

STOP SOLD ACCOUNTS

The following contains information on our discontinued offerings and applies to customers who continue to maintain these accounts. It provides the fees unique to the products listed below. For the other fees common to all accounts, please refer to <https://www.scotiabank.com/ca/en/personal/bank-accounts/fees.html>.

For additional information on our current offerings please visit <https://www.scotiabank.com/ca/en/personal/bank-accounts.html>, call 1 (800)-4-Scotia or visit your local branch.

	Day to Day Accounts						Savings Accounts			
Bank Account Fees	Powerchequing	Gain Plan Investment	Daily Interest Savings	Scotia Value Account	Scotia One Service	Scotia Chequing Account	Scotia Club Account	Blue Chip Account	Momentum Savings Account	Power Savings Account
Stop Sold Date	Dec 2012	Dec 2012	Dec 2012	July 2011	Sept 2006	Sept 1995	Sept 1993	Aug 1989	Sept 2017	July 2017
Monthly Account Fee	\$6.95	No Fee	No Fee	\$17.95	\$25.00	\$5.95	\$14.95		No Fee	
Seniors Discount (credit to monthly account fee)	(\$4.00)			(\$4.00)	(\$4.00)					
Minimum daily closing balance required for monthly account fee waiver	\$3,000									
Interac e-Transfer[†] transactions per month	10 included/month (\$1.00 for each additional transaction)					\$1.00	10 included/month (\$1.00 for each additional transaction)			
	Each Interac e-Transfer [†] transaction counts as a debit transaction in your account plan. Additional debit transaction fees may apply.									
Number of free transactions included per month	12			50	Unlimited	15	50			
Charge for each additional debit transaction (any type unless specified) over the monthly limit	\$1.25								\$5.00	

Day to Day Accounts								Savings Accounts		
Bank Account Fees	Powerchequing	Gain Plan Investment	Daily Interest Savings	Scotia Value Account	Scotia One Service	Scotia Chequing Account	Scotia Club Account	Blue Chip Account	Momentum Savings Account	Power Savings Account
Personalized Cheques	Fees Apply			Free ¹	Free ²	Fees Apply	Fees Apply			
Stop Payment				Free	Free		Free			
Paper Statement	\$2.25	\$2.25	\$2.25	\$2.25	Free	Free	Free	\$2.25		
Paper Statement with Cheque Image Return	\$2.50	\$2.50	\$2.50	\$2.50	Free	Free	Free	\$2.50		
View electronic image of cleared cheque	\$2.00									
ABM mini statement	Free									
Access fee for each cash withdrawal at non-Scotiabank ABM (Interac in Canada)	\$2.00			2 free per month (\$2.00 each additional)	\$2.00					
Access fee for each ABM cash withdrawal at Visa* or PLUS* System (inside Canada & U.S.)	\$3.00									
Access fee for each ABM cash withdrawal at Visa* or PLUS* System (outside Canada & U.S.)	\$5.00									
Packaged Features & Services										
Safety Deposit Box Annual fee Waiver				\$5.00 discount	\$60 per year (equivalent to a small box)					

Scotia Plus Program for Seniors

Stop sold service that offers free unlimited banking transactions on eligible accounts for a \$4.00 monthly discount. It also offers no charge or fee reductions on some services.

Eligible Accounts	Unlimited debit transactions on the following Scotia Plus Eligible Accounts <ul style="list-style-type: none"> › Blue Chip Savings (No longer available for sale) › Daily Interest Savings (No longer available for sale) › Power Chequing (No longer available for sale) › Scotia Chequing (No longer available for sale) › Scotia Euro Daily Interest Savings › Scotia U.S. Dollar Daily Interest Account Limited benefits apply to the following accounts (Subject to normal account fees) <ul style="list-style-type: none"> › Money Master Savings Account › Scotia Power Savings Account › Scotia Gain Plan Investment Savings Account (No longer available for sale) 	
Fees	Personalized Cheques	› Free Scotia Basics style, with option of 100 singles once every 12 months from the date of last order
	Interac e-Transfer [†] transactions per month	› Fees Apply as per account type
	Paper Statement with Cheque Return	› \$2.50
	View electronic image of cleared cheque	› \$2.00
	ABM mini statement	› Free
	Annual fee waiver on new selected Scotiabank Credit Cards	› No
	Spousal Benefits	› Spousal benefits: a spouse (regardless of age) can share benefits on all designated accounts held jointly with the qualifying spouse being the primary account holder
	Safety Deposit Box Annual Fee Waiver	› \$5 dollar discount on safety deposit box annual rental fee
	Certified Cheques and Drafts	› Free certified cheques and drafts
	Stop Payments	› Free stop payments
Foreign Currency	› Processing foreign currency cheques drawn on or deposited to the account (foreign exchange applies)	
Fees	No monthly fees on eligible accounts except the power chequing account	
Record Keeping Options	Refer to the respective account type	

For additional information refer to

https://www.scotiabank.com/content/dam/scotiabank/canada/en/documents/chequing-&-savings/day-to-day_banking_companion_booklet.pdf

For information on the interest rates on our stop sold products, please visit the following sites:

Day to Day Accounts:

<https://www.scotiabank.com/ca/en/personal/rates-prices/stop-sold-products.html>

Savings Accounts:

<https://www.scotiabank.com/ca/en/personal/rates-prices/savings-account-rates.html>

Please note that the Scotia One Account was converted into the Preferred Package October 1st, 2019. For further information please visit

<https://www.scotiabank.com/ca/en/personal/bank-accounts/chequing-accounts/preferred-package.html>

[®] Registered trademark of The Bank of Nova Scotia

[†] Interac e-Transfer is a registered trade-mark of Interac Corp. Used under license.

¹ The account qualifies for one (1) book of 50 personalized cheques per year per account. Account must be in good standing.

² The account qualifies for one (1) book of 100 personalized cheques per year per account. Account must be in good standing.