

## 2016-2017 Schedule of Rates

THE BANK OF NOVA SCOTIA JAMAICA LIMITED

# Retail Banking Deposit Accounts

Effective July 1, 2017

The information in this Schedule of Rates reflects the fees and service charges most applicable for standard banking transactions. All charges are inclusive of General Consumption Tax which is calculated at 16.5%. Rates and fees are subject to change.

## TRANSACTIONAL ACCOUNTS

	Loan Payment Account	Total Access	Electronic Access	Premium Banking
CURRENCY	JMD	JMD	JMD	JMD
MONTHLY FEE	None	\$680	\$290 (50% discount with payroll deposit)	\$3,500.00 or USD\$35
MONTHLY BALANCE WAIVER	N/A	N/A	N/A	N/A
MINIMUM ACCOUNT OPENING BALANCE	\$5,000	\$5,000	\$5,000	\$5,000
IN BRANCH DEPOSIT	Free	Free	\$385	Free
IN BRANCH WITHDRAWALS /CHEQUES	\$385	\$385	\$385	Free
BRANCH #FREE ITEMS	N/A	7	N/A	N/A
ATM (PROPRIETARY)	\$150 (First 2 withdrawals free)	Unlimited	Unlimited	Unlimited
ATM (NON-PROPRIETARY)	\$150	\$60	\$60	\$60
POS	\$150	Unlimited at BNS POS	Unlimited at BNS POS	Unlimited at BNS POS
CHEQUE PROCESSED	N/A	\$85	N/A	Free
CHEQUE ENCASHMENT	\$385	\$385	\$385	\$385
INTERNET BANKING	Free	Free	Free	Free
MOBILE BANKING	Free	Free	Free	Free
TELESCOTIA	Free	Free	Free	Free
CHEQUE WRITING PRIVILEGES	No	Yes	No	Yes
STATEMENT FREQUENCY	Quarterly	Quarterly	Quarterly	Quarterly

## SAVINGS ACCOUNTS

	Primary Savings	Signature Savings	Primary Savings Account Foreign Currencies
CURRENCY	JMD	JMD	USD,GBP,CAD,EUR
MINIMUM ACCOUNT OPENING BALANCE	\$5,000	\$500,000	\$100
MONTHLY BALANCE WAIVER*	\$5,000	\$50,000	\$100
MONTHLY FEE	\$185 if Minimum Daily Closing Balance for each entire month or statement period falls below \$5,000.	\$185 if Minimum Daily Closing Balance for each entire month or statement period falls below \$50,000.	\$2.00 if minimum daily closing balance for each entire month or statement period falls below \$100.
IN BRANCH DEPOSIT	Free	Free	Refer to Cash Deposits to Foreign Currency Accounts
IN BRANCH WITHDRAWALS /CHEQUES	\$385	\$385	\$2.00
BRANCH #FREE ITEMS	N/A	N/A	N/A
ATM (PROPRIETARY)	\$60	\$60	\$0.35 USD Only
ATM (NON-PROPRIETARY)	\$60	\$60	\$0.35 USD Only
POS	\$60	\$60	N/A
CHEQUE PROCESSED	N/A	N/A	N/A
CHEQUE ENCASHMENT	\$385	\$385	N/A
INTERNET BANKING	Free	Free	Free
MOBILE BANKING	Free	Free	Free
TELESCOTIA	Free	Free	Free
CHEQUE WRITING PRIVILEGES	No	No	No
STATEMENT FREQUENCY	Quarterly	Quarterly	Monthly

## AGE BASED ACCOUNTS

	Primary Savings Junior (under 18 years of age)	Scotiabank Electronic Access Youth (between 18 and 25 years of age)	Total Access Senior Account (60 years of age and older)
CURRENCY	JMD	JMD	JMD
MONTHLY FEE	None	\$125	None
MONTHLY BALANCE WAIVER*	N/A	N/A	N/A
MINIMUM OPENING BALANCE	N/A	N/A	N/A
IN BRANCH DEPOSIT	Free	\$385	Free
IN BRANCH WITHDRAWALS /CHEQUES	\$385	\$385	\$385
BRANCH #FREE ITEMS	N/A	N/A	7
ATM (PROPRIETARY)	\$60	Unlimited	Unlimited
ATM (NON-PROPRIETARY)	\$60	\$60	\$60
POS	\$60	Unlimited at BNS POS	Unlimited at BNS POS
CHEQUE PROCESSED	N/A	N/A	\$85
CHEQUE ENCASHMENT	\$385	\$385	\$385
INTERNET BANKING	Free	Free	Free
MOBILE BANKING	Free	Free	Free
TELESCOTIA	Free	Free	Free
CHEQUE WRITING PRIVILEGES	No	No	No