

ACCOUNTS AT A GLANCE

ACCOUNT	MINIMUM OPENING BALANCE	MONTHLY FEE	NON CHARGEABLE TRANSACTIONS ¹ (DEPOSITS ARE FREE) ²	UNLIMITED INTERNET, MOBILE BANKING TRANSACTIONS & ELECTRONIC TRANSFERS ³	CHARGEABLE TRANSACTIONS (ADDITIONAL TRANSACTION FEES)	SCOTIABANK SAVINGS REWARD PLAN ELIGIBLE ⁴ (ON ASP CONTRIBUTION)	MINIMUM BALANCE TO EARN INTEREST
EVERYDAY BANKING ACCOUNTS – Transactional accounts for your everyday banking needs							
Total Access Account	\$5,000	\$600	7 Branch or Cheque ⁵ Unlimited Self-service Branch & ATM Deposits	√	Branch/Cheque Debits: \$275 Processed Cheques: \$70 Branch Transfer between Accounts: \$300	–	–
Total Access Senior (Age 60+) ⁶	\$5,000	\$0			Branch/Cheque Debits: \$275 Processed Cheques: \$60 Branch Transfer between Accounts: \$300		No Minimum
Electronic Access Account	\$5,000	\$190	Unlimited Self-service ATM Deposits	√	Branch Debits: \$325 Branch Deposits: \$325 Branch Transfer between Accounts: \$300	–	–
Electronic Access Youth (Age 18-25)	\$5,000	\$95					
Electronic Access Payroll ⁷	\$5,000	\$190					
SAVINGS ACCOUNTS – Earn Interest on your savings ⁸							
Primary Savings Account ⁹	\$5,000	\$150 (Fee waived if balance remains above \$5,000)	Branch & ATM Deposits	√	Branch Debits: \$275 Branch Transfer between Accounts: \$300 ATM and POS: \$60	1% Bonus	\$5,000
Primary Savings Junior (Age 0-17) ⁹	\$500	\$0					
Primary Savings Foreign Currency Accounts (CAD/EUR/GBP/USD)	\$100 (USD/CAD) £100, €100	\$1.75 (Fee waived if balance remains above \$100 unit of currency)	Branch Deposits (Foreign Currency Deposits cannot be done at the ATM)	√	Branch Debits: \$1.80 ATM (USD): \$0.35	–	\$100 (USD/CAD) £100, €100
Signature Savings Account ¹⁰	\$500,000	\$150 (Fee waived if balance remains above \$50,000)	ATM Deposits	√	Branch Debits: \$275 Branch Deposits: \$275 Branch Transfer between Accounts: \$300 ATM and POS: \$60	1% Bonus	\$500,000
SCOTIABANK JAMAICA BUILDING SOCIETY (SJBS)							
SJBS Primary Savings Account ⁹	\$5,000	\$150 (Fee waived if balance remains above \$5,000)	Branch & ATM Deposits	√	Branch Debits: \$275 Branch Transfer between Accounts: \$300 ATM and POS: \$60	1% Bonus	\$5,000
SJBS Signature Savings Account ¹⁰	\$500,000	\$150 (Fee waived if balance remains above \$50,000)	ATM Deposits	√	Branch Debits: \$275 Branch Deposits: \$275 Branch Transfer between Accounts: \$300 ATM and POS: \$60	1% Bonus	\$500,000

¹ Regular non-Scotiabank Electronic fees apply

² Unlimited deposits at no charge, except for Signature Savings (BNSJ & SJBS), Electronic Access Account, Electronic Access Youth and Electronic Access Payroll

³ Between Scotiabank Accounts

⁴ Some conditions apply. Bonus 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

⁵ Each month, the first seven (7) branch or cheque transactions (whether processed or presented in branch), will be counted towards the 7 free allowable transactions in that month. Processed Cheques are cheques deposited to an account and debited through the Automated Clearing House (ACH).

⁶ Fifty percent (50%) off Safety Deposit Box or Safe Keeping Fees, JMD Money Orders, Manager's Cheques, Standing Orders and Traveler's Cheques

⁷ Fifty percent (50%) off Monthly Fees and Service Charges with Payroll Deposit in the Electronic Access Payroll Account.

⁸ Interest paid based on minimum balance requirement.

⁹ Interest calculated on the minimum monthly closing balance and paid semi-annually. If the account is opened after the first business day of the month, no interest will be paid that month

¹⁰ Interest calculated on the daily closing balance and paid monthly

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