

ScotiaCard

❖ ScotiaCard	No Charge
❖ Replacement Card	No Charge
❖ ATM Networking Fees (LINX)	\$4.00 approved \$1.00 declined
❖ Point of Sales Debit Transaction Fee (LINX)	\$1.00 approved \$0.25 declined
❖ ATM Mini Statement	\$1.00

Use of ScotiaCard Overseas ++

❖ Balance Enquiry	US Account \$0.50 TT Account \$3.00
❖ Withdrawals (per transaction)	TT\$20.00

++ For transactions conducted at participating member ATMs of the ATM Global Alliance, there are no International ATM fees.

ScotiaLine Gold*

- Annual Fee	\$450.00	- Late Payment Fee	\$35.00
- Over Limit Fee	\$35.00	- Additional Card	free
- Cash Advance	3%	- Replace lost card	\$50.00

Credit Cards*

❖ Annual Fees		Additional Card
Aero Platinum Visa	\$600.00	Free
Gold MasterCard	\$300.00	\$100.00
Standard MasterCard	\$165.00	\$90.00
Magna MasterCard	\$175.00	\$90.00
PriceSmart Diamond		
MasterCard	\$150.00	\$90.00
Small Business	\$125.00	\$50.00
Small Business Exec	\$600.00	\$50.00
❖ Miscellaneous Fees		
Over Limit Charge	\$54.00	
Late Payment Charge	\$54.00	
Cash Advance Charge	3% or \$10 minimum	
Replacement Lost/Stolen/ Damaged Card	\$50.00	

Other fees associated with credit cards are available upon request. Credit Card balances will not attract interest if the full balance is paid within 21 days of the statement date. Fees may be changed in accordance with the Scotiabank Credit Card Cardholder Agreement.

* Interest rates on credit cards and personal lines of credit may vary, however, notice will be given to the customer prior to implementation of the new rate.

Loan Accounts

- ❖ **Discount Fee for Scotia Plan Loans**
Loans less than \$33,000 : 1.75% (minimum \$500.00)
Loans over \$33,000 : 1.75% (minimum \$1,000.00)
- ❖ **Application Fess for new ScotiaLines**
ScotiaLines less than \$33,000 : 1.75% (minimum \$500.00)
ScotiaLines over \$33,000 : 1.75% (minimum \$1,000.00)
- ❖ **Early Settlement of Loans other than Real Estate**
2 months interest, Minimum \$200.00
- ❖ **Late Fees**
2% of the amount in arrears, Minimum \$50.00
- ❖ **Refinance Charge**
\$200.00 plus discount fee on additional advance
- ❖ **External Credit Report**
\$100.00

Real Estate

- ❖ **Pre-payment/Early Settlement Fee**
6 months interest
- ❖ **Discount Fee**
Loans carry 1% discount fee.

Interest Rates – Personal Loan Accounts

Interest on personal loan accounts, other than those secured by real estate are fixed for the duration of the loan. The repayment of interest is included in the monthly instalment. For loans secured by real estate, the bank may alter the interest rate within 90 days notice. For loans repaid in advance, the customer is entitled to a rebate of interest.

All charges are inclusive of Financial Services Tax 15% unless stated otherwise. Please note that while the Bank makes every effort to keep charges to a minimum, they are subject to review. Any changes to these terms and conditions and where relevant, interest rates, fees and charges relating to this service, shall be brought to the attention of the customer by either:

1. Notice in writing
2. Notice at any branch of the bank
3. Advertisement

The information contained in this brochure does not include all retail fees and service charges, but those considered to be most applicable for standard banking transactions.



Bank Fees & Services Charges

QUICK REFERENCE GUIDE

Effective November 1, 2009



Bank the way you want

Web site: <http://www.tt.scotiabank.com>

Email: scotiamain@tsst.net.tt

For more information please visit your nearest branch or call 62-SCOTIA

TT Deposit Accounts – (Saving / Chequing)

ScotiaMax Option 1 – Transitional account for day to day banking

- ❖ Monthly maintenance fee of \$15.00 for 20 transactions per month (non-chequing)
- ❖ Monthly maintenance fee of \$15.00 for 20 transactions per month (chequing)
- ❖ Monthly cheque book fee of \$4.00
- ❖ Additional transactions are subject to transaction charges^

ScotiaMax Option 2 – Savings account meant to supplement the transactional account

- ❖ No monthly maintenance fee
- ❖ 2 free withdrawal per quarter
- ❖ Fees are waived for the following additional transfers from the account:
 - Loan payment to Scotiabank
 - Transfers to Automatic Saving Plans
 - Transfers to another Scotiabank account
 - Transfer to account in your name within the Scotiabank Group
- ❖ Additional transactions are subject to transaction charges^

ScotiaPlus Gold – With a minimum balance of \$15,000, the following will apply

- ❖ No monthly fees
- ❖ 10 free transactions per month
- ❖ Fees are waived for the following additional transfers from the account:
 - Loan payment to Scotiabank
 - Transfers to Automatic Saving Plans
 - Transfers to another Scotiabank account
 - Transfer to account in your name within the Scotiabank Group
- ❖ Additional transactions are subject to transaction charges^

For balances less than \$15,000, a charges of \$8.00 per month would apply until the balance has been raised to the minimum. Transactions are waived by date order, and all are weighted the same.

^Transactions in excess of the transaction package will be charged as follows:

~ Branch Transactions	\$5.00	~ Online Banking	\$1.00
~ ATM Withdrawals	\$1.65	~ TeleScotia	\$1.00
~ Balance Enquiries	\$0.85	~ POS Debit	\$1.00

ScotiaLink – With a minimum balance of \$5,000, the following will apply

- ❖ Unlimited free transactions
- ❖ All in branch transactions will incur a \$10.00 fee per transaction

Transactions include:

- Branch Transfer
- Online Banking
- ATM Deposit
- Balance Inquiries within Scotiabank: ATM, TeleScotia, Branch, Online
- ATM Transfer
- TeleScotia Transfer
- Payroll Credit

There is a \$100.00 minimum deposit required to open an account. Senior and youth account holders may benefit from special rate packages. If balances fall under \$5,000.00, ScotiaMax Option 1 fees will apply, and no interest would be paid.

Other Services (TT Accounts)

- ❖ Transfer of funds between accounts to cover cheques - \$12.50
- ❖ Manager’s Cheque - \$25.00
- ❖ Foreign Drafts - \$30.00
- ❖ Purchase of Foreign Cheques - \$ 6.00
- ❖ NSF Cheque - \$35.00
- ❖ Stop Payment order - \$30.00
- ❖ Safety Deposit Boxes:
 - Small & Medium - \$200.00
 - Large - \$250.00
 - Ex Large - \$300.00
- ❖ Search for Voucher (per item)
 - Items <3 months - \$20.00
 - 3 months to 1 year - \$35.00
 - > 1 year - \$60.00
- ❖ Certificate of Balance - \$25.00
- ❖ Lost Certificate of Deposit - \$20.00
- ❖ Duplicate Statement - \$25.00
- ❖ Coins for Notes - 5% (commission)
- Overdraft**
 - ❖ Minimum Overdraft Interest Charge - \$25.00
 - ❖ Handling Charge (per occurrence) - \$100.00

US Deposit Accounts

Gold Account

- ❖ No monthly maintenance fee

There is a US\$500.00 minimum deposit required to open an account.

Savings

- ❖ US\$0.50 per transaction
- ❖ One free transaction for every US\$100.00 over US\$200.00 minimum credit balance.
- ❖ No charge on initial deposit

Other Services (US Accounts)

- ❖ Standing Orders (Loans Excluded) - US\$6.00
- ❖ Certificate of Balance - \$6.00
Additional Information on Average Balance \$4.00
- ❖ Open New Account due to Loss Savings Account passbook \$2.00
- ❖ Search for Voucher (per item)
 - Items <3 months - \$2.00
 - 3 months to 1 year - \$4.00
 - > 1 year - \$8.50

- Interest rates – Deposit Accounts (TT and US):
- There are various methods to calculate interest rates on Savings Accounts as it is dependent on the type of account. Please check with our staff for full details.
 - Changes in interest rates will be posted in branches before they take effect.
 - Interest Rates on Term Deposits are fixed for the duration of the deposit.
 - Should you withdraw the funds from your Term Deposits before the maturity date, a reduced rate of interest will apply.