

THE BANK OF NOVA SCOTIA JAMAICA LIMITED

Small Business and Corporate & Commercial Banking Customer Fee Guide

Effective February 1, 2022

The information in this Schedule of Fees reflects the service charges most applicable for standard banking transactions. All charges are inclusive of General Consumption Tax which is calculated at 15%. Fees are subject to change with 45 days notification as per Bank of Jamaica Code of Conduct guidelines

Service Charge - Small Business AVC's Monthly flat charge plus S600.00	Description of Charge	Details of Cost	Final Fees (Inclusive of GCT) & Rates
Service Charge - Corporate & Commercial A/C's Service Charge - Corporate & Commercial A/C's Monthly flat charge plus 9.756.15	JAMAICAN CURRENCY CURRENT ACCOUNT	NTS	
Service Charge - Corporate & Commercial A/C's High Volume Cheque Processing Charge - SHE & Corporate and Commercial Accounts Per entry See S188.45 High Volume Cheque Processing Charge - SHE & Corporate and Commercial Accounts Per entry See High Volume Cheque Processing Charge - SHE & Corporate and Commercial Accounts Per extended In lieu of par entry See Firm rine than 100 cheques are issued per month High Volume Cheque Processing Charge - SHE & Corporate and Commercial Accounts High Volume Cheque Processing Charge - SHE & Condition of the SHE & S	Service Charge - Small Business A/C's	Monthly flat charge plus	\$600.00
Per entry Fee \$118.45		Per entry Fee	\$104.64
High Volume Cheque Processing Charge - SME & Corporate and Commercial Accounts Per cheque (in lieu of per entry Fed Imnore than 100 chaques are issued one month 15399.04 Per cheque (in lieu of per entry Fed Imnore than 100 chaques are issued one month 1537.77 Months in the per cheque (in lieu of per entry Fed Imnore than 100 chaques are issued one month 1537.77 Months information 1537.77 Months information 1530.07 Months i	Service Charge - Corporate & Commercial A/C's		
Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Payroll A/Cs that are not on CMS Service Charge — Foreign currency SME Service Charge — Foreign currency SME Service Charge — Foreign currency SME Service Charge — Foreign currency A/C — SME Service Charge — Foreign curre			\$118.45
Holding Statements Interim Statements Interim Statements Duplicate Interim Statements Duplicate Interim Statements Duplicate Interim Statements Duplicate Interiments Duplicate Interiments Duplicate Interiments REF for past six morths information Statements over 6 months incur a charge Denair at applies if no overdraft facility exists and for limit overture US2120 Stop Payment Order JSS02.25 JAMAICAN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Monthly Flat Fee Branch Transaction Customers with ScotiaCards, POS and ATM Nees apply Service Charge – Foreign Currency Minimum daily closing balance of \$50,000.00 maintained Balance below \$50,000.00 S182.62 Per entry fee FOREIGN CURRENCY CURRENT ACCOUNTS Service Charge - Foreign Currency A/C - SME Calculate on Customer's borrowing rate on the daily closing balance For east overdraft interest Calculate on Customer's borrowing rate on the daily closing balance For east overdraft interest Calculate on Customer's borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdraft interest Calculate on Customer's borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowing rate on the daily closing balance For east overdrafts where no borrowi			\$399.04
Interim Statements Duplicate Statements Duplicate Statements SEREE for past ix months information Statements over 6 months incur a charge Overdraft Interest Borrowing rate X the daily closing balance Penal rate applies if no overdraft facility exists and for limit overruns US21.20 Stop Payment Order Service Charge – Foreign currency SME Monthly Flat Fee Customers with Scotalcards, POS and ATM fees apply Service Charge – Foreign currency Minimum daily closing balance of \$50,000.00 on maintained Per entry fee Service Charge – Foreign Currency Minimum daily closing balance of \$50,000.00 on maintained Per entry fee Service Charge – Foreign Currency Service Charge – Foreign Currency Customers with Scotalcards, POS and ATM fees apply Service Charge – Foreign Currency Customers with Scotalcards, POS and ATM fees apply Service Charge – Foreign Currency Service Charge – Foreign Currency Customers with Scotalcards, POS and ATM fees apply Service Charge – Foreign Currency Service Charge – Foreign Currency A/C – SME Service Charge – Foreign Currency A/C – SME Service Charge – Foreign Currency A/C – SME Charge per entry Overdraft interest Calculate on Customer's borrowing rate on the daily closing balance, Foreign Currency Free US\$/CADO.99/GBP/EUR0.99 US\$/CADO.99/GBP/EUR0.99 US\$/CADO.99/GBP/EUR0.99 US\$/CADO.99/GBP/EUR0.99 Stop Payment Order Free Duplicate Statements FREE for past six months information Statements over 6 months incur a charge Foreign Currency Free Foreign Currency Free US\$/CADO.99/GBP/EUR0.99 Stop Payment Order Foreign Currency SME Monthly Flat Fee US\$/CAD/GBP/EUR16.79 US\$/CAD/GBP/EUR16.79 Service Charge – Foreign currency SME Service Charge – Foreign Currency Free Service Charge – Foreign Currency Free Foreign Currency SME Service Charge – Foreign Currency Free Free Foreign Currency SME Service Charge – Foreign Currency	Service Charge – Payroll A/Cs that are not on CMS	NO free items allowed. Charge per entry	\$1,367.17
Duplicate Statements Statements on this incur a charge	Holding Statements	Per account per month on collected by the PSC	\$1,412.52
Statements over 6 months incur a charge Borrowing rate X the daily closing balance Penal rate applies if no overdraft facility exists and for limit overums Stop Payment Order Service Charge – Foreign currency SME Service Charge – Foreign currency SME Service Charge – Foreign currency Minimum daily closing balance of \$50,000.00 maintained Customers with ScotiaCards, POS and ATM fees apply Service Charge – Foreign Currency Minimum daily closing balance of \$50,000.00 maintained Corporate & Commercial Service Charge – Foreign Currency Minimum daily closing balance of \$50,000.00 maintained Per entry fee Service Charge – Foreign Currency Per entry fee Service Charge – Foreign Currency A/C – SME Service Charge – Foreign Currency A/C – SME Service Charge – Foreign Currency A/C – SME Calculate on Customer's borrowing rate on the daily closing balance Overdraft interest Calculate on Customer's borrowing rate on the daily closing balance Free Calculate on Customer's borrowing rate on the daily closing balance For causel overdrafts where no borrowing rate on the daily closing balance Free Tor causel overdrafts where no borrowing artangement exists of its intrict something Free FREE for past six months information US\$21.20 per month Free FREE for past six months information Service Charge – Foreign Currency Free FREE for past six months information Service Charge – Foreign Currency Free FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Monthly Flat Fee U\$\$/CAD/GBP/EUR167 Charge per entry US\$/CAD/GBP/EUR167 FREE for past six months information Service Charge – Foreign currency SME Service Charge – Foreign currency SME Service Charge – Foreign currency Free Service Charge – Foreign currency SME Monthly Flat Fee U\$\$/CAD/GBP/EUR167 Charge per entry US\$/CAD/GBP/EUR167 Free Service Charge – Foreign currency Service	Interim Statements	Local Currency	Free
Penal rate applies if no overdraft facility exists and for limit overums U\$72.20	Duplicate Statements		\$680.13
Stop Payment Order Per order J\$502.25 JAMAICAN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Branch Transaction Customers with ScotlaCards, POS and ATM fees apply See ATM and POS Fee Section on website Per order Corporate & Commercial Balance below \$50,000.00 and shaded Per entry fee \$98.72 FOREIGN CURRENCY CURRENT ACCOUNTS Service Charge – Foreign Currency A/C – SME Monthly Flat Fee Charge – Foreign Currency A/C – SME Calculate on Customer's borrowing rate on the daily closing balance Sor resoul overtrafts where no borrowing rate on the daily closing balance Sor resoul overtrafts where no borrowing rate on the daily closing balance Corporate Statements Fee Calculate on Customer's borrowing rate on the daily closing balance Sor resoul overtrafts where no borrowing arrangement exists or for times overnum the bank's penal rate should apply. Interim Statements Foreign Currency A/C — Free Duplicate Statements Statements Statements Statements Statements Statements Statements Statements Statements Per order Corporate Statements Statements Statements Statements Statements Per order Statements Per order Statements Per order Statements Per order Statement Statements Per order Statements Per order Statement Stateme	Overdraft Interest		
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Balance below \$50,000.00 \$182.62 \$98.72		Customers with ScotiaCards, POS and ATM fees apply	See ATM and POS Fee Section on website
FOREIGN CURRENCY CURRENT ACCOUNTS Service Charge - Foreign Currency A/C - SME Service Charge - Foreign Currency A/C - SME Service Charge - Foreign Currency A/C Charge per entry Service Charge - Foreign Currency A/C Commercial / Corporate Overdraft interest Calculate on Customer's borrowing rate on the daily closing balance. For casual overdrafts where no borrowing arrangement exists or for limits overnun the bank's penal rate should apply. Interim Statements Foreign Currency Interim Statements Foreign Currency Free Duplicate Statements FREE for past six months information US\$2.20 per month Free Part of the foreign Currency Free Foreign Currency Free Foreign Currency Free Duplicate Statements Foreign Currency Free Duplicate Statements Foreign Currency Free Duplicate Statements Foreign Currency Free US\$8.37 Statements over 6 months incur a charge Flat Charge US\$19.25 Stop Payment Order FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Monthly Flat Fee US\$/CAD/GBP/EUR1.05 Free Service Charge – Foreign Currency Charge per withdrawal US\$/CAD1.38	Service Charge – Foreign Currency		Free
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Charge per entry	FOREIGN CURRENCY CURRENT ACCOUNT	s	
Charge per entry	Service Charge - Foreign Currency A/C - SME	Monthly Flat Fee	US\$/CAD7.00/GBP4.70
- Commercial / Corporate Overdraft interest Calculate on Customer's borrowing rate on the daily closing balancus for limits over for limits of for limits over for limits of for limits of for limits of for limits over for limits of for limits of for limits over for limits of for			US\$/CAD1.00/GBP1.00
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Interim Statements Free Duplicate Statements FREE for past six months information Statements over 6 months incur a charge Returned Items Flat Charge Stop Payment Order FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Service Charge – Foreign currency Service Charge – Foreign Currency Service Charge – Foreign Currency Charge per withdrawal Dank's penal rate should apply. Free Free Free Free Free Free Free Service Charge – Foreign Currency Charge per withdrawal	- Commercial / Corporate		US\$/CAD0.99/GBP/EUR0.99
Duplicate Statements FREE for past six months information Statements over 6 months incur a charge Returned Items Flat Charge Stop Payment Order FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Service Charge – Foreign currency Service Charge – Foreign Currency Charge per entry Monthly Flat Fee Service Charge – Foreign Currency Charge per withdrawal U\$\$/CAD/GBP/EUR1.05 Free Service Charge – Foreign Currency Charge per withdrawal	Overdraft interest	Calculate on Customer's borrowing rate on the daily closing balance. For casual overdrafts where no borrowing arrangement exists or for limits overrun the bank's penal rate should apply.	US\$21.20 per month
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Returned Items Flat Charge Statements over 6 months incur a charge Flat Charge Stop Payment Order Per order US\$19.25 FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Monthly Flat Fee US\$/CAD/GBP/EUR1.67 Charge per entry Monthly Flat Fee Service Charge – Foreign Currency Charge per withdrawal US\$/CAD1.38	Duplicate Statements		US\$8.37
Stop Payment Order FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Service Charge – Foreign currency SME Service Charge – Foreign Currency Charge per entry Monthly Flat Fee Service Charge – Foreign Currency Charge per withdrawal US\$/CAD/GBP/EUR1.67 Free US\$/CAD/GBP/EUR1.05 Free	Returned Items	Statements over 6 months incur a charge	
FOREIGN CURRENCY SAVING ACCOUNTS Service Charge – Foreign currency SME Service Charge – Foreign currency SME Charge per entry Monthly Flat Fee Service Charge – Foreign Currency Charge per withdrawal US\$/CAD/GBP/EUR1.67 US\$/CAD/GBP/EUR1.05 Free Service Charge – Foreign Currency Charge per withdrawal			
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Charge per entry Monthly Flat Fee Service Charge – Foreign Currency Charge per entry Monthly Flat Fee Free Charge per withdrawal US\$/CAD1.38		Monthly Flat Fee	US\$/CAD/GBP/FUR167
Service Charge – Foreign Currency Monthly Flat Fee Charge per withdrawal US\$/CAD1.38	Service Charge - Foreign Currency SIME		
Service Charge – Foreign Currency Charge per withdrawal US\$/CAD1.38			
	Service Charge – Foreign Currency	Charge per withdrawal	
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Description of Charge	Details of Cost	Final Fees (Inclusive of GCT) & Rates
LOANS - SMALL BUSINESS		
Application Fees (Normal)	Non Readily Realized Collateral Secured (Non RRC) / Minimum Fee	1.20% / \$15,794.00
	Readily Realized Collateral Secured Facility (RRC) - % of amount. / Minimum Fee	0.59% / \$7,403.44
Commitment/Acceptance Fees	Non Readily Realized Collateral Secured Facility (Non RRC) - % of amount. / Minimum Fee	1.53% / \$18,755.36
	Readily Realized Collateral Secured Facility (RRC) - % of amount. / Minimum Fee	0.77% / \$9,417.17
Overrun Fees	Per item plus % of amount of increase Minimum Application Fee	\$2,349.36 US\$39.48 0.0064%
	Minimum application Fee	\$5,981.98
Annual Renewal Fees	Non RRC - % of amount RRC - % of amount Minimum Fee Non RRC RRC Maximum Fee	1.23% 0.60% \$14,806.87 \$7,403.44 \$592,274.68
LOANS - CORPORATE & COMMERCIAL		
Commitment/Acceptance Fees	% of amount new/increase	Up to 1.20%
Annual Renewal Fee	% of amount authorised	Up to 1.20%
Overrun Fees	Per item plus	\$2,349.36
		US\$39.48
	% of amount of increase	0.0064%
	Minimum Application Fee	\$5,981.98
SECURITIES		
Entering and Withdrawing Caveat	Flat Charge, plus out-of-pocket expenses	\$4,975.11
Registration of Mortgage	Flat Charge, plus all out-of-pocket expenses	\$4,975.11
Discharge of Mortgage	Flat charge, plus out of pocket expenses	\$4,975.11
Preparing, Stamping & Recording Debenture	Stamped in excess of \$50,000 flat charge plus out of pocket expenses	\$23,839.06
Discharge of Debenture	Flat charge, plus out-of-pocket expenses	\$15,029.80
SUNDRY BANKING SERVICES		
Cheques Dishonoured and charged back to customer's accounts: Local Currency Cheque, including insurance payments	Flat Charge per cheque Per cheque plus foreign bank charge	\$1,569.53 US\$41.85 CAD41.85 GBP31.40 EUR36.63
Search for Vouchers	Per hour or part thereof, minimum \$1,907.99 Per hour or part thereof. Minimum USD23.31	\$1,883.42 \$23.01
Cheque Leaves Order	Non Personal Accounts - per set of 600 leaves	\$11,450.64 USD\$127.34
Cook How diver Channe	JMD Cash Lodgement in excess of \$1 million - Any channel	\$3.70 per \$1,000
Cash Handling Charges	All Foreign Currency Cash lodgements in excess of \$500.00	2.30% of amount deposited
In Branch transfer between accounts (Current & Savings)	Flat charge per request	\$1,536.15 US\$4.19 CAD\$4.19 GBP2.93

TRANSFER OF FUNDS

TRANSFER OF FUNDS		
Manager's Cheque less than \$1 Mil.	Flat Charge for BNS customers	\$402.85
1.61	Flat Charge for non-BNS customers	\$1,449.20
Manager's Cheque greater than \$1 Mil	Flat Charge for BNS customers Plus \$5,825.00	\$402.85 \$5,750.00
Replacement Manager's Cheque	Flat Charge	\$1,468.21
Foreign Drafts (Sold)	Flat Charge for all drafts sold	ψ1, 4 00.21
Foreign Draits (Sold)	If cash exchanged for draft, 1% will be charged of the amount, plus cost of draft	\$1,053.63
Duplicate Foreign Drafts	Flat Charge	\$1,875.54
Foreign Cheques Negotiated	US\$1.00 per cheque encashed, plus Stamp Duty	US\$1.00
Standing Orders – Processed In Branch	Set-up fee	\$500.00
Standing Gradis Trocesses in Branci.	Flat charge for each order negotiated on due date	\$408.10
	Each standing order which cannot be processed after 10 days for Current	US\$/CAD6.15
	Account or after each cycle for Savings Account	GBP/EUR5.30
Standing Orders – Processed On-Line		Free
Wire Transfers		
Outgoing Wire Transfers (Swift/Telex)	Initiated Online	\$3,227.26
	Initiated In Branch	\$3,948.49
	(Telex Tolls & Commission)	
Incoming Wire Transfers (SWIFT/TELEX)	Flat charge for proceeds to JMD accounts	\$3,948.49
· ·	Flat charge for proceeds to Foreign currency accounts	US\$/CAD40.00
		GBP25.00/EUR30.00
Transfers via RTGS system Incoming and	Transfer via RTGS online	\$472.02
Outgoing transfers	Transfer via RTGS inbranch	\$1,536.15
	Incoming transfer via RTGS	\$1,536.15
Correction of RTGS	Per Item	\$427.02
DEPOSITORY SERVICES		
Deposit Wallet Rentals	Large	\$8,894.00
Collect annually (April †¹) in advance or part thereof.	Medium	\$6,978.97
	Small	\$5,429.18
Rental of Head Door key for use with plastic depository bag	Collect annually (April 1st) in advance or part thereof	\$3,933.69
Safe Keeping	Unsealed Envelopes	
	Per item in an envelope.	\$292.97
	Minimum per annum	\$1,287.00
	Sealed Envelope	
	Yearly	\$2,574.03
	Quarterly	\$643.51
Visits to Safekeeping	Per visit	\$449.94
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Description of Charge	Details of Cost		Final Fees (Inclusive of GCT) & Rates	
MISCELLANEOUS CHARGES				
Audit Certificates	Certificate fee, Securities. F/C, L/C, Collections, etc			\$3,034.42 US\$21.62
	Plus per hour fee for detailing			\$1,883.42 US\$23.01
Encashment of Travelers Cheques	Handling charge for encashing one or more cheques Stamp Duty per item			\$83.71 \$1.10
Cheque Encashment Fee (BNS cheques) (including manager's cheque)	Per cheque fee (Fee will be waived for PATH, Accountant General Pension, NIS and Poor Relief and petty cash cheques)			\$427.02 US\$/CAD1.30 GBP/EUR1.05
Cheque Encashment Fee (Other Bank's cheque) (Including Managers Cheque)	Per cheque fee			\$427.02
Coin Exchange Fee – for exchange of coins for paper notes		1% of transaction size. Minimum Fee		\$380.04
Business Internet Banking (SME, Bronze, Gold, Platinum)	Information Reporting (encompasses account viewing, account transfers and bill payment)	Direct Deposit - Salary/Supplier Payments	Direct Debit - Collections	Consolidated Cash Plan
	(encompasses account viewing,			
(SME, Bronze, Gold, Platinum) One-time Set up Fee	(encompasses account viewing, account transfers and bill payment)	Salary/Supplier Payments	Collections	Cash Plan
One-time Set up Fee new customers * free for SB	(encompasses account viewing, account transfers and bill payment) \$8,105.29	Salary/Supplier Payments N/A	Collections N/A	\$8,291.84 \$1,793.12- \$7,581.86
One-time Set up Fee new customers * free for SB Monthly Fees	(encompasses account viewing, account transfers and bill payment) \$8,105.29	Salary/Supplier Payments N/A \$1,793.12- \$7,581.86	N/A \$1,793.12- \$7,581.86	\$8,291.84 \$1,793.12- \$7,581.86
One-time Set up Fee new customers * free for SB Monthly Fees Description of Charge	(encompasses account viewing, account transfers and bill payment) \$8,105.29 \$1,793.12 - \$3,410.01	Salary/Supplier Payments N/A \$1,793.12- \$7,581.86 Details of Cost	N/A \$1,793.12- \$7,581.86	\$8,291.84 \$1,793.12- \$7,581.86 e of GCT) & Rates
One-time Set up Fee new customers * free for SB Monthly Fees Description of Charge Bill Payment Merchant fee per transaction (Any Channel)	(encompasses account viewing, account transfers and bill payment) \$8,105.29 \$1,793.12 - \$3,410.01	Salary/Supplier Payments N/A \$1,793.12- \$7,581.86 Details of Cost	N/A \$1,793.12- \$7,581.86	\$8,291.84 \$1,793.12- \$7,581.86 e of GCT) & Rates