



The Bank of Nova Scotia St. Kitts & Nevis Schedule of Rates

Revised July 2018

There are other charges the Bank imposes for services.
On request, you can get from the Bank specific charges not listed.



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Please note:

We make every effort to keep charges to a minimum, but they are subject to intermittent review. Changes to terms and conditions, interest rates, fees and charges will be brought to the customer's attention by:

- Placement on our website stkittsandnevis.scotiabank.com
- Notice in the branches
- Advertisement
- Notice in writing
- Email or text messages

The information in this Schedule of Rates does not include all retail fees and services charges, only those most applicable for standard banking transactions.

EVERYDAY BANKING

All fees and charges are subject to Value added Tax (VAT) of 17%, except otherwise stated.

TOTAL ACCESS Account

Monthly Fee	\$10.00
Currency	XCD
Minimum Opening Balance	\$0.00
Free Items	10 branch/cheque transactions, unlimited self-service transfers between Scotiabank Acc & Unlimited – Proprietary electronic transactions

Transaction Fees

Number of transactions included	10 - branch transactions/cheque, Unlimited self-service transfers between Scotiabank accounts
Branch transactions/cheque	\$3.00 with Scotiacard / \$5.00 without ScotiaCard
Branch transactions Processed Cheque	\$2.00
Proprietary ABM	Free
Proprietary POS	Free
ATM withdrawals & deposits (per item)	Free
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS Free	
Cheque writing privilege	Yes
Pays Interest	No Interest Paid
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal ending criteria
Other	Available for Sales to Residents of CANADA

ELECTRONIC ACCESS Account

Monthly Fee	\$5.00
Currency	XCD
Minimum Opening Balance	\$0.00
Payroll Discount (50%) when receiving an electronic payroll deposit	N/A
Free Items	Unlimited self service transactions on proprietary channels
Branch transactions Processed Cheque	\$5.00
Proprietary ABM	Free
Proprietary POS	Free

Transaction Fees

Number of transactions included	UNLIMITED SELF-SERVICE
Branch transactions/cheque	\$6 with ScotiaCard and \$7 without ScotiaCard
ATM withdrawals & deposits (per item)	Free
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS Free	
Cheque writing privilege	Yes
Pays Interest	No Interest Paid
Statement Frequency	Quarterly

Overdraft available	Yes, subject to normal lending criteria
Other	Available for Sales to Residents of CANADA

PRIMARY SAVINGS Account

Monthly Fee	\$3.50
Minimum Balance required to waive monthly fee	\$500.00
Currency	XCD
Minimum Opening Balance	\$0.00
Free Items	Unlimited self service transfers between Scotiabank Acc

Transaction Fees

Number of transactions included	1 Branch transaction
Branch Transactions	\$5.00 with ScotiaCard and \$7.00 without ScotiaCard
ATM withdrawals (per item)	\$1.50
ATM Mini Statement	\$1.00
ATM deposits	Free
Branch	\$3.00
Proprietary ABM	\$1.50
Proprietary POS	Free
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Cheque writing privilege	NO
Pays Interest	Calculated MINIMUM Monthly paid monthly Quarterly
Statement Frequency	Quarterly
Overdraft available	No
Other	ASP/SSRB Eligible - 1% bonus interest on ASP Contributions

SIGNATURE SAVINGS ACCOUNT - (Not available for new customers)

Monthly Fee	\$5.00
Minimum Balance required to waive monthly fee	\$1,000.00
Free Items	1 free transaction any channel, unlimited deposits and unlimited self service transfers between Scotiabank Acc

Transaction Fees

Branch	\$5.00
Proprietary ABM	\$5.00
Proprietary POS	Free

SPECIALTY ACCOUNT- Foreign Currency Account

Monthly Fee	\$1.50
Minimum Balance required to waive monthly fee	\$500.00
Currency	USD
Opening Balance	\$500
Free Items	Unlimited deposits and self service transfers between Scotiabank Acc

Transaction Fees

Number of transactions included	None
Branch Transactions	\$1.50
ATM withdrawals (per item)	\$1.00
ATM Mini Statement	\$1.00
Proprietary ABM	\$1.00
Proprietary POS	Free
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet,Mobile,Telephone & POS	Free
Cheque writing privilege	Yes
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	No

Age Based Accounts

PRIMARY SAVINGS JUNIOR

	Ages 0-17 years of age- opened with Parent or Guardian
Minimum Monthly Fee	None
Currency	XCD
Opening Balance	\$0.00
Transaction Fees	
Branch withdrawals	\$3.00
Deposits (Branch & ATM)	Free
ATM withdrawals (per item)	\$1.50
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet,Mobile,Telephone & POS	Free
Cheque writing privilege	No
Pays Interest	Calculated MINIMUM Monthly paid monthly
Statement Frequency	Quarterly
Overdraft available	No

Total Access Senior

	Age 60 years and older. A younger spouse or relative is also eligible for a joint account.
Monthly Fee	None
Currency	XCD
Opening Balance	\$0.00

Transaction Fees

Number of transactions included	10 transactions plus UNLIMITED SELF-SERVICE debit transactions
Branch Transactions	\$2.00
ATM withdrawals (per item)	Free
ATM Deposits	Free
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply, except as indicated below
Internet, Mobile, Telephone & POS	Free
Cheque writing privilege	Yes
Pays Interest	Calculated MINIMUM Monthly paid
monthly	
Statement Frequency	Quarterly
Overdraft available	No
Other	25% off Safety Deposit Box fee, FREE Travellers cheques, Standing Orders and Drafts

Electronic Access Youth

Monthly Fee	Age 18 - 25 years
Currency	\$3.00
Opening Balance	XCD
	\$0.00

Transaction Fees

Number of transactions included	UNLIMITED SELF-SERVICE debit transactions
Branch transactions/cheque ATM	\$5.00 Unlimited, Regular Non-Scotiabank ATM fees apply
ATM Deposit	Free
ATM Mini Statement	\$1.00
Cheque writing privilege	Yes
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria

SMALL BUSINESS ACCOUNTS

BASIC BUSINESS ACCOUNT

XCD	\$20.00 Maintenance Fee
	5 Free Transactions per month for average monthly balances over \$1,000.00
	Branch:
	Debit - \$1.75, Credit - \$1.25, Transfer - \$1.25
	ABM:
	Debit - \$1.50, Credit - \$1.00, Transfer - \$1.00

SB CURRENT ACCOUNT - INTEREST

Monthly Fee	NIL
All debit transactions	\$3.00
All credit transactions	\$3.00
NSF Cheque	\$30.00

DEPOSIT CONTENT FEE

(cash and coin)

At the counter	0.1% of each dollar deposited
Night deposit	0.05% of each dollar deposited

SMALL BUSINESS FINANCING

TERM FINANCING (LOANS)

Application Fee	1/4% - 1% of approved amount, Min \$250.00
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CREDIT LINE

Application Fees	1/4% - 1% of approved amount, Min \$250.00
Commitment Fee	1% of net amount Min \$250.00 (Vat Exempt)
Minimum Overdraft Interest	\$100.00
Administration Fee	\$0.00
Renewal Fee	1/4% - 1% of the total amount

OVERDRAFT PROTECTION

Application Fees	\$0.00
Commitment Fee	\$0.00
Minimum Overdraft Interest	\$100.00
Administration Fee	\$0.00
Renewal Fee	\$0.00

COMMERCIAL ACCOUNTS

Basic Business Account & Foreign Currency Account

No minimum balance fee

XCD	\$20.00 Maintenance Fee 5 Free Transactions per month for average monthly balances over \$1,000.00 Branch: Debit - \$1.75, Credit - \$1.25, Transfer - \$1.25 ABM: Debit - \$1.50, Credit - \$1.00, Transfer - \$1.00
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USD/CAD

No minimum balance fee
\$15.00 maintenance fee
Branch:
Debit - \$1.50, Credit - \$1.00,
Transfer - \$1.00
ABM:
Debit - \$1.25, Credit - \$1.00,
Transfer - \$1.00

CURRENT ACCOUNT - INTEREST

Monthly Fee	NIL
All debit transactions	\$3.00
All credit transactions	\$3.00
NSF Cheque	\$30.00

DEPOSIT CONTENT FEE

(cash and coin)

At the counter	0.1% of each dollar deposited
Night deposit	0.05% of each dollar deposited

COMMERCIAL & CORPORATE FINANCING

TERM FINANCING (LOANS)

Application Fee	1% of amount granted
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DEMAND LOANS

Application Fees
1 % of amount granted

Application Fee (urgent reviews)	3/4% - 3% of the amount of the increase, Min \$100.00
Overrun Fees	1% of overrun per occasion

Administration Fee (monitoring of conditions)	\$25.00- \$1,000 per occasion
Breach of Conditions	1% payment amount min \$25.00

Other Fees

Certification of Balance of account	\$40.00 each
Telephone Inquiry on a regular basis (Managers' discretion)	\$10.00 per call
Cheques Certified	\$25.00

Cheques returned NSF	\$75.00
Items deposited subsequently charged back	\$45.00
Minimum Overdraft Interest (Calculated on maximum daily balance)	\$30.00
Overdraft Handling Charge	\$60.00
Cheques & Pre-authorized debits creating and/or increasing overdraft	\$5.00 per Retail item, \$100.00 per `occurrence (Commercial)
Transfer between accounts	\$15.00
Search for vouchers	\$20.00 same month (\$50/hour < 12 months) \$25.00 2-12 months (\$60/hour- 1-2 years) \$50.00 over 12 months (\$75/hour 2-3 years) \$100/hour over 3 years
Stop Payment Order	\$30.00
Certificate of Interest paid for Income Tax purposes	3/4%, min \$50.00
Print out of account (per page)	5.00
Letters and forms at customer's request	\$40.00
Service charges on accounts closed within:	3 months \$35.00 , 6 months \$25.00.
Opening new account due to lost passbook	\$15.00
Interim/ Duplicate Statements	\$15.00
Charge for No book Withdrawals	\$5.00
Replace lost passbook	\$10.00
Withdrawal by 3rd party (Tested Message or Notarized letter)	\$20.00

BUSINESS SURPLUS ACCOUNT XCD

Monthly Fee: \$10.00

Branch:

Debit - \$3.50,

Credit - \$2.50,

Transfer - \$1.25

ABM:

Debit - \$3.50,

Credit - \$2.50,

Transfer - \$1.00

Transfer - \$1.00

USD

Monthly Fee: \$15.00

Branch:

Debit - \$3.00,

Credit - \$2.00,

Transfer - \$1.00

ABM:

Debit - \$3.00,

Credit - \$2.00,

Transfer - \$1.00

Transfer - \$1.00

RETAIL LENDING PRODUCTS

Residential Mortgage

Application Fee (Straight Purchases)	1% OF APPROVED Loan Amount, (Vat exempt) Min \$250.00
Commitment Fees	No commitment fee will be charged where an application fee has been collected
Government Stamp Fees & Legal Fees (PAID BY THE CUSTOMER)	\$1.00 per \$1,000- depends on the amount of Loan and the legal charges vary per lawyer
Late Payment Fee Customer Letters- Residential Mortgage Construction Stage Payments (Interest only paid on Construction Loans)	\$100.00 \$40.00 1% above regular Mortgage Interest Rate
Renewal Fee (Charge incurred for renewing your Mortgage with the Bank)	\$160.00
Prepayment Fee (Charge incurred on any prepayment amounts made in excess of the amount specified in your PCA for any one calendar year)	90 days interest on any prepayment made in excess of the amount entitled to for anyone calendar year as set out in your PCA (Personal Credit Agreement)
Inspection fee/Site Visits - Progress Reports	\$100.00 per visit

Real Estate Loans

Application Fee	1% OF APPROVED Loan Amount or min \$100.00
Government Stamp Fees & Legal Fees (PAID BY THE CUSTOMER)	Depends on the amount of Loan and the charges vary per lawyer
Late Payment Fee	\$100.00

Personal loans (SPL)

Private Vehicles & Other Consumer Loans

Application Fee (Charged on approved applications only)	1% OF APPROVED Loan Amount or min \$100
Late Payment Fee (after 10 days delinquency)	\$100.00
Renewal Fee	\$100.00

LINE OF CREDIT

SCOTIALINE "GOLD" PERSONAL LINE OF CREDIT

Annual Fee	\$270.00 for Primary Borrower; \$0.00 for Co-borrower
Over limit Fees (Charge incurred monthly whenever the ScotiaLine is over the Limit)	\$50.00
Late Payment Fee (Applied to each payment made after the due date)	\$50.00
Dishonored payment (applied to each payment credited to your account that is subsequently returned to us unpaid)	\$55.00
Transaction Fee	\$0.00
Additional or replacement statement fee	\$10.00
Retrieval of Items Fee	\$10.00
Cash Advance Fee	\$10.00
Fee for replacing lost or damaged ScotiaLine Gold card	\$40.00

SCOTIALINE PERSONAL LINE OF CREDIT

Annual Fee	\$175.50 for Primary Borrower; \$87.75 for Co-borrower
Over limit Fees (Charge incurred monthly whenever the ScotiaLine is over the Limit)	\$50.00
Late Payment Fee (Applied to each payment made after the due date each payment credited to your account that is subsequently returned to us unpaid)	\$55.00
Transaction Fee (Applies to each transaction that exceeds five (5) transactions monthly)	\$12.00
Additional or replacement statement fee	\$10.00
Retrieval of Items Fee	\$10.00

Night Depository

Annual Fee	\$200.00
Replacement Wallet	\$200.00
Disposable bags (100 bags)	\$100.00
Replacement Keys	\$75.00 + cost
Replacement Locks	\$200.00 + cost

Overdraft Protection

Application Fee	\$135.00
Monthly Fee (Interest charges) MIN. Interest calculated on maximum daily balance	\$60.00

Personal Credit Cards

Standard Cards

Annual (Membership) Fee	\$75.00
Additional Card	\$0.00
Cash Advance Fee	3.00%
Dishonored Cheque Charge (NSF)	\$60.00
Returned Cheque Charge	NIL
Late Payment Fee	\$75.00
Over limit Fee	\$75.00
Replacement Card Fee	\$30.00
Copy of Transaction/Charge Slip	\$5.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	19.99%

Gold Cards

Annual (Membership) Fee	\$190.00
Additional Card	\$0.00
Cash Advance Fee	3.51% min \$15
Dishonored Cheque Charge (NSF)	\$60.00
Returned Cheque Charge	\$50.00
Late Payment Fee	\$75.00
Over limit Fee	\$75.00
Replacement Card Fee	\$30.00
Copy of Transaction/Charge Slip	\$5.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	19.99%

Personal Credit Cards (Specialty Cards)

AAAdvantage MasterCard

Annual (Membership) Fee	\$125.00
Additional Card	\$0.00
Cash Advance Fee	3.51% min \$15
Dishonored Cheque Charge (NSF)	\$60.00
Returned Cheque Charge	\$50.00
Late Payment Fee	\$75.00
Over limit Fee	\$75.00
Replacement Card Fee	\$30.00
Copy of Transaction/Charge Slip	\$5.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	19.99%

FUNDS TRANSFERRED AND FOREIGN EXCHANGE

Mail Transfers	
.....Inland Local	\$10.00
..... Overseas	1/2%, Min \$10.00 + Exchange & costs
.....Managers Cheques/Drafts	
Telegraphic Transfer-Overseas. (F/X)	\$10.00 + stamps \$50.00 - Caribbean, \$70.00 North America, \$100.00 Europe
Mail & Cable Incoming Transfers	No charge to our customer, \$10.00 non-customer
Funds registered for repatriation	\$100.00
Charge for drafts sold when FX cheque is presented	
Telephone or telex to branch to debit customers account	\$50.00 for certification -\$25.00 +long distance telephone or telex
Drafts/money orders	\$10.00 + stamps.
Duplicate drafts	\$25.00

MISCELLANEOUS CHARGES

Audit Certificates	\$50.00 minimum flat fee
Standing Orders (Bankers' orders)	\$15.00 by draft or transfer of funds to account \$10.00
Conversion of currency into draft	USD & CAD - 1% foreign exchange + \$4.00 service charge + Stamp duty
Cheque Encashment - Non Customer	\$10.00
Utility Bills - OTC	\$10.00 plus tax
Service Charge on Account closed within 3 months	\$25
Duplicate Statements/Drafts	\$30
Managers Cheques/Drafts	\$15.00 + Stamp + VAT
	Foreign drafts: \$45 + Stamp + VAT

USD Card Transaction	1% foreign exchange, Min + stamp duty per transaction
Foreign Currency Drafts	Exchange Rate + \$11.00
Draft Tracers	
(Mailed & faxed)	\$20.00 - \$50.00
Written Credit Reports	Min \$40.00 for Commercial + \$30.00 for Retail. (Where reports are lengthy a higher charge applies)
Securities purchase & Sale	2%, Min \$25 + broker's fee
Utility Bills	.75 cents per bill (\$1.00 per bill)
Photocopies (per item)	\$5.00
Negotiation of foreign drafts & Encashment	\$2.50 + stamp duty, no charge for BNS drafts
Transfers between accounts	\$10.00
Cheques issued on non-chequing account	\$3.00 per entry
Inactive accounts	2 years or more inactive: Local currency - \$15.00XCD Foreign currency - \$10.00 in that currency

Payroll Direct

Deposit to Employee's account or from List Charge	\$1.00 - \$3.00 per name (Minimum \$50.00).
Deposit slips or from lists	\$2.00 per name if at another branch or bank \$5.00 per name plus cost of draft
Scotiabank banked employer	
Each Payroll Run	\$60.00
Transaction fee	
Into Scotiabank Account	\$2.00
Payment by other means	\$10.00
Non-Scotiabank employer with Scotiabank banked employees	
Each Payroll Run	\$80.00
Transaction fee per Customer	\$2.00

Cash Processing

Cash deposited/supplied	Nil
Coin deposited/supplies	Nil

Safety Deposit Box (Annual Rate)

Local Residents	
1 1/2 X 5 x 24	\$150.00
2 1/2 x 5 x 24	\$175.00
5 x 5 x 24	\$200.00
Non-resident *	
1 1/2 X 5 x 24	\$250.00
2 1/2 x 5 x 24	\$350.00
5 x 5 x 24	\$400.00
*non-resident opening requirements- 2 years must be prepaid	
Drilling of Safety Deposit Box	\$250.00
SDB Rental Rebates	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental
Lost/broken keys	\$75 + costs, Min \$85.00
Drilling of boxes	\$250.00 per box

Night / Day Deposit Bags

Wallet Rentals (annually)	\$150.00
Disposable bags	\$60.00
Lost/Damaged Wallets	\$150.00
Lost/broken head door keys	\$50.00 + Costs
Lost Wallet key only	\$50.00 + Costs
Wallet Rental Rebates	1/12 of annual rental for each unexpired full month; net charge first year, must not be less than 1/12 annual rental
Overnight/Short Term Rentals (less than 30 days)	\$75.00
Wallet repairs	\$100.00

Self Service Banking

Visa Debit Card	Free
ATM Withdrawal locally/Regionally at Non-Scotiabank ATM	XCD\$12.00
ATM Withdrawal at ATM internationally	XCD\$5.00 + 2.35% of the transaction amount**
GLOBAL ATM Alliance ATM Machines	XCD\$5.00 fee refunded, but network fee of 2% of Transaction Amount to be paid
ATM withdrawal at SCOTIABANK ATM's worldwide	FREE
Balance Enquiries & Declines (on a withdrawal at non-Scotiabank ATM's within the country & Internationally)	XCD\$12.00
POS use regionally	FREE
POS use Internationally	2.35% of the transaction amount
POS Decline for insufficient funds internationally	XCD\$2.50
INTERNET BANKING	FREE
MOBILE BANKING	FREE

Wire Fees

Branch	\$150.00
Online	\$135.00

Contact Us



Call us at
869-466-1010



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stkittsandnevis.scotiabank.com



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