

Fee Changes for Personal Bank Accounts^

On February 1, 2011, the following Scotiabank fees will change:

Chequing Account Fee Changes*

Account		Monthly Fee	Number of Debit Transactions covered by Monthly Fee	Minimum Monthly Balance (MMB) to waive the Monthly Fee	Monthly Paper Statement Fee	Monthly Paper Statement with Cheque Image Return Fee	New Value-Added Account Features
Powerchequing® Account	Current	\$3.95	15 Self-Service	\$1,500	\$0.00	\$2.00	<ul style="list-style-type: none">• No monthly fee with \$1,000 MMB• Branch transactions now included*
	New	No change	12 Self-Service or Branch Transactions	\$1,000	\$1.00	No change	
Basic Banking Plan	Current	\$7.00	30 Self-Service	\$2,500	\$0.00	\$2.00	<ul style="list-style-type: none">• No monthly fee with \$2,000 MMB• Branch transactions now included*• Scotia InfoAlerts** now included
	New	\$8.95	25 Self-Service or Branch Transactions	\$2,000	\$1.00	No change	
Scotia One™ Account	Current	\$9.95	Unlimited Self-Service or Branch Transactions	\$3,500	\$0.00	\$2.00	<ul style="list-style-type: none">• No monthly fee with \$3,000 MMB• Scotia InfoAlerts** now included
	New	\$11.95	No change	\$3,000	\$1.00	No change	
Scotia Value® Account	Current	\$12.95	50 Self-Service or Branch Transactions	N/A	\$0.00	\$0.00	<ul style="list-style-type: none">• Scotia InfoAlerts** now included• 2 free monthly Interac† withdrawals at non-Scotiabank ABMs in Canada*
	New	\$14.95	No change	N/A	\$1.00	\$1.00	

*The account fee changes do not apply to customers within the Scotia Plus® Program for Seniors, *Getting There® Savings Program* for Youth and *Student Banking Advantage®* Plan.

**Scotia InfoAlerts lets you receive account notifications about account related activities such as balances, via text message, email, or both.

¥ABM operator surcharge or convenience fee may apply.

†Interac Inc. owner of the Mark of INTERAC. The Bank of Nova Scotia is an authorized user of the Mark.

*Branch transactions now included in the number of debit transactions covered by monthly fee.

Savings Account Fee Changes*

Account	Account Fees			Monthly Recordkeeping Fees		
		Transaction Fee	Number of Debit Transactions covered by Monthly Fee	Passbook	Paper	Minimum Monthly Balance to waive the Recordkeeping Fee
Daily Interest Savings Account & Blue Chip Savings™ Account	Current	\$0.85	0	\$1.50	\$0.00	\$500
	New	\$1.25	No Change	\$2.00	\$1.00	No Recordkeeping Fee Waiver™
Scotia Gain Plan® Investment Savings Account	Current	\$1.25	2	\$1.50	\$0.00	\$500
	New	No Change	0	\$2.00	\$1.00	No Recordkeeping Fee Waiver™

™No fee for paperless recordkeeping which is available through ScotiaOnline® Financial Services.

Non-sufficient funds

- **\$42.50 per cheque or other debit item returned for non-sufficient funds**
(NSF) (previously \$40.00)

Personal Overdraft Protection Interest Rate Changes

The interest rate for Personal Overdraft Protection will change to **19% per annum** (formerly Scotiabank Prime[§] + 5%) on your daily closing overdraft balance, charged monthly. Interest will be calculated starting from the date your account is first overdrawn until the date your account has a zero or positive balance.

E-mail Money Transfers – Effective March 12, 2011.

- **\$1.00 per transfer (previously \$1.50)**



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^ The changes also apply to non-personal entities that hold personal accounts.

§ Scotiabank Prime Rate as of September 23, 2010 was 3.0%, subject to change.