

ACCOUNTS AT A GLANCE

Account	Monthly Fee	Customer Initiated Transactions Included ¹	Unlimited Self-Service Banking (ATM, POS, ScotiaOnline, Mobile Banking)	Unlimited Self-Service Transfers Between Accounts	Additional Transaction Fees ¹	Pays Interest ²	Overdraft Protection ⁶ (Subject to Approval)
EVERYDAY BANKING ACCOUNTS							
Total Access Account Enjoy maximum access to your funds and the freedom to bank how you choose.	\$7.50	Unlimited Self Service Banking and 6 In-Branch or Cheque	√	√	Branch: \$1.50 Cheque: \$1.50 ATM: \$0.00 POS: \$0.00	-	√
Total Access Senior ^{2, 3, 4} Manage your everyday banking, pay no monthly fee, earn interest plus other benefits. (65 + years of age)	\$4.00 Fee waived if balance remains above \$1,000					√	
Electronic Access Account The most convenience, the lowest cost. Transact 24/7 through our self-service banking channels	\$4.00	Unlimited Self Service Banking	√	√	Branch: \$2.50 Cheque: \$2.50 ATM: \$0.00 POS: \$0.00		√
SAVINGS							
Primary Savings Account ⁵ Start saving today and watch your money grow. Offered in CAD, EUR, GBP & USD	\$3.00 Fee waived if balance remains above \$500	ATM Deposits	√ (Excluding ATM Transactions)	√	Branch: \$2.00 ATM: \$1.00 POS: \$0.00 (in all currencies)	√	-
Primary Savings Junior ^{2, 4} From first steps to first job – start your savings off on the right foot (Under 18 years of age)	\$0.00	All Deposits			Branch: \$2.00 ATM: \$0.50 POS: \$0.00		

¹ Excludes non-Scotiabank ATM transactions, and transactions conducted at out-of-country ATMs except when using our Global Partners (see your branch for applicable fees), transfers to third parties or involving accounts held at other financial institutions; Sundry transaction fees apply (e.g. Stop payment of checks, wire transfers, ATM mini statement etc.).

² Contact branch for current interest rates. Interest rates are subject to change at any time without prior notice. Interest is calculated on the minimum monthly balance and paid monthly.

³ 25% off safety deposit box fee, free traveler's checks, standing orders and bank drafts.

⁴ For joint accounts, at least one of the joint account holders must meet the age eligibility requirement.

⁵ ATM transactions dispensed in local currency, not the currency of the account.

⁶ Contact branch for current overdraft fees and rates.

⁷ Interest calculated on the minimum monthly closing balance and paid monthly. If the account is opened after the first business day of the month, no interest will be paid for that month.

⁸ Some conditions apply. Bonus interest is paid to eligible accounts based on the annual average monthly balance of the Automatic Savings Plan contributions made during the 18-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.

Service charges, account features and/or benefits outlined in this brochure are subject to change without notice (in accordance to local laws). All fees are quoted in U.S. dollars, unless otherwise specified. Interest rates quoted are subject to change at anytime without notice.

*Trademark of The Bank of Nova Scotia.