABM - \$33 Scotiabank POS - \$15.10 Non-Scotiabank ABM - \$56 Non-Scotiabank POS - \$15	-	\$5,000
<b>SCOTIABANK BE MONEY PLAN (AGE 18-25) - Helping you Be the best that you can Be<sup>4</sup></b>								
<b>Scotiabank Be Money - Everyday Banking</b> Get unlimited Proprietary Electronic Transactions	-	Fee waived when savings account balance of \$50,000 or more is maintained each month, otherwise savings account charged \$250. FREE for students (with proof of enrolment)	Unlimited Scotiabank Electronic Transactions	✓	✓	Branch - \$165 Non-Scotiabank ABM - \$56	-	-
<b>Scotiabank Be Money - Savings</b> Save at an attractive rate of interest	\$5,000		-	✓	✓	Branch - \$165 Telephone Banking - \$60 ABM and POS - \$60 Non-Scotiabank POS - \$50	1% Bonus	No minimum
<b>SPECIALITY ACCOUNTS - Manage your foreign currency needs while earning a competitive rate of interest</b>								
<b>Foreign Currency Accounts (USD, CAD, GBP and EUR)</b> A secure environment for your foreign currency funds	\$100 (USD / CAD) £100 €100	Fee waived when account balance of 100 units or more is maintained each month, otherwise, the charge is 1.50 units of the respective currency	One Free Transaction per \$500 (US/CAD), £300 or €300	✓	✓	Branch - \$1.20 USD/CAD Branch - £0.90 / €1.00 Deposits - 0.50 (\$,£,€) ABM - US\$0.35	-	\$100 (USD / CAD) £100 €100

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? (Check all that apply)
  - 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 Jamaican dollars?
  - Yes
  - No
- On average, how many transactions do you make a month (withdrawals, POS, cheques, bill payments, transfers, pre-authorized payments)?
- What is your preferred way to conduct your banking? (Check all that apply)
  - Internet
  - By phone
  - ABM
  - In person at the branch
  - POS (Point of Sale)
- On a monthly basis do you expect to maintain a balance of:
  - \$0 to \$4,999
  - \$5,000 or \$99,999
  - \$100,000 or \$499,999
  - \$500,000 or more