

We are making some changes to our accounts

Account Changes – Effective December 1, 2015

Account changes highlighted in green

Account Name	Monthly Fee	Non-Chargeable Transactions	Each Additional Transaction	Interest Rates <small>(Subject to change at any time)</small>
Scotiabank				
Total Access Account	\$600	7 Branch or Cheque Unlimited Self-service* Branch Deposits	Branch Debits: \$275 Cheque: \$275	No Interest
Senior's Account Renamed Total Access Senior	\$0	7 Branch or Cheque Unlimited Self-service* Branch Deposits	Branch Debits: \$275 Cheque: \$275	\$0 - \$4,999: 0% \$5,000 - \$199,999: 0.50% \$200,000 - \$499,999: 0.80% \$500,000 plus: 1.30%
Electronic Access Account	\$190	Unlimited Self-service*	Branch Debits: \$325 Branch Deposits: \$325	No Interest
Scotiabank Be Electronic Renamed Electronic Access Youth	\$95	Unlimited Self-service*	Branch Debits: \$325 Branch Deposits: \$325	No Interest
Primary Savings Account	\$150 (Waived with Minimum Balance of \$5,000)	Branch & ATM Deposits Electronic Transfers**	Branch Debits: \$275 ATM/POS Debits: \$60	\$0 - \$4,999: 0% \$5,000 - \$199,999: 0.10% \$200,000 - \$499,999: 0.35% \$500,000 plus: 0.50%
Junior Account Renamed Primary Savings Junior	\$0	Branch & ATM Deposits Electronic Transfers**	Branch Debits: \$275 ATM/POS Debits: \$60	\$0 - \$4,999: 0% \$5,000 - \$199,999: 0.25% \$200,000 - \$499,999: 0.50% \$500,000 plus: 0.65%
Signature Savings Account	\$150 (Waived with Minimum Balance of \$50,000)	ATM Deposits Electronic Transfers**	Branch Debits: \$275 Branch Deposits: \$275 ATM/POS Debits: \$60	\$0 - \$499,999: 0% \$500,000 - \$999,999: 1.40% \$1 MM - \$4 MM: 1.45% \$5 MM plus: 1.50%
Regular Payroll Savings Account Renamed Electronic Access Payroll	\$190 (50% discount with Payroll Deposit)	Unlimited Self-service*	Branch Debits: \$325 Branch Deposits: \$325 ATM/POS: \$0	No Interest
Gain Payroll Account Renamed Total Access Account	\$600	7 Branch or Cheque Unlimited Self-service* Branch Deposits	Branch Debits: \$275 Cheque: \$275	No Interest
Foreign Currency Accounts Renamed Primary Savings (CAD/EUR/GBP/USD) ***	\$1.75 (Waived with Minimum Balance of \$100)	Branch Deposits (Foreign Currency Deposits cannot be done at the ATM) Electronic Transfers**	Branch Debits: \$1.80 ATM Debits (USD): \$0.35	\$0 - \$4,999: 0.00% \$5,000 - \$24,999: 0.05% \$25,000 - \$99,999: 0.05% \$100,000 - \$149,999: 0.10% \$150,000 plus: 0.15%
Scotia Jamaica Building Society				
Scotia Achiever Renamed SJBS Primary Savings	\$150 (Waived with Minimum Balance of \$5,000)	Branch & ATM Deposits Electronic Transfers**	Branch Debits: \$275 ATM/POS Debits: \$60	\$0-\$4,999: 0.00% \$5,000-\$199,999: 0.75% \$200,000-\$499,999: 1.00% \$500,000 Plus: 1.25%

*Unlimited Self-service transactions are only applicable to transactions done on Scotiabank Channels (ATM, POS, Mobile and Internet Banking). For non-Scotiabank charges, please contact us at the number listed below.

** Electronic Transfers between Scotiabank Accounts

*** Fees and waivers in currency of the account

