

Fee Changes for Personal Bank Accounts

On January 1, 2015, the following fees will change:

Account		Minimum Daily Closing Balance to waive the Monthly Fee	Monthly Paper Statement Fee	Monthly Paper Statement with Cheque Image Return Fee
Student Banking Advantage[®] Plan	Current	N/A	\$2.00	\$2.50
	New	N/A	Free	Free
Basic Banking Account Basic Banking Account monthly fee waived for beneficiaries of a Registered Disability Savings Plan	Current	N/A	Free	\$2.00
	New	N/A	Free	Free
Powerchequing[®] Account	Current	\$1,000	No Change	
	New	\$1,500		
Basic Banking Plan	Current	\$2,000		
	New	\$2,500		
Scotia One[™] Account	Current	\$3,000		
	New	\$3,500		

Safety Deposit Boxes	Current	New
Small (A)	\$45.00	\$55.00
Medium (B)	\$65.00	\$75.00
Large (C)	\$90.00	\$125.00
Extra Large (D)	\$150.00	\$250.00
Super Large (E)	\$255.00	\$350.00
Irregular < 2500 cubic in. (X) price per cubic inch	\$0.13 [†]	\$0.18 [†]
Irregular ≥ 2500 cubic in. (X) price per cubic inch	\$0.10 [†]	\$0.15 [†]
Key Replacement	\$10.00	\$25.00
Lock Drilling	\$160.00	\$200.00

Scotiabank Cheque Certification	Current	New
If requested by issuer	\$10.00	\$15.00
If requested by non-issuer who is a Scotiabank customer	\$15.00	\$15.00

Non-sufficient funds (NSF)

- \$48 per cheque or other debit item returned for non-sufficient funds (previously \$45)

Foreign currency incoming wire

- \$15 for each foreign currency incoming wire (previously \$10)

Processing postdated deposit

- \$5 for each postdated deposit held for a customer (previously \$2 per deposit)