

Account	Monthly Fee	Customer Initiated Scotiabank Transactions included ³ - no charge for deposits - ATM mini statement fee applies	Unlimited Telephone, mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees ³	Scotiabank Savings Reward Plan Eligible (on ASP contributions) ¹	Pays Interest ^{4,5} (minimum balance to earn interest)	Overdraft Protection (subject to approval) ⁴
EVERYDAY BANK ACCOUNTS								
Total Access Account A full-service account that gives you the flexibility to bank using any of our channels.	\$10.00	10 Any Channel	✓	✓	Branch & Cheque \$1.50 POS \$0.75	—	—	✓
Electronic Access Account Bank anytime, anywhere—ATM, Online, telephone or mobile banking or POS with unlimited electronic transactions.	\$5.00	Unlimited Electronic	✓	✓	Branch \$2.50 Cheque \$1.50	—	—	✓
SAVINGS ACCOUNTS⁶								
Primary Savings Account¹³ Earn a competitive rate of interest.	\$2.50 fee only if account balance falls below \$300 anytime during the month	1 Any Channel	✓	✓	Branch \$2.50 POS \$1.50	1% Bonus	✓(\$300)	—
Signature Savings Account¹² Earn one of our highest rates of interest on balances of \$10,000 or more.	\$2.50 fee only if account balance falls below \$10,000 anytime during the month	1 Any Channel	✓	✓	Branch \$2.50 POS \$1.50	1% Bonus	✓(\$300)	—
BANKING PLANS								
PRIMARY BANKING PLAN Simplify your banking with an everyday bank account and a savings account that earns a competitive rate of interest. Make it easy to manage your money and save for your dreams. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²								
Primary Plan - Everyday Banking	Fee waived when savings account balance of \$2,500 or more maintained each month, otherwise savings account charged \$15 a month ²	Unlimited Electronic + 5 in branch or cheque transactions	✓	✓	Branch & Cheque \$1.50	—	—	✓
Primary Plan - Savings¹³		1 Any Channel	✓	✓	Branch \$2.50 POS \$1.50	1% Bonus	✓(\$300)	—
SIGNATURE BANKING PLAN Our ultimate banking plan offers flexible access to your money. Enjoy unlimited transactions ³ on your everyday bank account and one of our highest rates of interest on your savings account. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²								
Signature Plan - Everyday Banking	Fee waived when savings account balance of \$25,000 or more maintained each month, otherwise savings account charged \$15 a month ²	Unlimited Any Channel	✓	✓	—	—	—	✓
Signature Plan - Savings¹²		2 Any Channel	✓	✓	Branch \$2.50 POS \$1.50	1% Bonus	✓(\$300)	—
AGE BASED ACCOUNTS								
Junior Account (Age 0-17) Get unlimited transactions ³ and pay no monthly fee. And receive an attractive rate of interest. ^{8, 11, 13}	No Fee	Unlimited Any Channel	✓	✓	—	—	✓ (No Minimum)	—
Scotiabank Be Money - Electronic Account (Age 18-25) Get unlimited electronic ³ transactions for a low monthly fee. ^{8, 9, 11}	\$2.50	Unlimited Electronic	✓	✓	Branch & Cheque \$1.50	—	—	✓
Senior's Account (Age 60+) Get unlimited telephonic transactions ³ , and pay no monthly fee. And receive a premium rate of interest and other benefits. ⁷	No Fee	Unlimited Any Channel	✓	✓	—	—	✓ (No Minimum)	✓
SPECIALTY ACCOUNTS								
Foreign Currency (\$USD/\$CAD) A secure environment for your foreign currency funds. ¹⁰	No Fee	None	✓	✓	Branch \$1.50 / POS \$0.75	—	—	—

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 Barbadian dollars, unless otherwise specified. Interest rates quoted are subject to change at anytime without notice.