

Account	Currency	Monthly/ Maintenance Fee	Customer Initiated Debit Transactions Included ²	No Charge for Deposits & Unlimited Electronic Transfers (between Scotiabank accounts)	Additional Debit Transaction Fees ²	Pays Interest ^{3,6}	Scotiabank Savings Reward Plan Eligible (Or ASP Contributions)	Overdraft Protection ³
EVERYDAY BANK ACCOUNTS								
Total Access Account Full-service account that allows you to bank using any of our channels	KYD	\$11.00 Monthly Fee	15 debits any channel	✓	Branch/Cheque: \$1.00 ATM: \$0.50 Point of Sale (POS): \$0.50	No interest paid	-	✓
Electronic Access Account Bank anytime, anywhere using ATM ² , Point of Sale & Internet Banking channels	KYD	\$7.00 Monthly Fee	Unlimited self-service debit transactions (POS, ATM, Telephone, Mobile, Online Banking)	✓	Branch/Cheque: \$2.00 ATM: No Fee POS: No Fee	No interest paid	-	✓
SAVINGS ACCOUNTS								
Primary Savings Account Earn a competitive rate of interest for balances over \$1,000	KYD	\$3.00 Maintenance Fee if balance goes below \$1,000 anytime during statement cycle	Unlimited self-service transfers between Scotiabank accounts	✓	Branch: \$1.00 ATM: \$0.50 POS: \$0.50	✓ Calculated on daily balance and paid monthly	✓	-
Signature Savings Account Receive a preferential rate of interest for balances over \$25,000	KYD	\$6.00 Maintenance Fee if balance goes below \$25,000 anytime during statement cycle	Unlimited self-service transfers between Scotiabank accounts	✓	Branch \$5.00 ATM \$5.00 POS: \$5.00	✓ Calculated on daily balance and paid monthly	✓	-
Foreign Currency Accounts								
US Dollar Chequing Account Manage your US Dollar everyday banking needs	USD	\$8.00 Monthly Fee	10 debits any channel	✓	Branch/Cheque: \$1.00 ATM: \$0.50 POS: \$0.50	✓ No interest paid	-	✓
Foreign Currency Savings Account A safe environment for your foreign currency funds	USD / CAD / GBP / EUR	\$4.00 Monthly Fee	Unlimited self-service transfers between Scotiabank accounts	✓	Branch: \$1.00 ATM: \$0.50 POS: \$0.50	✓ Calculated on daily balance and paid monthly	-	-
AGE BASED ACCOUNTS								
Junior Account (Age 0 – 17 years) Start your savings at an early age ⁴⁵	KYD	No Monthly Fee	1 debit any channel	✓	Branch: \$1.00 ATM: \$0.50 POS: \$0.50	✓ Calculated on daily balance and paid monthly	✓	-

Service 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 the currency of the account. Interest rates quoted are subject to change at anytime without notice.