

Scotiabank & Trust (Cayman) Limited

Schedule of Charges

EFFECTIVE, JULY 15, 2019

This schedule of charges 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 ACCOUNTS

	TOTAL ACCESS	TOTAL ACCESS (USD)	ELECTRONIC ACCESS	ELECTRONIC ACCESS PAYROLL (KYD & USD)
Monthly Fee	\$15.00	\$10.00	\$9.00	\$9.00 (Fees will be discounted by 50% with electronic payroll deposits)
Monthly Balance Fee Waiver*	N/A	N/A	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.	10 Branch/Cheque transactions. Unlimited self-service transactions and 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/Cheque: \$1.00 Deposits: \$1.00 ATM/POS: FREE	Branch/Cheque: \$1.00 Deposits: FREE ATM/POS: FREE	Branch/Cheque: \$2.00 Deposits: \$2.00 ATM/POS: FREE	Branch/Cheque: \$2.00 Deposits: \$2.00 ATM/POS: FREE
Statement Frequency	Monthly	Monthly	Monthly	Monthly
Overdraft Protection Available	Yes, subject to normal lending criteria	Yes, subject to normal lending criteria	Yes, subject to normal lending criteria	Yes, subject to normal lending criteria

SAVINGS ACCOUNTS

PRIMARY SAVINGS FOREIGN CURRENCY (USD,CAD,GBP,EUR)

	PRIMARY SAVINGS	PRIMARY SAVINGS FOREIGN CURRENCY (USD,CAD,GBP,EUR)	SIGNATURE SAVINGS	JUNIOR SAVINGS***
Monthly Fee	\$3.00 (If minimum daily closing balance for each entire month or statement period falls below \$1,000.)	\$7.00	\$6.00 (If minimum daily closing balance for each entire month or statement period falls below \$5,000.)	FREE
Monthly Balance Fee Waiver*	\$1000	N/A	\$5000	N/A
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transfers between Scotiabank accounts.	Unlimited self-service transfers between Scotiabank accounts.	Unlimited self-service transfers between Scotiabank accounts.	Unlimited self-service transfers between Scotiabank accounts.
Additional Transaction Fees**	Branch: \$1.25 Deposits: FREE ATM/POS: \$0.50	Branch: \$1.00 Deposits: FREE ATM/POS: \$0.50	Branch: \$3.00 Deposits: FREE ATM/POS: \$1.50	Branch: \$1.25 Deposits: FREE ATM/POS: \$0.50
Interest Calculation	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly
Cheque Writing Privileges	None	None	None	None
Statement Frequency	Monthly	Monthly	Monthly	Monthly
Overdraft Protection Available	None	None	None	None

CHEQUING ACCOUNTS (KYD/USD)

ITEM	FEE (KYD)
Cheque Book (24 leaves)	\$5.00
Online Transactions	FREE
Monthly Maintenance Fee	\$12.00
Debit Card (POS) Transactions	\$0.50 (per transaction)
ATM Withdrawals	\$2.00 (per transaction)
Paying Cheques (cheque processing fee)	10 transactions free \$1.00 (over 10) (per item)
Cash Withdrawals (over the counter)	\$2.00
Processing Deposits and Credits	\$1.00
Deposited Cheque Returned Unpaid	\$45.00
NSF Cheque (deposited or issued)	\$20.00
Bill Payments (in-branch)	\$1.50
Stop Payments	\$25.00
Overdrafts (setup/renewal)	FREE

DEBIT CARDS

ITEM	FEE (KYD)
Debit Card Issue	FREE
Debit Card Issue (Express Service, receive card within 1 business day)	FREE
Debit Card Replacement/ Credit Card additional	FREE/\$25.00 (per additional card)
Debit Card used at Point of Sale (POS)	\$.50 (per item)
Overseas POS Transaction (approved)	\$.50 (varied based on account)

ATM BANKING

ITEM	FEE (KYD)
Withdrawal at Bank ATM	\$0.00- \$2.00 (per item) (varied based on account)
Withdrawal at a Non-Bank local ATM	\$1.25 (per item)
Withdrawal at an Overseas ATM	\$2.50
Statement Print	\$0.75

WIRE TRANSFERS

ITEM	FEE (KYD)
Wire Transfer Fee	\$10.00 - \$30.00
Incoming Wire Transfers	\$5.00
Outgoing Wire Transfers (manually processed/branch)	Up to \$2,000 (1% or min \$10) \$2,001 - \$10,000 (1/2% or min \$25) \$10,001 - \$25,000 (1/4% or \$55) \$25,000 - \$100,000 (1/8% or min \$70) \$100,001 - \$\$500,000 (1/16% or min \$130) \$500,001 and over (1/32% or min \$310 & max \$1,000) Plus Telegraphic Fee of \$15.00
Outgoing Wire Transfers to Regional Branches (manually processed/branch)	Same as Outgoing Wire Transfers
Wire Transfer Tracer	\$20.00

DRAFTS

ITEM	FEE (KYD)
Draft	\$5.00
Local Managers Cheque	\$5.00KYD/\$10.00USD and up
Draft Repurchase Fee	FREE
Draft Orders (in-branch or by fax)	FREE
International Drafts (in-branch)	Up to \$999 (1/2% or min of \$10) \$1,000 - \$4,999 (1/4% or min of \$15) \$5,000 - \$14,999 (1/8% or min of \$25) \$15,000 - \$49,999 (1/16% or min of \$35) \$50,000 - \$499,999 (1/32% or min of \$50) \$500,000 & over (1/100% or min of \$200)
Copies of Drafts/Cheques	\$25.00
Tracer on Local Drafts	\$10.00
Tracer on Foreign Drafts	\$10.00
Stop Payment on Local Drafts	\$15.00KYD/\$20.00USD
Stop Payment on Foreign Drafts	\$40.00USD/\$20.00CAD/40.00EURO/30.00GBP

TERM DEPOSITS

	AVAILABLE TERM	MINIMUM TERM DEPOSIT BALANCE REQUIRED	INTERESTPAYMENT 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	

OTHER BANKING FEES

ITEM	FEE (KYD)
Certified Cheque	\$5.00
Overdraft (minimum ad-hoc or temporary overdraft charge)	\$25.00
Overdraft Handling Fee	\$5.00
Excess Overdraft Fee	\$20.00
Overdrafts (setup/renewal)	FREE
Stop Payment	\$25.00
Dormant Account	\$25.00 (applied when account inactive for 6 months)
Standard Reference (three business day turnaround)	\$40.00 (per letter)
Standard Reference (same day express - daily cut-offs apply)	\$50.00 (per letter)
Letters to Consulates (as per above Standard Reference)	\$40.00/\$50.00 (express)
Standing Order (set-up)	\$10.00
Standing Order (external payments plus draft/wire fee)	\$5.25
Audit Certificate	\$50.00
Audit Confirmation (single account)	\$50.00
Audit Confirmation (each additional account)	\$10.00
Deposited Cheque (returned unpaid)	\$40.00 + \$5.00 (handling fee)
Certified Cheque	\$5.25
Bill Payments (in-branch)	\$1.50
Bill Payments (online)	FREE
Bill Payments (via standing order)	\$10.00
Statement (paper statement)	\$5.00 (per statement)
Statement (e-statement)	FREE
Statement (account transaction print)	\$5.00 (per statement)
Statement reprint (plain paper)	\$5.00 (per page)
Statement reprint (statement paper)	\$5.00 (per page)
Statement Handling Request	\$10.00 (per each statement handled)
Account closure within 90 days of opening	\$35.00
Non-Sufficient Funds	\$45.00
Stop Payments (limitations apply)	\$25.00
Internal Transfers (in-branch/online)	\$10.00 (per transfer)/FREE
Account Transfers (in-branch/online)	\$10.00 (per transfer)/FREE
Intra-account transfers (in-branch/online)	\$5.00/FREE
Inter-account transfers (in-branch/online)	\$5.00/FREE
Research	\$50.00 (per hour)

* 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.).

*** 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.