



THE BANK OF NOVA SCOTIA
BARBADOS

SCHEDULE OF RATES



Discover what's possible

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

Contents	Page
Personal Deposit Accounts	3 - 6
Small Business & Commercial	7 - 9
Personal Lending Products	9 - 11
Personal Credit Cards	11 - 12
Funds Transfer & Foreign Exchange	13
Miscellaneous	14 - 15

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 Rates does not include all retail fees and service charges, only those most applicable for standard banking transactions.

EVERYDAY BANKING

TOTAL ACCESS Account

Monthly Fee	\$10.00
Currency	BDS\$
Minimum Opening Balance	\$0.00
Transaction Fees	
Number of transactions included	10 - branch transactions/cheque, Unlimited self-service transfers between Scotiabank accounts
Branch transactions/cheque	\$1.50
POS	FREE
ATM, Telephone, Mobile & Internet	FREE
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
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

ELECTRONIC ACCESS Account

Monthly Fee	\$5.00
Currency	BDS\$
Minimum Opening Balance	\$0.00
Transaction Fees	
Number of transactions included	UNLIMITED SELF-SERVICE transactions
Branch transactions/cheque	\$2.50
ATM Mini Statement	\$1.00
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

Primary Savings Account

Monthly Fee	\$5.00 applies, if balance falls below \$300.00
Currency	BDS\$
Minimum Opening Balance	\$300.00
Transaction Fees	
Number of transactions included	None
Branch transactions/cheque	\$2.50
POS	\$1.50
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
ATM, telephone, Mobile & Internet.	FREE
Cheque writing privilege	NO
Pays Interest	Calculated MINIMUM Monthly balance paid monthly
Statement Frequency	Quarterly
Overdraft available	No
Other	ASP/SSRB Eligible - 1% bonus interest on ASP Contributions

SPECIALTY ACCOUNT- Foreign Currency Account

Monthly Fee	\$2.50 applies, if balance falls below \$300.00
Currency	CAD, USD & EURO
Opening Balance	\$3,000
Transaction Fees	
Number of transactions included	None
Branch transactions/cheque	\$1.50
POS	\$0.75
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
ATM, Telephone, Mobile & Internet.	Free
Cheque writing privilege	No
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	No

Age Based Accounts

Primary Savings Junior

	Ages 0-17 years of age- opened with Parent or Guardian
Minimum Monthly Fee	None
Currency	BDS\$
Opening Balance	\$0.00
Transaction Fees	
Number of transactions included	None
Branch transactions/cheque	\$2.50
POS	\$1.50
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
ATM, Telephone, Mobile & Internet.	Free
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	BDS\$
Opening Balance	\$0.00
Transaction Fees	
Number of transactions included	10 - branch transactions/cheque, Unlimited self-service transfers between Scotiabank accounts
Branch transactions (includes transfers) & cheques	\$1.50
POS	Free
ATM Mini Statement	\$1.00
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply, except as indicated below.
ATM, Telephone, Mobile & Internet.	Free
Cheque writing privilege	Yes
Pays Interest	Calculated MINIMUM Monthly balance paid monthly
Statement Frequency	Quarterly
Overdraft available	No
Other	25% off Safety Deposit Box fee, FREE Travellers cheques, Standing Orders and Drafts

Electronic Access Youth Account	Age 18 - 25 years.
Monthly Fee	\$2.50
Currency	BDS\$
Opening Balance	\$0.00
Transaction Fees	
Number of transactions included	UNLIMITED SELF-SERVICE transactions
Branch transactions (includes transfers) & cheques	\$1.50
ATM Mini Statement	\$1.00
Cheque writing privilege	Yes
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria.

SMALL BUSINESS ACCOUNTS

Basic Business Account & Savings Account	
BDS\$	\$10.00
	10 Free Transactions per month for balances over \$2,000.00
	\$1.25 transaction fee re debits/credits
SB Current Account- Interest	No monthly Fee
Debit transactions excluding ABM W/D & Bill Payment.	\$3.00
Credit Transactions excluding POS Merchant credit	\$3.00
NSF Cheque	\$30.00

SMALL BUSINESS FINANCING

TERM FINANCING (LOANS)

Application Fee	1.00%
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CREDIT LINE

Application Fees	1.00%
Commitment Fee	NIL
Minimum Overdraft Interest	\$35.00
Administration Fee (Over-run)	1/2%, minimum \$250.00
Renewal Fee	NIL

OVERDRAFT PROTECTION

Application Fees	50.00
Commitment Fee	NIL
Minimum Overdraft Interest	\$40.00
Administration Fee	\$0.00
Renewal Fee	NIL

SMALL BUSINESS CARDS -Regular/AA Business Executive

Annual (Membership) Fee (Principal Owner/Partner/Employee)	\$100.00/\$75.00/\$75.00
	\$120.00/\$85.00/\$85.00
Additional Card	No charge
Cash Advance Fee	2.99%
Dishonored Cheque Charge (NSF)	\$35.00
Returned Cheque Charge	\$35.00
Late Payment Fee (Regular/AA Business)	\$50.00/\$60.00
Over limit Fee	\$50.00/\$60.00
Replacement Card Fee	\$25.00
Copy of Transaction/Charge Slip	\$0.00
Statement Copy Fee	\$0.00
Interest Rate (per annum)	

COMMERCIAL ACCOUNTS

Basic Business Account & Foreign Currency Account

XCD	\$25.00 Maintenance Fee 10 Free Transactions per month for balances over \$2,000.00 \$1.30 transaction fee
USD	\$15.00 maintenance fee 2 Free transactions per month for balances over \$2,000
Current Account- Interest	No monthly Fee
Debit transactions excluding ABM W/D & Bill Payment.	\$3.00
Credit Transactions excluding POS Merchant credit	\$3.00
NSF Cheque	\$30.00

COMMERCIAL & CORPORATE FINANCING

TERM FINANCING (LOANS)

Application Fee	1/4% - 1% of amount
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DEMAND LOANS

Application Fees	1/4% - 1% of amount
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CREDIT RELATED FEES

Application Fee (urgent reviews)	3/4% - 3% of the amount of the increase, Min. \$100.00
Standby Fee	1/2% - 2% per annum on daily undrawn balance charged monthly
Renewal Fee	1/4% - 1.00% of total amount authorized.
Overrun Fees	\$5.00 per occasion
Administration Fee (monitoring of conditions)	\$100.00- \$1,000 per occasion
Breach of Conditions	\$100.00- \$1,000 per occasion
Extension Fees	Manager's discretion
Commitment Fees	1/2% - 2% of net amount, Min. \$100.00

Other Fees

	\$20.00+ VAT If records to be searched \$25.00 + VAT
Certification of Balance of account	\$1.25
Cheques issued on NON-CHEQUING ACCOUNT	\$30.00
Cheques returned NSF	\$20.00
Letters and forms at customers request	\$15.00
Items deposited subsequently charged back	\$25.00

Minimum Overdraft Interest (Calculated on maximum daily balance)	\$10.00
Transfer between accounts to cover cheques	\$15.00 per item, \$35.00 per hour, Min. \$25.00
Search for vouchers	\$20.00
Stop Payment Order	\$15.00
Duplicate Statements	within 3 months \$25.00 within 6 months \$20.00
Service charges on accounts closed	\$15.00
Opening New account due to lost passbook	\$5.00
Withdrawal by 3rd party	\$1.25
Charge for no book withdrawals	

RETAIL LENDING PRODUCTS Residential Mortgage

Application Fee (Straight Purchases)	0.50% of amount requested
Commitment Fees	1.00%
Government Stamp Fees & Legal Fees (PAID BY THE CUSTOMER)	Depends on the amount of Loan and the charges vary per lawyer.
Late Payment Fee	\$30.00 after 10 days of delinquency
Renewal Fee (Charge incurred for renewing your Mortgage with the Bank)	\$60.00
Loan Refinancing/Renegotiating Fee	1.00% charged on new funds only of approved Loan Amount.
Construction Stage Payments (Interest only paid on Construction Loans)	1% above regular Mortgage Interest Rate.
Prepayment Fee (Charge incurred on any prepayment amounts made in excess of the amount specified in your PCA for any one calendar year.	90 days interest on any prepayment made in excess of the amount entitled to for anyone calendar year as set out in your PCA (Personal Credit Agreement).
Inspection fee/Site Visits - Progress Reports	\$50.00 at Managers' discretion)

Real Estate Loans

Application Fee	0.50% OF APPROVED Loan Amount or min. \$100.00 (approved applications only)
Government Stamp Fees & Legal Fees (PAID BY THE CUSTOMER)	Depends on the amount of Loan and the charges vary per lawyer.
Late Payment Fee	\$30.00 after 10 days of delinquency

Personal Loans (SPL)

Private Vehicles & Other Consumer Loans

Application Fee (Charged on approved applications only)	0.50% OF APPROVED Loan Amount or min. \$100
Late Payment Fee (after 10 days delinquency)	\$30.00 after 10 days of delinquency
Renewal Fee	\$60.00
Extension Fee	1 6/10% of unpaid balance.

LINE OF CREDIT

SCOTIALINE "GOLD" PERSONAL LINE OF CREDIT

Annual Fee	\$200.00 for Primary Borrower; \$0.00 for Co-borrower
Over limit Fees (Charge incurred monthly whenever the Scotialine is over the Limit)	\$60.00
Late Payment Fee (Applied to each payment made after the due date)	\$60.00
Return Cheque Charge	\$50.00
Dishonored payment (applied to each payment credited to your account that is subsequently returned to us unpaid)	\$50.00
Not sufficient funds (NSF) fee (Applies to each Scotialine cheque drawn on your account that is returned due to insufficient credit available on your account.)	\$50.00
Transaction Fee	\$10.00
Cheque Stop Payment fee	\$20.00
Additional or replacement statement fee	\$15.00
Retrieval of Items Fee	\$15.00
ATM Cash Advance Fee	\$5.00
Fee for replacing (Damaged/Lost) Scotialine Gold card	\$25.00/\$35.00

SCOTIALINE PERSONAL LINE OF CREDIT

Annual Fee	\$200.00 for Primary Borrower; \$75.00 for Co-borrower
Over limit Fees (Charge incurred monthly whenever the Scotialine is over the Limit)	\$60.00
Late Payment Fee (Applied to each payment made after the due date)	\$60.00
Return Cheque charge	\$50.00
Dishonored payment (applied to each payment credited to your account that is subsequently returned to us unpaid)	\$50.00

Not sufficient funds (NSF) fee -(Applies to each Scotialine cheque drawn on your account that is returned due to insufficient credit available on your account.)	\$50.00
Transaction Fee (Applies to each transaction that exceeds five (5) transactions monthly.	\$10.00
Cheque Stop Payment Fee	\$20.00
Additional or replacement statement fee	\$15.00
Retrieval of Items Fee	\$15.00

Personal Credit Cards

Standard Cards

Annual (Membership) Fee (Regular/Corporate/Premium)	\$29.00/60.00/\$70.00
Additional Card (Regular/Corporate/Secured/Premium)	No charge/\$30.00/No charge/No charge
Cash Advance Fee	2.99%
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee	\$49.00/\$40.00/\$40.00
Over limit Fee	\$49.00/\$40.00/\$40.00
Replacement Card Fee	\$20.00
Copy of Transaction/Charge Slip	\$15.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	21.50%

Magna Cards

Annual (Membership) Fee (Regular/Premium)	\$70.00
Additional Card (Regular/Premium)	\$35.00/No charge
Cash Advance Fee	2.99%
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee	\$49.00/\$40.00
Over limit Fee	\$49.00/\$40.00
Replacement Card Fee	\$20.00
Copy of Transaction/Charge Slip	\$15.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	21.50%

AERO Platinum Cards

Annual (Membership) Fee (Regular/Premium)	\$199.00/\$70.00
Additional Card (Regular/Premium)	\$98.00/No charge
Cash Advance Fee	3.00%
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee (Regular/Premium)	\$49.00/\$35.00
Over limit Fee (Regular/Premium)	\$49.00/\$35.00

Replacement Card Fee	\$20.00
Copy of Transaction/Charge Slip	\$15.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	21.50%

GOLD Cards

Annual (Membership) Fee (Regular/Premium)	\$115.00
Additional Card (Regular/Premium)	\$0.00
Cash Advance Fee	2.99%
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee (Regular/Premium)	\$49.00/\$40.00
Over limit Fee (Regular/Premium)	\$49.00/\$40.00
Replacement Card Fee	\$25.00
Copy of Transaction/Charge Slip	\$15.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	21.50%

Personal Credit Cards (Specialty Cards)

AAAdvantage MasterCard

Annual (Membership) Fee (Regular/Premium)	\$115.00/\$75.00
Additional Card (Regular/Premium)	\$40.00/35.00
Cash Advance Fee	2.99%
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee (Regular/Premium)	\$49.00/\$40.00
Over limit Fee (Regular/Premium)	\$49.00/35.00
Replacement Card Fee	\$20.00
Copy of Transaction/Charge Slip	\$15.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	21.50%
PIN Change Fee	

PriceMart Diamond Mastercard.

Annual (Membership) Fee (Regular/Premium)	\$60.00/\$70.00
Additional Card (Regular/Premium)	\$30.00/No charge
Cash Advance Fee	2.99%
Dishonored Cheque Charge (NSF)	\$35.00
Returned Cheque Charge	\$35.00
Late Payment Fee	\$40.00
Over limit Fee	\$40.00
Replacement Card Fee	\$20.00
Copy of Transaction/Charge Slip	\$15.00
Statement Copy Fee	\$15.00
Interest Rate (per annum)	21.50%
PIN Change Fee	

FUNDS TRANSFERRED AND FOREIGN EXCHANGE

Mail Transfers	
Inland Local	\$10.00
Overseas	\$10.00
Managers Cheques/Money Orders	\$10.00
Drafts	\$10.00
Real Time Gross Settlement (RTGS)	\$10.00 per transaction
Telegraphic Transfers	Up to USD\$100,000 USD\$75.00 + Cost USD\$100,001 - 500,000 USD\$150 + Cost USD\$500,001-5,000,000 1/64%,Min USD\$175.00 More than USD\$5,000,000 USD\$750 + cost + ledger fee - USD\$25 per month
Conversion of FX to draft re incoming Transfers	1% minimum\$5.00
Incoming Transfers	\$10.00
Foreign Exchange Rates	POSTED Daily
Charge for drafts sold when FX cheque is presented	2.00% minimum\$5.00
Telephone transfers (outgoing) inland	\$30.00 per call + \$15.00 commission
Telegraphic/telephone transfers (incoming)	\$10.00 each.
Payment of Foreign Currency Item in same Currency	1%, Min..... \$5.00
Payment of Foreign Currency Item in another Foreign Currency	Buying rate for one currency & selling rate for the other.
Registration of funds at Central Bank	\$100 each
Replacement of lost drafts	\$20.00
Telex/Fax to relay messages Rates for International Business Companies & Foreign Sales Corporations.	Minimum USD\$10.00 Auditors Confirmations USD\$25.00 Drafts (FOREIGN & Local) USD\$5.00
Conversion of Foreign Currency to Foreign Currency draft	2%, Min..... \$5.00

MISCELLANEOUS CHARGES

Audit Certificates (Commercial/Retail)	\$50.00 Current Year \$75.00 2 years prior \$100 3 years prior \$200 over 3 years prior
Bankers' Orders (Standing orders/occasional transfers)	By draft \$10.00 To account -\$5.00
Credit Reports for Customers benefit (commercial & Retail) forward exchange rates.	\$20.00 (add spreads to the rates quoted by International Banking Division. Up to USD\$10,000 1/2% USD\$10,001 - \$50,000 1/4% USD\$50,001 - \$100,000 1/8% more than USD\$100,000 1/16% \$20.00
Standing Order (Salaries)	\$20.00

Securities - purchase/sale	1/4%, Min..... \$20.00 + broker's fees
Utility Bills	\$0.25 cents per bill
Photocopies (per item)	\$5.00 per sheet
Occasional Transfers between accounts.	\$10.00
Preparation/submission of Central Bank FC Forms	\$25.00

Payroll Preparation

Deposit to Employee's account or from List Charge	Scotiabank Branch- No charge, \$1.20 per name if at another branch or bank
Filling Envelopes with Names & Amounts already recorded	\$2.00 per envelope, Min..... \$50.00
Filling Envelopes with Names & Amounts not recorded	\$2.50 per envelope, Min..... \$50.00
Making Payments in Cash from a list supplied by employer	\$3.00 per name, Min..... \$50.00

Cash Processing

Cash/Coin deposited/supplied (sorted & bundled)	\$0.95 per \$1,000.00
Cash/Coin deposited/supplies (unsorted, unbundled bills)	\$1.80 per \$100

Safety Deposit Box

1 1/2 X 5 x 24	\$100.00 + VAT
2 1/2 x 5 x 24	\$125.00 + VAT
5 1/2 x 5 x 24	\$200 + VAT
Listing of contents for Estate Purposes	\$35.00 per hour per employee, Min..... \$25.00 per listing
Visit in excess of 2 per month	\$5.00
Drilling of Safety Deposit Box	\$200 + Costs
Replacing Lock	min..... \$200
SDB 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	\$50.00
Boxed Drill	\$100.00 + Costs

Night/Day Deposit Bags

Disposable bags (100 BAGS)	\$50.00 + VAT
Lost/broken head door keys	\$30.00 + Costs

Self Service Banking

INTERNET BANKING
MOBILE BANKING
TELEPHONE BANKING
ATM
POS

FREE
FREE
FREE
Refer Deposit accounts for charges.
Refer Deposit accounts for charges.

Contact Us



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246-426-7000



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