

THE BANK OF NOVA SCOTIA
JAMAICA LIMITED
**2012 - 2013 SCHEDULE OF
RATES & CHARGES**

Effective November 1, 2012



Discover what's possible

There are other charges which the Bank imposes for services rendered. Upon request, any specific charges not listed may be obtained from the Bank. All charges are inclusive of General Consumption Tax. All information contained herein is subject to change without notice.

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PERSONAL ACCOUNTS:- NEW DEPOSIT SUITE

EVERYDAY BANK ACCOUNTS

Total Access Account (Local)

Monthly Fee	\$450.00
Transactions Included	- Five (5) Branch Debits or Cheque transactions per month. - Unlimited Proprietary electronic transactions. - Unlimited electronic transfers - Unlimited Internet and Mobile transactions
Cost per each additional transaction	-In-Branch \$195.00 -Cheques processed \$100.00 -Non-Proprietary ABM withdrawal fee \$58.00 -Regular sundry fees apply

Electronic Access Account (Local)

Monthly Fee	\$190.00
Minimum Account Opening Balance	\$5,000.00
Transactions Included	- Unlimited Proprietary electronic transactions. - Deposits (all channels) - Unlimited Internet and Mobile Banking transactions
Cost per each additional transaction	-In-Branch, Cheque \$195.00 -Non-Proprietary ABM withdrawal fee \$58.00 -Regular sundry fees apply

SAVINGS ACCOUNTS

Primary Savings Accounts (Local)

Monthly Fee	\$150.00 if minimum balance falls below \$5,000.00
Transactions Included	<ul style="list-style-type: none">- Unlimited electronic transfers between Scotiabank accounts.- Deposits (all channels)- Unlimited Internet and Mobile Banking transactions
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$195.00- ABM withdrawal & POS \$60.00- Telephone Banking \$60.00- Regular sundry fees apply

Premium Savings Account (Local)

Monthly Fee	\$150.00 if minimum balance falls below \$5,000.00
Transactions Included	<ul style="list-style-type: none">- Unlimited electronic transfers between Scotiabank accounts.- Deposits- Unlimited Internet & Mobile Banking transactions
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$195.00- ABM withdrawal & POS \$60.00- Telephone Banking \$60.00- Regular sundry fees apply

Foreign Currency Savings Accounts

(CDN/USD/EURO/GBP)

Monthly Fee	USD/CAD/EURO/GDP 1.50, If balance falls below the minimum account opening balance.
Minimum Account Opening Balance	100.00 in currency of account
Transactions Included	One (1) FREE transaction for every 1,000 USD/CAD/GBP/ EURO per month
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$1.20 –USD/CAD- In-Branch £0.90 –GBP- In-Branch €1.00 –EURO- Deposits 0.50 - All currencies (Cash deposits in excess of 1,000 attract additional fees)- ABM withdrawal/transfer US\$0.35- Regular sundry fees apply

BANKING PLANS

Primary Plan Everyday Banking (Local)

Monthly Fee	None
Minimum Account Opening Balance	N/A
transactions included	<ul style="list-style-type: none">- Unlimited Proprietary electronic transactions- Five (5) Branch or Cheque transactions per month- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$195.00- Cheque processed fee \$100.00- Non-Proprietary ABM withdrawal fee \$60.00- Regular sundry fees apply

Primary Plan Savings (Local)

Monthly Fee	\$500.00 if minimum daily closing balance falls below \$100,000.00
Transactions Included	<ul style="list-style-type: none">- Internet & Mobile banking transactions- unlimited electronic transfers between BNS A/C's- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$195.00- ABM withdrawal \$60.00- Telephone Banking and Point- of-Sale \$60.00- Regular sundry fees apply

Premium Plan Everyday Banking (Local)

Monthly Fee	None
Minimum Account Opening Balance	N/A
Transactions Included	<ul style="list-style-type: none">- Unlimited Proprietary electronic transactions.- Five (5) branch debits or Cheque transactions per month- Internet & Mobile Banking- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$195.00- Cheque process fee \$100.00- Non-Proprietary ABM withdrawal fee \$58.00- Regular sundry fees apply

Premium Plan Savings (Local)

Monthly Fee	\$800.00 if minimum daily closing balance falls below \$500,000.00
Transactions Included	<ul style="list-style-type: none">- Unlimited electronic transfers between Scotiabank accounts.- Internet & Mobile Banking &- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch \$195.00- ABM withdrawal \$60.00- Telephone Banking and Point-of-Sale \$60.00- Regular sundry fees apply

AGE BASED ACCOUNTS
Junior Accounts (0 – 17 Years Old)

Monthly Fee	None
Minimum Account Opening Balance	\$500.00
Transactions Included	<ul style="list-style-type: none">- Proprietary- Four (4) Point-of-Sale transactions per month- Unlimited electronic transfers- Internet & Mobile Banking transactions- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- Non-Proprietary ABM withdrawal fee \$58.00- ABM withdrawal \$33.00- Point of sale \$15.00- Regular sundry fees apply

Scotiabank Be Money - Everyday Banking
(Local) (18 Years – 25 Years)

Monthly Fee	None
Transactions Included	<ul style="list-style-type: none">- Unlimited proprietary electronic transactions & transfers- Internet & Mobile Banking- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch, Cheque \$195.00- Non-Proprietary ABM withdrawal \$58.00- Regular sundry fees apply

Scotiabank Be Money Savings
(Local) (18 Years – 25 Years)

Monthly Fee	\$250.00 if minimum balance falls below \$50,000.00. waived for students (with proof of enrolment)
Transactions Included	<ul style="list-style-type: none">- Unlimited electronic transfers between Scotiabank accounts- Internet & Mobile Banking- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- In-Branch, Cheque \$195.00- Proprietary ABM withdrawal \$60.00- Telephone Banking & Point-of-Sale \$60.00- Regular sundry fees apply

Senior Accounts (Local) (60 Years & Older)

Monthly Fee	None
Minimum Account Opening Balance	\$5,000.00
Number of Transactions Included	<ul style="list-style-type: none">- Four (4) proprietary ABM transactions per month- Four (4) proprietary POS transactions per month- Unlimited electronic transfer between Scotiabank A/C's- Unlimited Internet, Mobile Banking, TeleScotia transactions- Deposits
Cost per each additional transaction	<ul style="list-style-type: none">- Proprietary ABM withdrawal \$33.00- POS \$16.50- Non-Proprietary ABM withdrawal fee \$58.00- In Branch Transactions \$97.50

N.B.: 50% off Safety Deposit Box or Safekeeping fee, Jamaica Money Order, Managers cheque, Standing orders, Wire Transfers and Travellers cheques.

**CURRENT & SAVINGS ACCOUNTS
- OLD DEPOSIT SUITE**

SERVICE ITEM

RATE OF CHARGE

Current Account

Local Current Account

- Personal

Monthly flat fee of \$300.00, plus the following per item fees:

a) \$50.00 per cheque processed

b) \$195.00 per In-Branch transaction

c) electronic transactions
- refer to pages 12-14

Rebate of \$15.00 for each \$20,000 of minimum credit balance maintained, up to a maximum equal to the service charge

- Small Business

Monthly flat charge of \$475.00 plus J\$70.00 per entry.

Rebate of \$18.00 for each \$25,000 of minimum credit balance maintained, up to a maximum equal to the service charge

- Commercial & Corporate

Monthly flat charge of \$700.00 plus J\$80.00 per entry.

Rebate of \$20.00 per \$30,000 of minimum credit balance maintained, up to a maximum equal to the service charge

- Payroll A/C's

\$280.00 per entry, no free items allowed

Foreign Currency Current Account

- Personal	USD\$2.00 per entry; minimum monthly USD\$10.00 CAD\$2.00 per entry; minimum monthly CAD\$10.00 GBP£1.50 per entry; minimum monthly GBP£8.00
- SME	Monthly flat fee of USD/ CAD\$5.50, GBP£/EURO 4.50 plus USD/CAD/EURO0.80, GBP£0.80 per entry
- Commercial & Corporate	Monthly flat fee of USD\$/CAD\$8.00, GBP£/EURO€8.00 plus USD /CAD / EURO/GBP1.00 per entry

Savings Account

Local Savings Account

- Personal	\$195.00 per In-Branch Transaction Electronic transactions - refer to page 12-14
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Foreign Currency Savings

- Personal	USD/CAD\$2.20, GBP/ EURO€2.00 entry
- SME	USD/CAD/GBP 1.00 per entry plus Monthly flat fee of USD/CAD/GBP/EURO 1.50
- Commercial & Corporate	USD/CAD\$1.40, GBP/1.00 per entry, plus monthly flat fee of USD/CAD/GBP/ EURO 3.00. Waive flat fee if minimum balance is greater than \$5,000.00 in each respective currency.

Minimum Balance Fee - Savings Account

J\$150.00 USD/
CAD\$1.50,EURO/
GBP£1.00 per month If
average balance falls below
the minimum opening
balance.

ELECTRONIC TRANSACTIONS

PROPRIETARY ABM - JMD
Using BNS Machines

Mini Statement	Flat Charge \$22.00
Withdrawal, Transfer	\$33.00 per transaction
Deposit/Enquiry	No Charge
Declined Transaction	\$12.10

PROPRIETARY ABM - FOREIGN CURRENCY
Using BNS Machines

Mini Statement	USD\$0.25 per statement
Withdrawal, Transfer	USD\$0.35 per transaction
Declined Transaction	USD\$0.15
Deposit/Enquiry	No Charge

NON-PROPRIETARY ABM
Using Other Banks Machines

Withdrawal	- Approved	\$58.00
	- Declined	\$32.00
Account Balance Enquiry		\$32.00

Using Overseas Machines (Cirrus)

Withdrawal	USD\$3.00
Enquiry	USD\$0.50
First four (4) Electronic transactions FREE per month, for	

accounts with minimum credit balance in excess of \$25,000.00 (local savings account). Thereafter fee applies.

TELSCOTIA - TELEPHONE BANKING

Enquiry	FREE
Merchant Fee	\$15.95 per transaction
Customer fee per transaction	\$16.50 per transaction

DEBIT - POINT OF SALE (POS)

Merchant Fee	\$15.95 per transaction (SCOTIA Card only)
BNS Cardholder Fee	\$16.50 per transaction
Declined Multilink Transaction	\$19.25
Cardholder fee per International Transaction (transactions through Visa Network)	2% of transaction amount
Declined International POS transaction	USD\$0.60

INTERNET BANKING

FREE

MOBILE BANKING

FREE

Replacement ABM Cards	\$650.00 No charges apply for defective cards or cards that have been retained by the ABM)
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SUNDRY FEES

Transfer to accounts at other Banks via RTGS	\$250.00 per transfer
Credits to accounts via RTGS	\$70.00 per credit
Cheques valued at \$3 Mil. & Over presented To other Banks	\$5,875.00 per cheque
Returned cheques valued at \$3 Mil & Over	\$5,875.00 per cheque
Certification of Account Balance	J\$1,350.00/US\$17.00 per certification
Cheques Returned NSF	J\$1,100.00; USD\$25.00; CAD\$25.00; GBP£15.00; EURO\$18.50 per cheque plus Foreign Bank Charge
Cheques Dishonoured & Charged back :	
- Local Currency Cheque, including Insurance Payments	Flat Charge J\$890.00
- Foreign Currency Cheque	USD\$26.25; CAD\$26.25; GBP£15.75; EURO\$19.50 per cheque plus Foreign Bank Charge
Returned Items - Savings Account	Flat charge of \$530.00/ USD\$17.00
Overdraft Interest	a) Borrowing rate x daily closing balance. Minimum interest J\$1,250.00/ USD\$20.00 per month. b) Casual overdraft - Bank's penal rate should apply
Certification of Account Balance	J\$1,350.00/USD\$17.00 per certification

Duplicate Statement	FREE, for the past six (6) Months information, charge \$600.00 for data beyond six (6) months.
Interim Statement	FREE
Holding Statement	J\$975.00 per account per month for personal accounts only
Stop Payment Order	Flat charge J\$455.00/USD\$17.50 per stop payment order
Search for Vouchers	J\$1,700.00 per hour or part thereof, minimum J\$1,700.00/USD\$22.00 per hour or part thereof minimum USD\$22.00.
Internal Transfer Between Accounts (Current Account)	Flat Charge of J\$250.00/ USD\$4.00 per request
Internal Transfer Between Accounts (Savings Account)	J\$250.00/USD\$4.00; CDN\$4.00; GBP£2.80; EURO\$3.50 per transfer
Cash Handling Charge - JMD lodgements	Notes - \$2.50 per \$1,000.00 for odgements in excess of \$1,000,000 per day *NB: Charged on total amounts lodged.
- Foreign Currency lodgements	Coins – 2% of amount lodged in excess of \$10,000.00 per day. Cambios = 1.2% of amount deposited for deposits in excess of US\$1,000.00 Others = 1% of amount deposited for amounts in excess of US\$1,000.00
Duplicate passbooks	J\$350.00/USD\$5.00 each Cheque Leaves

Cheque Leaves:

- Personal Accounts \$1,675.00/USD\$19.70 per set of 100 leaves
- Non Personal Accounts \$9,680.00/USD\$122.00 per set of 600 leaves

New accounts – first supply of 50 cheque leaves FREE

SECURITIES

- Recording Bill of Sale Flat charge of \$2,525.00 plus out-of-pocket expenses, including registration of \$4,385.00
- Registration of Mortgages \$4,545.00 each plus all out-of-pocket expenses
- Discharge of Mortgages Flat charge \$4,545.00 plus out-of-pocket expenses
- Discharge of Debenture \$13,680.00 each plus out-of-pocket expenses
- Entering & Withdrawing Caveat Flat Charge \$4,545.00 plus out-of-pocket expenses

LOANS & DISCOUNTS - Small Business & Commercial

- Application Fees (Normal)
 - Non Readily Realized Collateral Secured Facility (Non RRC) - 1.21% of the amount minimum fee \$15,000.00
 - Readily Realized Collateral Secured Facility (RRC) - 0.60% of amount. Minimum fee \$15,000.00
- Annual Renewal Fees
 - Non RRC - 1.20% of amount
 - RRC - 0.6% of amount
 - Minimum fee \$15,000.00
 - Maximum fee \$600,000.00

Over-run fees	J\$2,240.00/US\$40.00 per item plus Application fee of .65 x 1% of amount of increase. Minimum application fee is \$6,060.00.
Commitment/Acceptance Fees	Non RRC 1.55% of amount. Minimum fee \$18,000.00.RRC Secured Facilities - 0.775% of applicable fee.

SCOTIA PLAN LOANS - Retail

Internal Processing Fees	3.535% (of the facility amount) Inclusive of GCT. Minimum fee J\$12,000.00
Credit Information Service) (CIS (EXTERNAL FEE)	Used Motor Vehicle Secured by Used Motor Vehicle – J\$5,506.26 plus GCT (per applicant/motor vehicle) New Motor Vehicle Secured by New Motor Vehicle – J\$4,036.88 plus GCT (per applicant – no vehicle CIS check is required) Other J\$4,036.88 plus GCT (per applicant)

N.B: The fees quoted above are a per applicant fee, therefore if the applicant is a joint one with two persons for a used motor vehicle, then the fee is charged as follows: 1st applicant J\$5,506 plus GCT; 2nd applicant J\$4,036.88 plus GCT

Registration/Stamping Fees (EXTERNAL FEES)	For Motor Vehicles –1.875% of loan amount plus \$4,385 re Reg. of 98A or \$500.00 Reg. of 98B.
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For Real Estate 1.125% of loan amount

Late Payment Fees	6.185% of unpaid amount. Minimum payment \$1,515.00
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DEPOSITORY SERVICES

Deposit Wallets (Collected Annually)	Small \$5,500.00; Medium \$7,070.00; and Large \$9,010.00
Rental of Head Door key for use with Plastic depository bag	\$3,985.00 annually, collected April 1st in advance or part thereof
Safety Deposit Boxes	Range from \$1,970 to \$22,160 per annum depending on size
SafeKeeping	Sealed envelopes –\$2,320 per annum; Unsealed - \$260 per item, minimum \$1,150 per annum.
Visits to SafeKeeping	\$400.00 per visit

TRANSFER OF FUNDS

Wire Transfers/(SWIFT) - Outgoing	J\$3,535.00 (Telex Tolls & Commission)
- Incoming	USD\$36.00; CAD\$36.00; GBP£23.00; EURO\$27.00; J\$2,950 (Convert JMD figure for sundry currencies)
Transfers via RTGS system Incoming and Outgoing transfers	J\$250.00 per transfer
Foreign Cheques negotiated	USD\$1.00 per cheque encashed plus Stamp Duty
Manager's Cheques less than \$3 Million	Flat Charge \$355.00 for BNS customers \$880.00 for non- BNS customers
Manager's Cheques greater than \$3 Million	Flat Charge \$355.00 for BNS customers \$880.00 for non-BNS customers plus \$5,875.00

Replacement manager's	Flat charge \$1,200.00
Money Order	Flat Charge \$255.00
Foreign Drafts (sold)	Flat Charge \$610.00 If cash exchange for draft, charge 1%, of amount, plus cost of draft
Duplicate Foreign Drafts	Flat charge \$1,200.00
Standing Orders	Set-up fee \$250.00 plus flat charge of J\$360/USD\$5.50. \$445.00 for each Standing Order which cannot be processed after 10 days for Current Account or after each cycle for Savings account

MISCELLANEOUS CHARGES

Audit Certificate	\$2,750.00 per certificate plus \$1,060.00 per hour for detailing securities
Encashment of Travellers Cheques	\$70.50 handling charge for encashing one or more cheques plus stamp duty of \$1.10 per item
Coin Exchange Fee	2% of amount in excess of \$10,000.00
Cheque Encashment Fee (Other Banks Cheque)	J\$200; USD\$/CAD\$3.00, GBPE /EURO\$2.00 per cheque

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