

# Scotiabank & Trust (Cayman) Limited Schedule of Charges

EFFECTIVE, MAY 1, 2021

Please see Schedule of Charges which is subject to change with 30 days notice.  
We encourage you to review these charges to identify ways in which you can save.

RETAIL BANKING - TRANSACTIONAL ACCOUNTS				
	TOTAL ACCESS	TOTAL ACCESS (USD,CAD,GBP,EUR)	ELECTRONIC ACCESS	ELECTRONIC ACCESS PAYROLL (KYD & USD)
Monthly Fee	\$16.00	\$11.00	\$10.00	\$8.00
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, transfers between accounts and transfers to others (EFT).	10 Branch/Cheque transactions. Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).
Additional Transaction Fees**	Branch/Cheque: \$1.50 Deposits: \$1.50 ATM/POS: FREE	Branch/ Cheque: \$1.50 Deposits: \$1.50 ATM/POS: FREE	Branch/Cheque: \$2.50 Deposits: \$2.50 ATM/POS: FREE	Branch/ Cheque: \$2.50 Deposits: \$2.50 ATM/POS: FREE
Statement Frequency	Monthly	Monthly	Monthly	Monthly

RETAIL BANKING - SAVINGS ACCOUNTS				
	PRIMARY SAVINGS*	FOREIGN CURRENCY PRIMARY SAVINGS (USD,CAD,GBP,EUR)	SIGNATURE SAVINGS*	JUNIOR SAVINGS***
Monthly Fee	\$4.00 (If minimum daily closing balance for each entire month or statement period falls below \$1,000.)	\$8.00	\$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 transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).
Additional Transaction Fees**	Branch: \$1.25 Deposits: FREE ATM/POS: \$0.50	Branch: \$1.25 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	Quarterly	Quarterly	Quarterly	Quarterly

PREMIUM BANKING				
	KYD	USD		
Monthly Fee	\$40.00	\$45.00		
Monthly Balance Fee Waiver*	N/A	N/A		
Number of Free Transactions Included in Monthly Fee	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).		
Statement Frequency	Monthly	Monthly		

SMALL BUSINESS ACCOUNTS				
	BUSINESS SAVINGS (KYD)	FOREIGN CURRENCY BUSINESS SAVINGS (USD,CAD,GBP,EUR)	BUSINESS CHEQUING (KYD)	FOREIGN CURRENCY BUSINESS CHEQUING (USD,CAD,GBP,EUR)
Monthly Maintenance Fee	\$5.00	\$5.00	\$20.00	\$20.00
Transaction Fee	\$1.50	\$1.50	\$1.50	\$1.50
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	Yes	Yes
Statement Frequency	Quarterly	Quarterly	Monthly	Monthly

CORPORATE & COMMERCIAL BANKING ACCOUNTS				
	BUSINESS SAVINGS (KYD)	FOREIGN CURRENCY BUSINESS SAVINGS (USD,CAD,GBP,EUR)	BUSINESS CHEQUING (KYD)	FOREIGN CURRENCY BUSINESS CHEQUING (USD,CAD,GBP,EUR)
Monthly Maintenance Fee	\$5.00	\$5.00	\$30.00	\$30.00
Transaction Fee	\$1.50	\$1.50	\$1.50	\$1.50
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	Yes	Yes
Statement Frequency	Quarterly	Quarterly	Monthly	Monthly
Overdraft Available	No	No	Yes	Yes

OTHER SUNDRY FEES				
ITEM	FEE (KYD unless otherwise specified)			
Cheque Book (24 leaves)	\$6.00 KYD/\$6.00 USD			
Cheque Book (48 leaves)	\$10.00 KYD/\$12.00 USD			
Cheque Book (72 leaves)	\$15.00 KYD/\$18.00 USD			
Cheque Book (96 leaves)	\$20.00 KYD/\$24.00 USD			
Deposited Cheque Returned Unpaid (Foreign Clearing)	\$20.00 plus the charge from the Bank			
NSF Cheque (deposited or issued)	\$20.00			

DEBIT CARDS				
ITEM	FEE (KYD)			
Debit Card Issue	FREE			
Debit Card Replacement/ Credit Card additional	FREE/\$25.00 (per additional card)			

AUTOMATED TELLER MACHINES INTELLIGENT D MACHINES				
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 (varies based on Network Provider)			
Statement Print	\$0.75			

WIRE TRANSFERS				
ITEM	FEE (KYD)			
Wire Transfer Fee	\$10.00 - \$30.00			
Incoming Wire Transfers Fee	Intermediary Banking charges may apply			
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	\$10.00			
Local Managers Cheque	\$10.00KYD/\$10.00USD			
Draft Replacement Fee	\$50.00			
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	\$25.00			
Tracer on Foreign Drafts	\$25.00			
Stop Payment on Local Drafts	\$25.00			
Stop Payment on Foreign Drafts	\$50.00			

OTHER BANKING FEES				
ITEM	FEE (KYD)			
Certified Cheque	\$10.00			
Overdraft (minimum ad-hoc or temporary overdraft charge)	\$25.00			
Overdraft Handling Fee	\$5.00			
Excess Overdraft Fee	\$20.00			
Overdrafts (setup/renewal)	Negotiated at set-up			
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)	\$10.00 plus draft/wire fees			
Audit Confirmation - Retail and Small Business	\$50.00			
Audit Confirmation - Corporate & Commercial and Captive	\$125.00			
Bill Payments (in-branch)	\$1.50			
Bill Payments (online)	FREE/ American Express \$0.50			
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 Handling Request	\$10.00 (per each statement handled)			
Account closure within 90 days of opening	\$35.00			
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, 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.