

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 (KYD)	TOTAL ACCESS (USD)	ELECTRONIC ACCESS (KYD)
Monthly Fee	\$16.00	\$11.00	\$10.00
Monthly Balance Fee Waiver*	N/A	N/A	N/A
Number of Free Transactions Included in Monthly Fee**	10 branch/cheque transactions, unlimited self service transfers between Scotiabank Acc & Unlimited – Proprietary electronic transactions.	10 branch/cheque transactions, unlimited deposits, unlimited self service transfers between Scotiabank Acc & Unlimited – Proprietary electronic transactions.	Unlimited self-service transactions and transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$2.50 Cheque : \$2.50 Deposits : \$2.50 ATM : Free POS: Free	Branch : \$2.50 Cheque : \$2.50 Deposits : \$2.50 ATM : Free POS: Free	Branch : \$2.50 Cheque : \$2.50 Deposits : \$2.50 ATM : Free POS: Free
Interest Rate	N/A	N/A	N/A
Interest Calculation	N/A	N/A	N/A
Cheque Writing Privileges	Yes	Yes	Yes
Statement Frequency	Monthly	Monthly	Monthly
Overdraft Protection Available	No	No	No

SAVINGS ACCOUNTS

	PRIMARY SAVINGS (KYD)	SIGNATURE SAVINGS (KYD)
Monthly Fee	\$3.00 if minimum daily closing balance for each entire month or statement period falls below \$5,000.	\$7.00 if minimum daily closing balance for each entire month or statement period falls below \$10,000.
Monthly Balance Fee Waiver*	\$5,000	\$10,000
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transfers between Scotiabank accounts.	Unlimited self-service transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$2.50 Deposits : \$2.50 ATM : \$0.50 POS: \$0.50	Branch : \$2.50 Deposits : \$2.50 ATM : \$1.50 POS: \$1.50
Interest Rate	0.01% flat rate	\$0 - \$4,999 : 0.05% \$5,000 - \$24,999: 0.15% \$25,000 plus : 0.25%
Interest Calculation	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly
Cheque Writing Privileges	No	No
Statement Frequency	Monthly	Monthly
Overdraft Protection Available	No	No
Other Account Features	SSRP eligible - 0.50% bonus interest on ASP contributions	SSRP eligible - 0.50% bonus interest on ASP contributions

AGE-BASED ACCOUNTS

	JUNIOR ACCOUNT (KYD) (under 18 years of age)^
Monthly Fee	None
Monthly Balance Fee Waiver*	N/A
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$2.50 Deposits : \$2.50 ATM : \$0.50 POS: \$0.50
Interest Rate	0.01% flat rate
Interest Calculation	Daily Closing Balance - Paid Monthly
Cheque Writing Privileges	No
Statement Frequency	Monthly
Overdraft Protection Available	No
Other Account Features	SSRP eligible - 0.50% bonus interest on ASP contributions

SPECIALTY ACCOUNTS

	PRIMARY SAVINGS FOREIGN CURRENCY (USD, CAD, GBP, EUR)	ELECTRONIC ACCESS PAYROLL (KYD & USD)	BASIC ACCESS (KYD & USD)
Monthly Fee	\$8.00	\$8.00 Fees will be discounted by 50% with electronic payroll deposits	\$0.00
Monthly Balance Fee Waiver*	N/A	N/A	N/A
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transfers between Scotiabank accounts.	Unlimited self-service transactions and transfers between Scotiabank accounts.	Unlimited self-service transactions and transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch : \$2.50 Deposits : \$2.50 ATM : \$0.50 POS: \$0.50	Branch/Cheque : \$2.50 Deposits : \$2.50 ATM : Free POS: Free	Branch: \$2.50 Cheque : Not allowed Deposits at ATM : Free ATM: \$0.75 POS: \$0.75
Interest Rate	0.01% flat rate	N/A	N/A
Interest Calculation	Daily Closing Balance - Paid Monthly	N/A	N/A
Cheque Writing Privileges	No	Yes	No
Statement Frequency	Monthly	Monthly	Monthly
Overdraft Protection Available	No	No	No

TERM DEPOSITS

	AVAILABLE TERM	MINIMUM TERM DEPOSIT BALANCE REQUIRED	INTEREST PAYMENT FREQUENCY	INTEREST RATE
Fixed Term Deposit	30 - 59 days	\$5,000 (KYD) \$10,000 (USD, CAD, EUR, GBP)	At Maturity	Please refer to your Term Deposit Confirmation form.
	60 - 89 days	\$5,000 (KYD) \$10,000 (USD, CAD, EUR, GBP)	At Maturity	
	90 - 179 days	\$5,000 (KYD) \$10,000 (USD, CAD, EUR, GBP)	At Maturity	
	180 - 364 days	\$5,000 (KYD) \$10,000 (USD, CAD, EUR, GBP)	At Maturity	
	1 year	\$5,000 (KYD) \$10,000 (USD, CAD, EUR, GBP)	At Maturity	
	2 to 5 years	\$5,000 (KYD) \$10,000 (USD)	Annually	
Fixed Term Deposit - Monthly Income	1 - 5 years	\$5,000 (KYD) \$10,000 (USD)	Monthly	
Cashable Term Deposit	1 year	\$5,000 (KYD) \$10,000 (USD)	At Maturity or when redeemed	

SUNDRY FEES

ITEM	FEES
Certified Cheque: A customer issued cheque, to which the funds have been certified and withdrawn from the account	\$15.00
Local Draft: A bank issued certified cheque which is greater than \$1,000 USD and with a identified Payee.	\$15.00
Replacement Certified Cheque/Local Draft: the replacement of a customer issued cheque, to which the funds have been certified and withdrawn from the account	\$75.00
Inactive Notice Fee: A fee which is applied when an account has remained inactive for 6 months	\$40.00
Draft Tracer: A fee which is applied when customers request a draft or wire to be traced	\$50.00
Min Overdraft Interest Charge: The minimum interest amount charged to an account that is overdrawn during a month.	\$50.00
Overdraft Handling Fee: 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.	\$10.00
ABM Mini - Statement: A printed list of the last 10 transactions processed through the account	Free
Standing Order and Pre-Authorised Payments: The fee applied for the processing of standing orders and Pre-Authorised Payments to third parties. This option is available on Scotia Online and Mobile for FREE	\$20.00
NSF Cheque: Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account	\$45.00
Returned Cheque: Items deposited and subsequently charged back (any reason - any currency)	\$45.00
Safekeeping: The storage of assets or other items of value in a protected area	\$30.00 - \$75.00
Safety Deposit Box Rental Fee: A fee charged for renting a safety deposit box at the branch. Fee dependent of box size.	\$60.00 - \$250.00
Statement Request Fee: A fee charged to re-issue the monthly account statement	\$5.00
Stop Payment: An automated "stop" request on a pre-authorized payment or cheque being withdrawn from the customers account, at the customers request	\$25.00
Incoming Wire Transfer (Swift/Telex): The fee charged for wires received	\$5.00
Wire Transfer Fee: The minimum fee the bank will charge for transmitting a wire transfer	\$10.00 - \$310.00 (min) or 1% - 1.32% (max \$1,000.00)

* 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

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