

## ACCOUNTS AT A GLANCE

Account	Minimum Opening Balance	Monthly Fee	Customer Initiated Scotiabank Transactions Included - Deposits Are FREE <sup>1</sup>	Unlimited Internet & Mobile Banking Transactions & Electronic Transfers allowed between Scotiabank Accounts	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	√	In-Branch - \$215.00 Cheque - \$100.00 Non-Scotiabank ATM - \$66.00	-	-
<b>Electronic Access Account</b> Bank anytime, anywhere - ATM, POS, online, telephone or mobile banking with unlimited electronic transactions.	\$5,000	\$190	Unlimited Scotiabank Electronic Transactions	√	In-Branch - \$215.00 Non-Scotiabank ATM - \$66.00	-	-
<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>5</sup> .	\$5,000	Fee waived when savings account balance of \$5,000 or more is maintained each month, otherwise, the charge is \$150	-	√	In-Branch - \$215.00 Telephone Banking - \$60.00 ATM and POS - \$60.00 Non-Scotiabank ATM - \$93.00	1% Bonus	\$5,000
<b>Signature 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	-	√	In-Branch - \$215.00 Telephone Banking - \$60.00 ATM and POS - \$60.00 Non-Scotiabank ATM - \$93.00	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	√	In-Branch - \$215.00 Cheque - \$100.00 Non-Scotiabank ATM - \$60.00	-	-
Primary Plan - Savings <sup>5</sup>	\$100,000		-	√	In-Branch - \$215.00 Telephone Banking - \$60.00 ATM and POS - \$60.00 Non-Scotiabank POS - \$60.00 Non-Scotiabank ATM - \$93.00	1% Bonus	\$5,000
<b>SIGNATURE 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>							
Signature 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	√	In-Branch - \$215.00 Cheque - \$100.00 Non-Scotiabank ATM - \$66.00	-	-
Signature Plan - Savings <sup>6</sup>	\$500,000		-	√	In-Branch - \$215.00 Telephone Banking - \$60.00 ATM and POS - \$60.00 Non-Scotiabank POS - \$93.00	1% Bonus	\$500,000
<b>SPECIALTY 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 ATM 4 Scotiabank POS Transactions Unlimited TeleScotia Transactions	√	In-Branch - \$215.00 ATM and POS - \$60.00 Non-Scotiabank ATM - \$66.00	-	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 ATM 4 Scotiabank POS Transactions Unlimited TeleScotia Transactions	√	In-Branch - \$97.50 Scotiabank ATM - \$33.00 Scotiabank POS - \$16.50 Non-Scotiabank ATM - \$66.00 Non-Scotiabank POS - \$16.50	-	\$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 enrollment)	Unlimited Scotiabank Electronic Transactions	√	In-Branch - \$215.00 Non-Scotiabank ATM - \$66.00	-	-
<b>Scotiabank Be Money - Savings</b> Save at an attractive rate of interest	\$5,000		-	√	In-Branch - \$215.00 Telephone Banking - \$60.00 ATM and POS - \$60.00 Non-Scotiabank POS - \$60.00	1% Bonus	No minimum
<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	√	In-Branch - \$1.80 USD/CAD Branch - £1.50 / €1.50 Deposits - \$1.80 USD/CAD / 1.50 (€, €) ATM - US\$0.35	-	\$100 (USD / CAD) £100 €100

Service charges, account features and/or benefits outlined in this brochure are subject to change without notice (in accordance with local laws). All fees are quoted in Jamaican Dollars unless otherwise specified. Interest rates quoted are subject to change at anytime without notice.