



The Bank of Nova Scotia Barbados **Schedule of Fees**

October 2019

There are other charges the Bank imposes for services.
On request, you can get from the Bank specific charges not listed.

Scotiabank[®]

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Please note:

We make every effort to keep charges to a minimum, but they are subject to intermittent review. Changes to terms and conditions, interest rates, fees and charges will be brought to the customer's attention by:

- Placement on our website barbados.scotiabank.com
- Notice in the branches
- Advertisement
- Notice in writing
- Email or text messages

The information in this Schedule of Fees does not include all retail fees and services charges, only those most applicable for standard banking transactions.

EVERYDAY BANKING ACCOUNTS

PAYROLL ACCESS ACCOUNT

Monthly Fee	No Fee
Currency	BBD
Transactions included	Unlimited Self Service Transactions on Proprietary Channels.

Transaction Fees

Branch/ Chq Transactions	\$5.00
Proprietary ABM	Free
Proprietary POS	Free

TOTAL ACCESS

Monthly Fee	\$35.00
Currency	BBD
Minimum Opening Balance	\$0.00
Number of transactions included	3 branch/cheque transactions, unlimited self service transfers between Scotiabank Acc & Unlimited proprietary electronic transactions

Transaction Fees

Branch transactions/cheque	\$5.00 with ScotiaCard \$5.00 without ScotiaCard
Cheque writing privilege	Yes
Pays Interest	No Interest Paid
Statement Frequency	Quarterly Yes, subject to normal lending criteria.
Processed Cheque Other	Available for Sales to Residents of CANADA

ELECTRONIC ACCESS

Monthly Fee	\$16.00
Currency	BBD
Minimum Opening Balance	\$0.00
Transactions included	Unlimited self service transactions on proprietary channels

Transaction Fees

Branch transactions/cheques	\$5.00 with ScotiaCard \$5.00 without ScotiaCard
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Cheque writing privilege	Yes
Pays Interest	No Interest Paid
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria.
Other	Available for Sales to Residents of CANADA

SAVINGS ACCOUNTS

PRIMARY SAVINGS

Monthly Fee	\$10.00 applies, if balance falls below \$300.00
Currency	BBD
Minimum Opening Balance	\$300.00
Transactions Included	Unlimited self-service transfers between Scotiabank Accounts
Number of transactions included	None
Branch transactions	\$5.00 with ScotiaCard \$5.00 without ScotiaCard
Proprietary POS	\$1.50
Proprietary ATM Telephone, Mobile & Internet.	FREE
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Cheque writing privilege	NO
Pays Interest	Calculated MINIMUM Monthly balance paid monthly
Statement Frequency	Quarterly
Overdraft available	No ASP/SSRP Eligible - 1% bonus interest on ASP Contributions

SIGNATURE SAVINGS - (Not available for new customers)

Monthly Fee	\$2.50
Currency	BBD
Minimum Balance Required to waive monthly fee	\$10,000
Free Items	1 free transactions any channel unlimited deposits and unlimited self-service transfers between Scotiabank Accounts

Transaction Fees

Branch	\$5.00
Proprietary ATM	Free
Proprietary POS	\$1.50

SPECIALTY ACCOUNT- Foreign Currency Account

Monthly Fee	\$2.50 applies, if balance falls below \$300.00
Currency	CAD & USD
Opening Balance	\$300
Transactions Included	Unlimited deposits and self-service transfers between Scotiabank Accounts

Transaction Fees

Branch transactions	\$1.50 with ScotiaCard \$3.00 without ScotiaCard Regular sundry fees apply
Proprietary ATM/POS	N/A

AGE BASED ACCOUNTS

PRIMARY SAVINGS JUNIOR

Ages 0-17 years of age must be opened with parent or guardian

Minimum Monthly Fee	None
Currency	BBD
Opening Balance	\$0.00
Transactions Included	Unlimited deposits and self-service transfers between Scotiabank Accounts

Transaction Fees

Branch	\$5.00 with ScotiaCard \$5.00 without ScotiaCard
Proprietary ATM Telephone, Mobile & Internet.	FREE
Proprietary POS	\$1.50
Other	Non-Scotiabank ATM Fees Regular sundry fees apply
Cheque writing privilege	No
Pays Interest	Calculated MINIMUM Monthly balance paid monthly
Statement Frequency	Quarterly
Overdraft available	No

TOTAL ACCESS SENIOR

Age 60 years and older. A younger spouse or relative is also eligible for a joint account.

Monthly Fee	None
Currency	BBD
Opening Balance	\$0.00

Transaction Fees

Proprietary ATM	Free
Proprietary POS	Free
Cheque writing privilege	Yes
Statement Frequency	Online Statements
Overdraft available	No
Other	25% off Safety Deposit Box fee, Standing Orders and Drafts

ELECTRONIC ACCESS YOUTH

Ages 18 - 25 years

Monthly Fee	\$6.00
Currency	BBD
Opening Balance	\$0.00
Transactions Included	Unlimited self service transactions on propriety channels

Transaction Fees

Branch transactions (includes deposits)	\$5.00 with ScotiaCard \$5.00 without ScotiaCard
Proprietary ATM/POS	FREE
Cheque writing privilege	Yes
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria.

SUNDRY FEE

Safety Deposit Box

1 1/2 X 5 x 24	\$100.00 + VAT
2 1/2 x 5 x 24	\$125.00 + VAT
5 x 5 x 24	\$200.00 + VAT
2 1/2 x 10 x 24	\$250.00 + VAT
5 x 10 x 24	\$300.00 + VAT
Listing of contents for Estate purposes	\$35.00/hour per employee MIN \$50.00
Drilling of Safety Deposit Box	\$250.00 + expenses
Replacing Lock	\$20.00
Rental Rebates	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental
Lost/Broken Keys	\$30.00 + Costs

MISCELLANEOUS CHARGES

Audit Certificates	\$50.00 - \$200.00
Utility Bill	\$10.00
RTGS Incoming	\$10.00
Photocopies (per item)	\$5.00
Service Charge on Account	
Closed within 3 months/	\$25.00
within 6 months	\$20.00
Duplicate Statements/drafts	\$15.00 - occasional \$10.00 - standing
Stop payment order	\$20.00
Search for vouchers, records or accounts.	\$15.00/item or \$35.00/hour minimum \$15.00

SELF SERVICE BANKING

INTERNET BANKING	FREE
MOBILE BANKING	FREE
TELEPHONE BANKING	FREE
ATM	Refer to Deposit accounts for charges.
POS	Refer to Deposit accounts for charges.

LINE OF CREDIT

SCOTIALINE "GOLD"

Annual Fee	\$200.00 for Primary Borrower \$0.00 for Co-borrower
Replace damaged card	\$25.00
Replace lost card	\$35.00
Replacement Statement Fee	\$25.00

SCOTIALINE

Annual Fee	\$200.00 for Primary Borrower; \$75.00 for Co-borrower
Replace damaged card	\$25.00
Replace lost card	\$35.00
Transaction Fees	
Application Fees	\$60.00
Over limit Fees	\$60.00
Late Payment Fee	\$60.00
Return Cheque Charge	\$50.00
Dishonored Cheque Charge	\$50.00
Not sufficient funds (NSF) fee	\$50.00
Additional or replacement statement	\$25.00
Retrieval of Items Fee	\$15.00
ATM Cash Advance Fee	\$0.00

PERSONAL CREDIT CARDS

SCOTIABANK MASTERCARD

Annual(Membership)Fee	\$35.00
Additional Card	No charge
Cash Advance Fee	2.99% min \$10.00
ReplacementCardFee	\$20.00

MASTERCARD- SCOTIA GOLD

Annual(Membership)Fee	\$115.00
Additional Card	No charge
Cash Advance Fee	2.99% min \$10.00
ReplacementCardFee	\$25.00

MASTERCARD- AADVANTAGE

Annual(Membership)Fee	\$115.00
Additional Card	No charge
Cash Advance Fee	2.99% min \$10.00
ReplacementCardFee	\$20.00

SCOTIABANK AERO PLATINUM MASTERCARD - BBD

Annual (Membership) Fee	\$199.00
Additional Card	No charge
Cash Advance Fee	3.00% min \$10.00
Replacement Card Fee	\$20.00

OTHER FEES

Overlimit Charge	\$49.00
Late Payment Charge	\$49.00
Returned/Dishonoured cheques	\$30.00
NFS Cheque Charge	\$30.00
Minimum Payment	3.00% min \$50.00
Replacement Sales Draft	\$15.00
Retrieval of items	\$15.00
Replacement Statement	\$25.00
Stamp Duty per cheque	\$0.10
Convenience Cheque Charge	N/A

RETAIL LENDING PRODUCTS

Residential Mortgage

Application Fee	\$0.00
Commitment Fees	1.00%
Late Payment Fee	\$30.00 after 10 days of past due
Renewal Fee	\$60.00
Loan Refinancing/Renegotiating Fee	0.50% of amount requested
Prepayment Fee	180 days interest on any prepayment made in excess of the amount entitled to for any one calendar year as per PCA

Personal Loans (SPL) (Personal Credit Agreement)

Private Vehicles & Other Consumer Loans

Application Fee	0.50% of approved loan Amount or min. \$100.00
Late Payment Fee	\$30.00 after 10 days of past due
Extension Fee	\$50.00+0.50% of approved loan amount, MIN \$100.00

SMALL BUSINESS DEPOSIT ACCOUNTS

Small Business Operating Account/ Credit Line - BBD

Monthly Fee	\$10.00
Deposit Content Fees	OTC (per '000): \$10.00 Night (per '000): \$5.00

Small Business Operating Account - Foreign Currency (USD)

Monthly Fee	\$5.00
Deposit Content Fees	OTC (per '000): \$1.00 Night (per '000): \$0.50

OTHER FEES

Branch - Debit	\$1.50
Branch - Credit	\$1.00
Branch - Transfer	\$1.00
ABM - Debit	\$0.00
ABM - Credit	\$0.00
ABM - Transfer	\$0.00

Business Surplus Account - BBD

Monthly Fee	\$0.00
Deposit Content Fees	OTC (per '000): \$20.00 Night \$4,000): \$10.00
Branch - Debit	\$3.00
Branch - Credit	\$2.00
Branch - Transfer	\$1.00
ABM - Debit	\$0.00
ABM - Credit	\$0.00
ABM - Transfer	\$0.00

SMALL BUSINESS FINANCING

Term Loans/Overdraft/Credit Line & Guarantees

Application Fee (normal)	1/4% to 1% of the net amount of increase minimum \$100.00
Application Fee (urgent review)	3/4% to 3% of the net amount of increase minimum \$100.00
Standby Fees	1/2% to 2% per annum based on daily undrawn balance charged monthly
Commitment/Acceptance Fee	1/2% to 2% of the net amount minimum \$100.00
Administration Fee-Monitoring/Breach of Conditions	\$100.00-\$1,000.00 per occasion
Overrun Fees - per item fee	\$5.00 plus application fee - % of amount of increase

SMALL BUSINESS CREDIT CARDS

Basic Business MasterCard

Annual Membership Fee :

Primary Card	\$100.00
Supplimentary Card	\$75.00 each
Cash Advance Fee	2.99%
Minimum Payment	3.00%, minimum \$50.00
Dishonored Cheque Charge (NSF)/Returned Cheque Charge	\$35.00
Late Payment Fee	\$50.00
Over limit Fee	\$50.00
Replacement Card Fee	\$25.00
Replacement/Additional Statement	\$15.00
Retrieval of Items	\$35.00
Replacement Sales Draft	\$35.00
Stamp Duty per cheque	\$0.10

AA Executive Business MasterCard

Annual Membership Fee :

Primary Card	\$120.00
Supplimentary Card	\$85.00 each
Cash Advance Fee	2.99%
Minimum Payment	3.00%, minimum \$50.00
Dishonored Cheque Charge (NSF)/Returned Cheque Charge	\$35.00
Late Payment Fee	\$60.00
Over limit Fee	\$60.00
Replacement Card Fee	\$25.00
Replacement/Additional Statement	\$0.00
Retrieval of Items	\$35.00
Replacement Sales Draft	\$35.00
Stamp Duty per cheque	\$0.10

CORPORATE/COMMERCIAL - OPERATING ACCOUNTS

Commercial Operating Account - BBD

Monthly Fee	\$10.00
Deposit Content Fees	OTC (per '000): \$10.00 Night (per '000): \$5.00

Commercial Operating Account - USD/CAD/EUR/GBP

Monthly Fee	\$10.00
Deposit Content Fees	OTC (per '000): \$1.00 Night (per '000): \$0.50

OTHER FEES

Branch - Debit	\$1.50
Branch - Credit	\$1.00
Branch - Transfer	\$1.00
ABM - Debit	\$1.00
ABM - Credit	\$0.75
ABM - Transfer	\$0.75

Commercial Surplus Account - BBD

Monthly Fee	\$0.00
Minimum Balance	\$5,000.00
Deposit Content Fees	OTC (per '000): \$20.00 Night (per '000): \$10.00
Branch - Debit	\$3.00
Branch - Credit	\$2.00
Branch - Transfer	\$1.00
ABM - Debit	\$3.00
ABM - Credit	\$2.00
ABM - Transfer	\$2.00

COMMERCIAL & CORPORATE FINANCING

Term Loans/Overdraft/Credit Line & Guarantees

Application Fee (normal)	1/4% to 1% of the net amount of increase minimum \$100.00
Application Fee (urgent review)	3/4% to 3% of the net amount of increase minimum \$100.00
Standby Fees	1/2% to 2% per annum based on daily undrawn balance charged monthly
Commitment/Acceptance Fee	1/2% to 2% of the net amount minimum \$100.00
Administration Fee - Monitoring/ Breach of Conditions	\$100.00 - \$1,000.00 per occasion
Overrun Fees - per item fee	\$5.00 plus application fee - % of amount of increase

SUNDRY FEES CORPORATE/COMMERCIAL/SMALL BUSINESS

Night Depository

Sign Up Fee	\$200.00
Disposable bags (100 bags)	Nil
Replacement Keys	\$50.00 + cost
Replacement Locks	\$200.00 + cost

Other Fees

Credit Report	\$20.00+VAT
Past due discounts	\$15.00 per payment +interest
Audit Certificates	\$50.00 - \$200.00
Utility Bill	\$10.00
RTGS Incoming	\$10.00
RTGS Outgoing	\$10.00
Photocopies (per item)	\$5.00
Certified Cheque	N/A
Stop Payment Orders	\$20.00
Service Charge on Account	\$25.00
Closed within 3 months/ within 6 months	\$20.00 \$15.00 - occasional
Duplicate Statements/drafts	\$10.00 - standing
Search for vouchers, records or accounts.	\$15.00/item or \$35.00/hour minimum \$15.00
NSF Cheques/Cheques Returned	\$50.00
Sundry Fees - Foreign Currency	
NSF Cheques/Cheques Returned	\$50.00
Certified Cheque	N/A
Stop Payment Orders	\$20.00

Funds Transferred And Foreign Exchange

Mail Transfers	
Inland Local	\$10.00
Overseas	N/A
Managers Cheques/Local Draft	\$12.00
Foreign Drafts	\$20.00
Conversion of FX to FX draft	2% minimum \$5.00
Draft Tracer	\$20.00 per item
Incoming Wire Transfers	\$10.00
Repair Item	\$20.00

Payroll Preparation

Scotiabank banked employer each payroll run	\$50.00
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Transaction Fee

Into Scotiabank Account	\$1.50
Payment by other means	\$15.00
Non-Scotiabank employer with Scotiabank banked employees Each payroll run	\$70.00
transaction fee per customer	\$1.50

RETAIL/SMALL BUSINESS/CORPORATE & COMMERCIAL DEPOSIT ACCOUNT

DEPOSIT ACCOUNT FEES

	Fee/Commission - effective December 1, 2019
Each Deposit Account Product with Balances \leq 4,999,999.99*	0.00%
Each Deposit Account Product with Balances = 5,000,000.00 - 9,999,999.99*	0.50%
Each Deposit Account Product with Balances = 10,000,000.00 - 19,999,999.99*	1.00%
Each Deposit Account Product with Balances \geq 20,000,000.00*	2.25%

*Does not include Term Deposits

Frequency: The fee is calculated on the entire average monthly balance and on a 365-day basis. It is charged monthly on the last business day of the month.

Contact Us



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