

ACCOUNT COMPARISON CHART

Account	Monthly Fee	Customer Initiated Transactions Included ^{2,3}	Unlimited Self-Service Banking ³ (ATM, POS, ScotiaOnline, Mobile Banking)	Unlimited Self-Service Transfers Between Accounts	Additional Transaction Fees ^{2,3}	Scotiabank Savings Reward Plan Eligibility ¹ (Bonus Interest on ASP Contributions)	Pays Interest ^{4,5,10}	Overdraft Protection ⁴ (Subject to Approval)
EVERYDAY BANK ACCOUNTS								
Total Access Account Enjoy maximum access to your funds and the freedom to bank how you want, when you want.	\$35.00	3 in-branch or cheque. Unlimited Self Service Banking	✓	✓	\$5.00	–	–	✓
Total Access Senior ⁶ Manage your everyday banking, pay no monthly fee and earn interest. (60 + years of age)	–	and 10 In-Branch or Cheque					✓	
Electronic Access Account The most convenience, the lowest cost. Transact 24/7 through our self-service banking channels	\$16.00	Unlimited Self Service Banking	✓	✓	\$5.00	–	–	✓
Electronic Access Youth ⁷ Just starting out? Manage your everyday banking the convenient way (Ages 18 – 25)	\$6.00							
SAVINGS & FOREIGN CURRENCY ACCOUNTS								
Primary Savings Account Start saving today and watch your money grow.	\$10.00 Fee waived if balance remains above \$300	–	✓ (Excluding Point of Sale Transactions)	✓	Branch: \$5.00 Point of Sale: \$1.50	✓	✓	–
Primary Savings Junior ^{7,8} From first steps to first job – start your savings off on the right foot (Under 18 years of age) ⁷	–							
Foreign Currency Account⁹ For your US Dollar banking needs	\$2.50 (USD) Fee waived if balance remains above \$300				Branch: \$1.50 (USD)	–	–	–

Our Satisfaction Guarantee

We are committed to ensuring you have the right account for your banking needs. If you are not satisfied with your account, you may select an alternate Scotiabank account. We will refund the difference, if any, between the monthly fees paid on the account you had and the monthly fees you would have paid with the new account, for a period of 90 days from the date the original account was opened.

Call 246-426-7000 or visit us at barbados.scotiabank.com

¹ 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 12-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.

² Deposits made in-branch will count toward free transactions and any additional in-branch deposits will be charged the branch transaction fee

³ Excludes non-Scotiabank ATM transactions, and transactions conducted at out-of-country ATMs (see your branch for applicable fees), transfers to third parties or involving accounts held at other financial institutions; Sundry transaction fees apply (eg. Stop payment of cheques, wire transfers, ATM mini statement etc).

⁴ Contact branch for current interest rates and overdraft rates and fees. Interest rates quoted are subject to change at anytime without prior notice.

⁵ Only non-interest bearing accounts are available for residents of Canada.

⁶ 25% off safety deposit box fee, standing orders and bank drafts.

⁷ Once Primary Savings Junior customers reach age 18, their accounts will automatically be converted to the Primary Savings Account. Once Electronic Access Youth customers reach age 25, their accounts will automatically be converted to the Electronic Access Account

⁸ For joint accounts, the primary account holder must meet the age eligibility requirements.

⁹ ATM transactions dispensed in local currency, not the currency of the account.

¹⁰ Interest is calculated on the minimum monthly balance and paid monthly.