

**PRELIMINARY THE BANK OF NOVA SCOTIA (JA) LTD.
SCHEDULE OF FEES AND CHARGES 2018 - 2020
Pursuant to Section (64)(g)(ii) of the Banking Services Act**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2018 (J\$)	December 2019 (J\$)	December 2020 (J\$)	J\$ Value Change '18 -'19	% Change '18 -'19	J\$ Value Change '19 -'20	% Change '19 -'20
1.0	CURRENT ACCOUNTS (Personal)							
1.1	Minimum Monthly Service Charge	\$680.00	\$680.00	Free	\$0.00	0%	(\$680.00)	-100%
1.2	Charge per Entry/Cheque	\$385.00	\$385.00	\$380.00	\$0.00	0%	(\$5.00)	-1%
1.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	\$1,385.00; Free Online	\$1,385.00; Free Online	\$1,449.20; Free Online	\$0.00	0%	\$0.00 - \$64.20	0% - 5%
1.4.2	To Third Party Deposit-Taking Institution	\$1,385.00	\$1,385.00	\$1,449.20	\$0.00	0%	\$64.20	5%
1.5	Interim Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$650.00	\$650.00	\$680.13	\$0.00	0%	\$30.13	5%
1.7	Cheque Returned NSF	\$1,500.00	\$1,500.00	\$1,569.52	\$0.00	0%	\$69.52	5%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$480.00	\$480.00	\$502.25	\$0.00	0%	\$22.25	5%
1.8.2	Foreign Cheque	USD 25.00	USD 25.00	USD 26.16	USD 0.00	0%	USD 1.16	5%
1.9	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	\$385.00	\$385.00	Free	\$0.00	0%	(\$385.00)	-100%
2.2	In-branch Withdrawal Transaction Fee	\$385.00	\$385.00	\$380.00	\$0.00	0%	(\$5.00)	-1%
2.3	Minimum Balance Fees (also state threshold)	\$185.00 threshold of \$5,000.00 and USD 100.00	\$185.00 threshold of \$5,000.00 and USD 100.00	\$180.00 threshold of \$5,000.00 and USD 100.00	\$0.00	0%	(\$5.00)	-3%
2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$3,535.00	\$3,535.00	\$3,698.85	\$0.00	0%	\$163.85	5%
3.2	Outward	\$3,535.00	\$3,535.00	\$3,698.85	\$0.00	0%	\$163.85	5%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$60.00; Free on transactional account	\$60.00; Free on transactional account	\$59.00	\$0.00	0%	(\$1.00)	-2%
4.1.1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	\$60.00; Free on transactional account	\$60.00; Free on transactional account	\$59.00	\$0.00	0%	(\$1.00)	-2%
4.1.1.5	Declined	\$12.10	\$12.10	Free	\$0.00	0%	(\$12.10)	-100%
4.1.1.6	Statement	\$24.20	\$24.20	Free	\$0.00	0%	(\$24.20)	-100%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.00; Free on transactional account	\$60.00; Free on transactional account	\$59.00	\$0.00	0%	(\$1.00)	-2%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$35.00	\$35.00	\$34.00	\$0.00	0%	(\$1.00)	-3%
4.1.2.4	Transfer	\$60.00	\$60.00; Free on transactional account	\$59.00	\$0.00	0%	(\$1.00)	-2%
4.1.2.5	Declined	\$33.10	\$33.10	Free	\$0.00	0%	(\$33.10)	-100%
4.1.2.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.2	Point of Sale Transactions	Free	\$60.00; 19.25 for decline POS Transaction	59.00	\$19.25 - \$60.00	100%	(\$1.00) - \$39.75	-2% to 206%
4.3	Replacement Debit Card	\$885.00	\$885.00	\$873.61	\$0.00	0%	(\$11.39)	-1%
4.4	Internet Banking:							
4.4.1	Personal							
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2	Funds Transfer							
4.4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2.2	Third Party	Free	Free	Free	\$0.00	0%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,500.00 - \$9,010.00	\$5,500.00 - \$9,010.00	\$5,429.18 - \$8894.00	\$0.00	0%	(\$70.82) - (\$116.00)	-1%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$1,970.00 - \$22,160.00	\$1,970.00 - \$22,160.00	\$2,061.32 - \$9940.35	\$0.00	0%	(\$12,219.65) - \$91.32	-55% to 5%
6.0	LOANS AND DISCOUNTS (Personal)							
6.1	Commitment/Acceptance Fee	\$12,000.00 - \$18,000.00; 3.55% of loan amount	\$12,000.00 - \$18,000.00; 3.55% of loan amount	\$13,326.18; 3.50% of loan amount	\$0.00	0%	(\$4,673.82) - \$1,326.18	-26% to 11%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun/ Over Limit Fee	\$2,240.00	\$2,240.00	\$2,349.36	\$0.00	0%	\$109.36	5%
6.4	Late Payment/ Penalty Fee	6.185% of unpaid amount; Minimum \$1,515.00	6.185% of unpaid amount; Minimum \$1,515.00	6.105% of unpaid amount; Minimum \$1,725.00	\$0.00	0%	N/A of unpaid amount; Minimum \$210.00	*-0.08% of unpaid amount; Minimum 14%
6.5	Guarantees/Indemnities	\$6,815.00 - \$8,500.00	\$6,815.00 - \$8,500.00	\$7,837.77 - \$8,333.56	\$0.00	0%	(\$166.44) - \$1,022.77	-2% to 15%
6.6	Letter of Undertaking	\$5,950.00	\$5,950.00	\$7,403.44	\$0.00	0%	\$1,453.44	24%

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7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	\$2,500.00 - \$8,500.00	\$2,500.00 - \$8,500.00	\$2,467.81 - \$8,884.12	\$0.00	0%	(\$32.19) - \$384.12	-1% to 5%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$4,000.00 - \$12,900.00	\$4,000.00 - \$12,900.00	\$3,948.50 - \$13,721.03	\$0.00	0%	(\$51.50) - \$821.03	-1% to 6%
7.1.3	Other	\$4,000.00	\$4,000.00	\$6,781.55 - \$6880.25	\$0.00	0%	\$2,781.55 - \$2,880.25	70% - 72%
7.2	Cash Advance Charge:							
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	10.00% of advance. Min \$500.00	10.00% of Advance. Min \$500.00	9.87% of Advance; Min \$493.56	N/A	0%	N/A of Advance; Minimum (\$6.44)	-0.13% of Advance; Minimum -1%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	7.00% of advance at ATM. Min \$500.00	7.00% of Advance at ATM. Min \$500.00	7.30% of Advance at ATM; Min \$493.56	N/A	0%	N/A of Advance at ATM; Minimum (\$6.44)	0.3% of Advance at ATM; Minimum -1%
7.2.3	Other	\$500.00 Scotia Online & TeleScotia	\$500.00 Scotia Online & TeleScotia	N/A	\$0.00	0%	(\$500.00)	-100%
7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	\$3,000.00	\$3,000.00	\$2,961.37	\$0.00	0%	(\$38.63)	-1%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$3,000.00	\$3,000.00	\$2,961.37	\$0.00	0%	(\$38.63)	-1%
7.3.3	Other	\$3,000.00	\$3,000.00	\$2,961.37	\$0.00	0%	(\$38.63)	-1%
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	\$3,000.00	\$3,000.00	\$2,961.37	\$0.00	0%	(\$38.63)	-1%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$3,000.00	\$3,000.00	\$2,961.37	\$0.00	0%	(\$38.63)	-1%
7.4.3	Other	\$3,000.00	\$3,000.00	\$2,961.37	\$0.00	0%	(\$38.63)	-1%
7.5	Replacement Card Fee:							
7.5.1	Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Visa (Preferred Gold) - Free; \$1,750.00 - \$4,715.00	Visa (Preferred Gold) - Free; \$1,750.00 - \$4,715.00	Visa (Preferred Gold) - Free; \$4,654.29	\$0.00	0%	(\$60.71) - \$2,904.29	-1% to 166%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,810.00 - \$2,800.00 ScotiaGold and Platinum	\$1,810.00 - \$2,800.00 ScotiaGold and Platinum	\$2,763.94 ScotiaGold and Platinum	\$0.00	0%	(\$36.06) - \$953.94	-1% to 53%
7.5.3	Other	\$805.00	\$805.00	Free	\$0.00	0%	(\$805.00)	-100%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	USD 1.00 per cheque encashed	USD 1.00 per cheque encashed	USD 1.00 per cheque negotiated	USD 0.00	0%	USD 0.00	0%
8.2	Foreign Draft (sold)	\$950.00 per draft	\$950.00 per draft	\$994.04 per draft	\$0.00	0%	\$44.04	5%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$385.00	\$385.00	\$402.85 - Less than \$1M; \$6,152.85 - \$1M & Over	\$0.00	0%	\$17.85 - Less than \$1M; \$6,152.85 - \$1M & Over	5% - Less than \$1M; 100% - \$1M & Over
8.3.2	Non-bank Customer	\$1,385.00	\$1,385.00	\$1,449.20 - Less than \$1M; \$7,199.20 - \$1M & Over	\$0.00	0%	\$64.20 - Less than \$1M; \$7,199.20 - \$1M & Over	5% - Less than \$1M; 100% - \$1M & Over
8.4	Money Order	\$255.00	\$255.00	\$266.81	\$0.00	0%	\$11.81	5%
8.5	Standing Order	\$385.00	\$385.00; On-line - Free	\$402.85; On-line - Free	\$0.00	0%	\$0.00 - \$17.85	0% - 5%
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,500.00	\$2,862.66	\$0.00	0%	\$1,362.66	91%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$385.00	\$385.00	\$402.85	\$0.00	0%	\$17.85	5%
8.7.2	Other Banks' Cheque	\$385.00	\$385.00	\$402.85	\$0.00	0%	\$17.85	5%
8.8	Voucher Search	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$1,800.00 per hour or part thereof	\$1,883.42 per hour or part thereof	\$0.00	0%	\$83.42	5%
8.11	Bill Payment Services:							
8.11.1	In-branch	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December of the respective years.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the bank's products / services, and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) A 100% increase and represents either a doubling of the particular fee or charge, or instances where the fee or charge is being introduced or re-introduced after a period of discontinuation.
- (iv) N/A - Service not applicable to institution.