

Account	Monthly Fee	Customer Initiated Scotiabank Transactions included ³ – no charge for deposits – ATM mini statement fee applies	Unlimited Visa Debit POS, Mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees ³	Scotiabank Savings Reward Plan Eligible (on ASP contributions)	Pays Interest ^{4,5} (minimum required to earn interest)
EVERYDAY BANK ACCOUNTS							
Total Access Account A full-service account that gives you the flexibility to bank using any of our channels.	\$10.00 ANG \$6.00 USD	12 Any Channel	✓	✓	Branch & Cheque \$1.00 ANG or \$0.60 USD ATM \$0.50 ANG or \$0.25 USD	—	—
Electronic Access Account Bank anytime, anywhere – ATM, Online, mobile or POS with unlimited electronic transactions.	\$5.00 ANG \$3.00 USD	Unlimited Electronic	✓	✓	Branch \$5.00 ANG or \$3.00 USD Cheque \$1.00 ANG or \$0.60 USD	—	—
SAVINGS ACCOUNTS Interest on savings accounts is calculated on the daily closing balance and paid monthly.							
Primary Savings Account Earn a competitive rate of interest on balances over \$500 ANG/\$250 USD.	No Fee	1 Any Channel	✓	✓	Branch \$2.00 ANG or \$1.00 USD ATM \$1.00 ANG or \$0.50 USD	1% Bonus	✓ (\$500 ANG) (\$250 USD)
Premium Savings Account Earn one of our highest rates of interest on balances of \$20,000 ANG/\$10,000 USD or more.	No Fee	1 Any Channel	✓	✓	Branch \$2.00 ANG or \$1.00 USD ATM \$1.00 ANG or \$0.50 USD	1% Bonus	✓ (\$20,000 ANG) (\$10,000 USD)
BANKING PLANS							
PRIMARY BANKING PLAN Simplify your banking with an everyday bank account and a savings account that earns a competitive rate of interest. Make it easy to manage your money and save for your dreams. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²							
Primary Plan - Everyday Banking	Fee waived when savings account balance of \$2,500 ANG/\$1,500 USD or more maintained each month, otherwise savings account charged \$10 ANG or \$6 USD a month ²	Unlimited Electronic + 5 in branch or cheque transactions	✓	✓	Branch & Cheque \$1.00 ANG or \$0.60 USD	—	—
Primary Plan - Savings		1 Any Channel	✓	✓	Branch \$2.00 ANG or \$1.00 USD ATM \$1.00 ANG or \$0.50 USD	1% Bonus	✓ (\$500 ANG) (\$250 USD)
PREMIUM BANKING PLAN Our ultimate banking plan offers flexible access to your money. Enjoy unlimited transactions ³ on your everyday bank account and one of our highest rates of interest on your savings account. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²							
Premium Plan - Everyday Banking	Fee waived when savings account balance of \$20,000 ANG/\$10,000 USD or more maintained each month, otherwise savings account charged \$15 ANG or \$10 USD a month ²	Unlimited Any Channel	✓	✓	—	—	—
Premium Plan - Savings		2 Any Channel	✓	✓	Branch \$2.00 ANG or \$1.00 USD ATM \$1.00 ANG or \$0.50 USD	1% Bonus	✓ (\$20,000 ANG) (\$10,000 USD)
AGE BASED ACCOUNTS							
Junior Account (Age 0-17) Get unlimited transactions ³ , and pay no monthly fee. And receive an attractive rate of interest. ⁹	No Fee	Unlimited Any Channel	✓	✓	—	—	✓
Scotiabank Be Money - Electronic Account (Age 18-25) Get unlimited electronic transactions at a low monthly fee. ^{8,9,10}	\$2.50 ANG \$1.50 USD	Unlimited Electronic	✓	✓	Branch & Cheque \$1.00 ANG or \$0.60 USD	—	—
Senior's Account (Age 60+) Get unlimited transactions ³ , and pay no monthly fee. And receive a premium rate of interest and other benefits. ⁶	No Fee	Unlimited Any Channel	✓	✓	—	—	✓
Scotiabank Be* Money Plan (Age 18-25) Unlimited electronic transactions and an attractive rate of interest. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ^{2,7,8}							
Scotiabank Be Money - Everyday Banking	Fee waived when savings account balance of \$1,500 ANG/\$750 USD or more maintained each month, otherwise savings account charged \$5 ANG or \$3.00 USD month. ² Students pay no monthly fee ¹⁰	Unlimited Electronic	✓	✓	Branch & Cheque \$1.00 ANG or \$0.60 USD	—	—
Scotiabank Be Money - Savings		1 Any Channel	✓	✓	Branch \$2.00 ANG or \$1.00 USD ATM \$1.00 ANG or \$0.50 USD	1% Bonus	✓

Service charges, account features and/or benefits outlined in this brochure are subject to change without notice (in accordance to local laws). All fees are quoted in Guilders and US dollars. Interest rates quoted are subject to change at anytime without notice.