

This schedule of interest rates and fees ("schedule") forms part of the Agreements, which include the Personal Financial Services Agreement booklet and the Deposit Account Agreement. Terms used in this schedule have the same meaning as in the Agreements unless otherwise indicated. We can amend, change, modify, add or remove any of the rates, fees, benefits, features and services that are set out in this schedule. If we do, we will notify you of any changes in accordance with the Agreements.

EVERYDAY BANKING

	TOTAL ACCESS	ELECTRONIC ACCESS
Monthly Fee	\$7.00	\$4.00
Monthly Balance Fee Waiver*	N/A	N/A
Number of Free Transactions Included in Monthly Fee	10 branch /cheque transactions. Unlimited self-service transactions and transfers between Scotiabank accounts.	Unlimited self-service transactions and transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$1.50 Cheque : \$1.50 ATM : Free POS: Free	Branch : \$3.00 Cheque : \$3.00 ATM : Free POS: Free
Interest Rate	N/A	N/A
Interest Calculation	N/A	N/A
Cheque Writing Privileges	Yes	Yes
Statement Frequency	Quarterly	Quarterly
Overdraft Protection Available	Yes, subject to normal lending criteria	Yes, subject to normal lending criteria
Ad-hoc/Temporary Overdraft Interest Rate***	28.50%	28.50%

SAVINGS ACCOUNTS

	PRIMARY SAVINGS	SIGNATURE SAVINGS ^^
Monthly Fee	\$2.00 if minimum daily closing balance for each entire month or statement period falls below \$100.	\$2.00 if minimum daily closing balance for each entire month or statement period falls below \$2,000.
Monthly Balance Fee Waiver*	\$100	\$2,000
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transfers between Scotiabank accounts.	1 any channel transaction. Unlimited self-service transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$5.45 ATM : Free POS: Free	Branch : \$5.45 ATM : \$5.45 POS: Free
Interest Rate	\$0 - \$499 : 0.00% \$500 plus : 2.50%	\$0 - \$1,999 : 0.00% \$2,000 plus : 2.50%
Interest Calculation	Daily Closing Account Balance Paid Monthly	Daily Closing Account Balance Paid Monthly
Cheque Writing Privileges	No	No
Statement Frequency	Quarterly	Quarterly
Overdraft Protection Available	No	No
Ad-hoc/Temporary Overdraft Interest Rate***	N/A	N/A
Other Account Features	SSRP eligible - 1.00% bonus interest on ASP contributions	SSRP eligible - 1.00% bonus interest on ASP contributions

AGE-BASED ACCOUNTS

	PRIMARY SAVINGS - JUNIOR (under 18 years of age) ^	TOTAL ACCESS SENIOR (60 years of age and older)
Monthly Fee	None	None
Monthly Balance Fee Waiver*	N/A	N/A
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transfers between Scotiabank accounts.	10 branch /cheque transactions. Unlimited self-service transactions and transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$1.50 ATM : Free POS: Free	Branch : \$1.50 Cheque : \$1.50 ATM : Free POS: Free
Interest Rate	Flat Rate 2.55%	\$0 - \$499 : 0.00% \$500 plus : 2.55%
Interest Calculation	Daily Closing Account Balance Paid Monthly	Daily Closing Account Balance Paid Monthly
Cheque Writing Privileges	No	Yes
Statement Frequency	Quarterly	Quarterly
Overdraft Protection Available	No	Yes, subject to normal lending criteria
Ad-hoc/Temporary Overdraft Interest Rate***	N/A	28.50%
Other Account Features	SSRP eligible - 1.00% bonus interest on ASP contributions	

SPECIALTY ACCOUNTS

ELECTRONIC ACCESS - PAYROLL FOREIGN CURRENCY ACCOUNT - USD

Monthly Fee	None	\$11.00
Monthly Balance Fee Waiver*	N/A	N/A
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transactions and transfers between Scotiabank accounts.	None
Additional Transaction Fees**	Branch : \$3.00 Cheque : \$3.00 ATM : Free POS: Free N/A	Branch : \$1.25
Interest Rate	N/A	N/A
Interest Calculation	N/A	N/A
Cheque Writing Privileges	Yes	No
Statement Frequency	Quarterly	Quarterly
Overdraft Protection Available	Yes, subject to normal lending criteria	No
Ad-hoc/Temporary Overdraft Interest Rate***	28.50%	N/A

TERM DEPOSITS

	Available Term	Minimum Term Deposit Balance Required	Interest Payment Frequency	Interest Rate
Fixed Term Deposits	31 - 59 days	\$2,500 (BZD)	At Maturity	Please refer to your Term Deposit Confirmation Form
	60 - 89 days	\$2,500 (BZD)	At Maturity	
	90 - 179 days	\$2,500 (BZD)	At Maturity	
	180 - 364 days	\$2,500 (BZD)	At Maturity	
	1 year	\$2,500 (BZD)	At Maturity	
	18 months	\$2,500 (BZD)	At Maturity	
	2 to 5 years	\$2,500 (BZD)	Annually	
Fixed Term Deposits - Monthly Income	1 - 5 years	\$10,000 (BZD)	Monthly	
Cashable Term Deposit	1 year	\$5,000 (BZD)	At maturity or when redeemed	

SUNDRY FEES

ITEM	FEES INCLUDING VAT
Certified/Manager Cheque: A customer issued cheque, to which the funds have been certified and withdrawn from the account	\$15.00
Draft: A bank issued certified cheque which is greater than \$1,000 USD and with a identified Payee.	\$15.00 - \$30.00
Inactive Notice Fee: A fee which is applied when an account has remained inactive for 6 months	\$15.00 - \$40.00
Mail Transfer: A fee which is applied when transmitting a mail transfer	\$15.00
Min Overdraft Interest Charge: The minimum interest amount charged to an account that is overdrawn during a month.	\$5.00
Overdraft Handling Charge: The amount charged to an account for each item that causes the account to go into an overdrawn position, or that causes the account to exceed the amount of the authorized overdraft credit limit.	\$55.00
ABM Mini - Statement: A printed list of the last 10 transactions processed through the account	\$0.50
NSF Cheque: Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account	\$60.00
Safekeeping: The minimum fee the bank will charge for the storage of assets or other items of value in a protected area	\$135.00
Safety Deposit Box Rental Fee: A fee charged for renting a safety deposit box at the branch. Fee dependent of box size.	\$100.00 - \$700.00
Statement Request Fee: A fee charged to re-issue the monthly account statement	\$15.00
Stop Payment: An automated "stop" request on a pre-authorized payment or cheque being withdrawn from the customers account, at the customers request	\$30.00
Wire Transfer Fee: The minimum fee the bank will charge for transmitting a wire transfer	\$100.00

* Balance must not drop below the Fee Waiver amount in order for fees to be waived.

** Excludes non-Scotiabank ATM transactions, and transactions conducted at out-of-country ATMs (see your branch for applicable fees), transfers to third parties involving accounts held at other financial institutions. Sundry transaction fees apply (e.g. Stop payment of cheques, wire transfers, ATM mini statements, etc.).

*** Overdraft calculation is based on 365 days for all account types unless otherwise stated.

^ When the account holder turns 18 years of age, the Primary Savings Junior Account will automatically be converted to a Primary Savings Account (or a similar account if that account is no longer offered) with monthly fee, unless you indicate another preference.

^^ Not available to new customers