

THE BANK OF NOVA SCOTIA JAMAICA LIMITED

2010 SCHEDULE OF RATES & CHARGES

CURRENT & SAVINGS ACCOUNTS	RATE OF CHARGE	DEPOSITORY SERVICES	RATE OF CHARGE
<u>Service Charge</u> Local Currency-Personal Current A/Cs  Non-Personal Current A/C's Payroll Accounts Foreign Currency    Current A/C -   USD -   CAD -   KYD -   GBP  Deposits of Foreign cheques - Current A/C  Foreign Currency    Savings A/C  Deposits of Foreign cheques - Savings A/C Certification of Account Balance Cheques Returned NSF  Cheques Dishonoured & Charged back - Local Currency Cheque, including insurance pymts.  - Foreign Currency Cheque  Minimum Overdraft Interest  Duplicate Statement Interim Statement Holding Statement Stop Payment Order Voucher Searches  Internal Transfer Between Accounts (Current A/C) Internal Transfer Between Accounts (Savings A/C)  Duplicate passbooks Stamp Duty on S/A Withdrawals  Cash lodgement to foreign currency amount in excess of \$1,000 amount in excess of \$1,000 <i>For accounts where individual lodgements are in excess of US\$10,000, apply add-on charge of 1.2%</i>  Cheque Leaves - Personal Accounts - Non Personal Accounts New accounts - first supply of 50 cheque leaves FREE Returned Items - Savings A/C Minimum Balance Violation Fee	\$60.00 per processed cheque; \$150.00 for In branch - transactions. Minimum charge \$385.00 monthly \$70.00 per entry; minimum \$560.00 mthly \$220.00 per item, no free items allowed USD 4.70 per item; minimum USD10.00 monthly CAD 4.70 per item; minimum CAD10.00 monthly KYD 4.70 per item; minimum KYD10.00 monthly GBP 3.40 per item; minimum GBP 8.00 monthly  USD1.00, CAD1.00, GBP1.00 per cheque  USD 1.20, CAD 1.20, GBP 0.90 per withdrawal  US 0.50, CAD 0.50, GBP 0.50 per deposit J\$1,250.00/US\$24.00 Flat Charge  Flat Charge J\$955.00/US\$25.00; CAD\$25.00; GBP15.00 EURO12.00 per cheque + Foreign Bank Charge.  Flat charge J\$850.00  USD26.25; CDN26.25; GBP15.75; EURO12.50 + Foreign Bank Charge  a) Borrowing rate X daily closing bal. Min. J\$1,250.00 b) Casual overdraft - Bank's penal rate should apply  J\$440.00/US\$8.20 per Statement J\$490.00/US\$9.50 per Statement J\$850.00 per account per month  Flat charge J\$455.00/US\$38.00 per stop payment order  J\$1,700 per hour or part thereof/ Min. J\$1,700.00  Flat Charge of J\$250.00/US\$5.25 per request J\$250.00/USD2.50; CDN2.50; GBP2.00; EURO2.00 per transfer.  J\$500.00/US\$8.00 each  20¢ per withdrawal  Cambios = 1.2% of amount deposited Others = 1% of amount deposited <i>US\$1,000 or less,if total cash lodged for the month is</i>  \$1,565.00/US\$19.70 per set of 100 leaves \$9,040.00/US\$122.00 per set of 600 leaves  Flat charge of \$505.00 / US\$17.00  \$150.00 per month if average balance on local savings accounts falls below the minimum opening balance US\$1.50, CAD\$1.50, EUR\$1.00 and GBP1.00 per month if average balance falls below the minimum opening balance  J\$3,535.00 (Telex Tolls & Commission) USD36.00; CAD36.00; GBP18.00; EURO18.00 J\$2,400 (Convert JMD figure for sundry currencies) <b>NB.</b> For Financial Institutions: Outgoing fee US\$65.50 & Incoming Fee US\$55.50  J\$1,700.00 per transfer	Deposit Wallets (Collected Annually)  Rental of Head Door Key for use with plastic depository bag  Safety Deposit Boxes  SafeKeeping  Visits to SafeKeping  <b>MISCELLANEOUS CHARGES</b>  Foreign Cheques negotiated  Manager's Cheques  Money Order  Foreign Drafts (sold)  Standing Orders  Audit Certificate  Encashment of Travellers Cheques  Coin Exchange Fee  <b>SCOTIA PLAN LOANS</b> INTERNAL PROCESSING FEES  <b>N.B: The following are covered by the Internal Processing Fee:- Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note</b>  Credit Information Service (CIS) (EXTERNAL FEE)  Registration/Stamping Fees (EXTERNAL FEES)  Late Payment Fees  <b>PROPRIETARY ABM - JMD</b> BNS Customers using BNS Machines Mini Statement Withdrawal, Transfer Deposit/Enquiry Declined Transaction  <b>PROPRIETARY ABM - FOREIGN CURRENCY</b> BNS Customers using BNS Machines Mini Statement Withdrawal, Transfer Declined Transaction Deposit/Enquiry  <b>NON-PROPRIETARY ABM</b> BNS Customers using Other Banks Machines Withdrawal - Approved - Declined  Account Balance Enquiry  BNS Customers using Overseas Machines (Cirrus) Withdrawal  <b>TeleScotia - TELEPHONE BANKING</b> Enquiry  Merchant Fee  Customer fee per transaction  <b>DEBIT - POINT OF SALE (POS) TRANSACTIONS</b>  Merchant Fee  BNS Cardholder Fee  Declined Multilink Transaction  <b>INTERNET BANKING</b> Replacement ABM Cards	Small \$5,500; Medium \$7,070; and Large \$9,010  Collect annually (April 1st) in advance or part thereof, \$3,985.00.  Regular Sizes Min. \$1,970; Max. \$22,160 Other Sizes - Available upon request  Sealed envelopes - \$2,320 per annum;  Unsealed - \$260 per item, Min. \$1,150 p.a.  \$400.00 per visit  US\$1.00 per cheque encashed + Stamp Duty  Flat Charge \$355.00 for BNS customers, \$880.00 for non-BNS customers.  Flat Charge \$255.00  Flat Charge \$610.00 If cash exchange for draft, charge 1%, of amount, plus cost of draft.  Set-up fee \$250.00 plus flat charge of J\$360/US\$5.50 \$445 for each S/O which cannot be processed after 10 days for C/A or after each cycle for S/A's  \$2,525 per certificate plus \$1,060.00 per hour for detailing securities  \$70.50 handling charge for encashing one or more cheques plus stamp duty of \$1.10 per item  No charge for BNS account holders For non-BNS account holders - 6% of total value of coins being exchanged  3.525% (of the facility amount) inclusive of GCT  <b>the Internal Processing Fee:- Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note</b>  Secured by Motor Vehicle - J\$5,506.26 plus GCT Other - J\$4,036.88 plus GCT  <b>For Motor Vehicles</b> - 1.875% of loan amt + \$4,385 re Reg. of 98A or \$500.00 Reg. of 98B <b>For Real Estate</b> 1.125% of loan amount  6.185% of unpaid amount. Min. payment \$1,515.00  Flat Charge \$20.90  \$30.30 per transaction  No Charge  \$12.10  US\$0.25 per statement  US\$0.35 per transaction  US\$0.15  No Charge  US\$0.00 \$50.00 \$27.60  \$27.60  US\$3.00 plus foreign bank charge  FREE  \$14.85 per transaction  \$12.10 per transaction  \$14.85 per transaction  \$15.00 per transaction (Proprietary Machine) \$15.00 per transaction (Non-proprietary machine)  \$18.20 (Proprietary & Non-proprietary machine)  FREE for Retail Accounts  \$630.00  <b>First four (4) electronic transactions done through an A.B.M, Point-of-Sale &amp;/OR Telescotia FREE per month, for accounts with minimum credit balance in excess of \$25,000 (savings account). Thereafter fee applies.</b>

There are other charges which the bank imposes for services rendered. Upon request, any specific charges not listed above may be obtained from the Bank.  
All the above charges are inclusive of General Consumption Tax computed at 17.5%. All information contained herein is subject to change without notice.