

Accounts at a Glance

EFFECTIVE, JULY 15, 2019

Account	Monthly Fees	Non Chargeable Transactions ¹ (All Deposits and Self-Service Transfers are Free)	Unlimited Self-Service Banking ² (ATM, POS, ScotiaOnline, Mobile Banking)	Chargeable Transactions (Additional Transaction Fees)	Pays Interest ⁴	Scotiabank Savings Reward Plan Eligible ³ (Bonus Interest on ASP Contribution)	Overdraft Protection ⁴ (Subject to Approval)
TRANSACTIONAL ACCOUNTS							
Total Access Account Enjoy maximum access to your funds and the freedom to bank how you want, when you want	\$15.00	10 Branch or Cheque ⁵ Unlimited Self-service Banking	✓	Branch Debits & Cheques: \$1.00 Branch Deposits: \$1.00 ATM: \$0.00 POS: \$0.00	—	—	✓
Total Access USD Enjoy maximum access to your USD funds how and when you want	\$10.00			Branch Debits & Cheques: \$1.00 Branch Deposits: \$0.00 ATM: \$0.00 POS: \$0.00	✓		
Electronic Access Account The most convenience, the lowest cost. Transact 24/7 through our self-service banking channels	\$9.00	Unlimited Self-service Banking	✓	Branch Debits & Cheques: \$2.00 Branch Deposits: \$2.00 ATM: \$0.00 POS: \$0.00	—	—	✓
SAVINGS ACCOUNTS							
Primary Savings Account ⁶ Start Saving today and watch your money grow Available also in CAD/EUR/GBP/USD	\$3.00 (Fee waived if balance remains above \$1,000)	None	—	Branch Debits: \$1.25 All Deposits: \$0.00 ATM: \$0.50 POS: \$0.50	✓	✓	—
Primary Savings Junior (Age 0-17) ^{6,7} From first steps to first job – start your savings off on the right foot	\$0.00						
Primary Savings Foreign Currency Accounts (USD / CAD / GBP / EUR) For your foreign currency and banking needs	\$7.00 (in currency of account)			Branch Debits & Cheques: \$1.00 All Deposits: \$0.00 ATM: \$0.50 POS: \$0.50			
Signature Savings Account ⁶ Advanced savings benefits to meet advanced savings needs	\$6.00 (Fee waived if balance remains above \$5,000)			Branch Debits & Cheques: \$1.00 All Deposits: \$0.00 ATM: \$0.50 POS: \$0.50			

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

² Between Scotiabank Accounts

³ Some conditions apply. Bonus interest is paid to eligible accounts based on the annual average monthly balance of the Automatic Savings Plan contributions made during the 12 month term, less any withdrawals made that are not offset by an equal or greater lump sum deposit. The incremental bonus is paid in addition to the regular posted rates on the account. See your branch for full details

⁴ See branch for current interest rates and overdraft rates and fees. Interest rates quoted are subject to change at any time without prior notice.

⁵ Each month, the first ten (10) branch or cheque transactions will be counted towards the 10 free allowable transactions in that month.

⁶ Interest calculated on the daily closing balance and paid monthly

⁷ For joint accounts, at least one of the joint account holders must meet the age eligibility requirements. Once the maximum age requirement is reached, the Bank will Account. Your account number and banking history will remain the same.

Services charges, account features and / or benefits outlined in this brochure are subject to change without notice (in accordance to local laws. All fees are quoted in Cayman dollars, unless otherwise specified. interest rates quoted are subject to change at anytime without notice.