

THE BANK OF NOVA SCOTIA (JA) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT/ SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2009 (J\$)	December 2010 (J\$)	December 2011 (J\$)	J\$ Value Change '09 - '10	% Change '09 - '10	J\$ Value Change '10 - '11	% Change '10 - '11
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	300.00	425.00	425.00	\$125.00	42%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	48.00	165.00	\$60.00 Per processed cheque and \$165.00 per in branch transactions; Rebate of \$60.00 for each \$15,000.00 of minimum credit balance maintained.	\$117.00	244%	\$0.00	0%
1.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.4	Transfer Between Accounts	190.00	250.00	250.00	\$60.00	32%	\$0.00	0%
1.1.5	Interim Statement	485.00	490.00	Free	\$5.00	1%	(\$490.00)	-100%
1.1.6	Cheque Returned NSF	845.00	955.00	955.00	\$110.00	13%	\$0.00	0%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	450.00	455.00	455.00	\$5.00	1%	\$0.00	0%
1.1.7.2	Foreign Cheque	450.00	455.00	455.00	\$5.00	1%	\$0.00	0%
1.1.8	Dormant Account Fee (per annum)	Where balance on a/c is less than \$10,000 / US \$500, \$440.00	\$1,000.00 after 2 years of inactivity, \$1,500.00 after 5 years of inactivity, \$2,500.00 after 7 years of inactivity	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	\$560.00 - \$2,060.00	127% - 468%	(\$500.00) - (\$1,500.00)	-50% to -60%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	485.00	560.00	\$700.00 Corporate; \$475.00 SMEs	\$75.00	15%	(\$85.00) - \$140.00	- 15% to 25%
1.2.2	Charge per Entry/Cheque	66.00	70.00	\$80.00 Corporate; \$70.00 SMEs. Allow one free entry for each \$30,000.00 (corporate) & \$25,000.00 (SMEs) of minimum credit balance maintained.	\$4.00	6%	\$0.00 - \$10.00	0% - 14%
1.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	190.00	250.00	250.00	\$60.00	32%	\$0.00	0%
1.2.5	Interim Statement	485.00	490.00	Free	\$5.00	1%	(\$490.00)	-100%
1.2.6	Cheque Returned NSF	845.00	955.00	955.00	\$110.00	13%	\$0.00	0%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	450.00	455.00	455.00	\$5.00	1%	\$0.00	0%
1.2.7.2	Foreign Cheque	450.00	455.00	455.00	\$5.00	1%	\$0.00	0%
1.2.8	Dormant Account Fee (per annum)	Where balance on a/c is less than \$10,000 / US \$500, \$440.00	\$1,500.00 after 2 years of inactivity, \$2,500.00 after 5 years of inactivity, \$5,000.00 after 7 years of inactivity	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	\$560.00 - \$2,060.00	127% - 468%	(\$500.00) - (\$1,500.00)	50% - 60%
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	100.00	165.00	165.00	\$65.00	65%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	100.00	165.00	165.00	\$65.00	65%	\$0.00	0%

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2.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	N/A	N/A	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	100%
2.1.4	Dormant Account Fee (per annum)	Where balance on a/c is less than \$10,000 / US \$500, \$440.00	\$1,000.00 after 2 years of inactivity, \$1,500.00 after 5 years of inactivity, \$2,500.00 after 7 years of inactivity	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	\$560.00 - \$2,060.00	127% - 468%	(\$500.00) - (\$1,500.00)	50% - 60%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	85.1	165.00	165.00	\$79.90	94%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	85.1	165.00	165.00	\$79.90	94%	\$0.00	0%
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	Where balance on a/c is less than \$10,000 / US \$500, \$440.00	\$1,500.00 after 2 years of inactivity, \$2,500.00 after 5 years of inactivity, \$5,000.00 after 7 years of inactivity	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	\$1,060.00 - \$4,560.00	241% - 1,036%	(\$1,000.00) - (\$4,000.00)	66% - 80%
3.0	Telegraphic Transfer of Funds							
3.1	Inward	2,400.00	2,600.00	2,950.00	\$200.00	8%	\$350.00	13%
3.2	Outward	3,500.00	3,535.00	3,535.00	\$35.00	1%	\$0.00	0%
4.0	E-Banking							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	30.00	33.00	33.00	\$3.00	10%	\$0.00	0%
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	30.00	33.00	33.00	\$3.00	10%	\$0.00	0%
4.1.1.5	Declined	N/A	12.10	12.10	N/A	N/A	\$0.00	0%
4.1.1.6	Statement	20.70	20.90	20.90	\$0.20	1%	\$0.00	0%
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	45.00	55.00	56.00	\$10.00	22%	\$1.00	2%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	27.30	27.60	30.00	\$0.30	1%	\$2.40	9%
4.1.2.4	Transfer	N/A	55.00	56.00	N/A	N/A	\$1.00	2%
4.1.2.5	Declined	27.30	27.60	30.00	\$0.30	1%	\$2.40	9%
4.1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Point of Sale Transactions	9.00	15.00	15.00	\$6.00	67%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	Base monthly fee of \$1,210 - \$5,126 and Per Item Fee of \$19.20 - \$32 depending on the Package and Options selected	Base monthly fee of \$1,210 - \$5,126 and Per Item Fee of \$19.20 - \$32 depending on the Package and Options selected	Varying package options	\$0.00	0%	N/A	N/A

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5.0	Depository Services							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,445.00 - \$8,920.00 depending on size	\$5,500.00 - \$9,010.00 depending on size	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	\$55.00 - \$90.00	1%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	\$1,970.00 - \$22,160.00 depending on size	\$1,970.00 - \$22,160.00 depending on size	\$1,970.00 - \$22,160.00	100%	\$0.00	0%
6.0	Loans and Discounts							
6.1	Commitment/Acceptance Fee	1.54%	1.55% x 1% of amount of increase. Minimum \$9,595.00. For Cash Secured facility - 50% of applicable fee.	1.55% x 1% of amount of increase. Minimum \$9,595.00. For Cash Secured facility - 50% of applicable fee.	N/A	0%	\$0.00	0%
6.2	Annual Renewal Fee	Range \$5,900 - \$21,690.00 for amounts under \$1mn and 1% for amounts over \$1mn	Range \$6,565.00 - \$24,240.00 for loans up to \$2 million, for loans over \$2 million - 1.11% of amount loaned. For Cash Secured facility - 50% of applicable fee. Maximum fee \$485,040.00	Range \$6,565.00 - \$24,240.00 for loans up to \$2 million, for loans over \$2 million - 1.11% of amount loaned. For Cash Secured facility - 50% of applicable fee. Maximum fee \$485,040.00	N/A	N/A	\$0.00	0%
6.3	Overrun Fee	2,220.00	\$ 2,240.00 plus 0.65 x 1% of increase	\$ 2,240.00 plus application fee of 0.65 x 1% of amount of increase. Minimum application fee is \$6,060.00	\$20.00	1%	\$0.00	0%
6.4	Late Payment Fee	6.12%	6.19%	6.185% of unpaid amount. Minimum \$1,515.00	N/A	0%	N/A	0%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5.2	Corporate	1.50% - 5.60% of amount	1.50% - 5.60% of amount	1.265 x 1% of amount p.a Minimum US\$395.00	N/A	0%	N/A	Now 1.265 x 1% of amount p.a Minimum US\$395.00
6.6	Letter of Undertaking	5,890.00	5,950.00	\$5,950.00 per letter	\$60.00	1%	\$0.00	0%
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)	\$3,375.00 - \$6,565.00	\$4,700.00 - \$7,600.00	\$4,700.00 - \$7,600.00	\$1,325.00 - \$1,035.00	39% - 16%	\$0.00	0%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,900.00 - \$10,000.00	\$3,250.00 - \$10,100.00	\$3,250.00 - \$10,100.00	\$1,350.00 - \$100.00	71% - 1%	\$0.00	0%
7.1.3	Other	6,900.00	6,970.00	\$6,970.00 - \$7,070.00	\$70.00	1%	\$0.00 - \$100.00	0% - 1.4%
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)	7.00%	7.00%	7.00% of advance. Min. \$500.00	N/A	0%	N/A	0%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	6.00% - 7.00% of advance	7.00% of advance. Min. \$500.00	7.00% of advance. Min. \$500.00	N/A	1% - 0%	\$0.00	0%
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	Late Payment Charge:							

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7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	1,800.00	2,000.00	2,000.00	\$200.00	11%	\$0.00	0%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	1,800.00	2,000.00	2,000.00	\$200.00	11%	\$0.00	0%
7.3.3	Other	1,800.00	1,955.00	1,955.00	\$155.00	9%	\$0.00	0%
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	1,800.00	2,000.00	2,000.00	\$200.00	11%	\$0.00	0%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	1,800.00	2,000.00	2,000.00	\$200.00	11%	\$0.00	0%
7.4.3	Other	1,800.00	1,955.00	1,955.00	\$155.00	9%	\$0.00	0%
7.5	Replacement Card Fee:							
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	\$1,560.00 - \$3,700.00	735.00	\$1,750.00 - \$4,100.00	(\$825.00) - (\$2,965.00)	-53% to -80%	\$1,015.00 - \$3,365.00	138% - 458%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$815.00 - \$2,465.00	735.00	\$700.00 - \$2,800.00	(\$80.00) - (\$1,730.00)	- 10% to -70%	(\$35.00) - \$2,065.00	-5% to 281%
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	Miscellaneous Charges							
8.1	Foreign Cheque negotiated	60.00	60.00	USD 1.00 per cheque encashed + Stamp duty	\$0.00	0%	N/A	N/A
8.2	Foreign Draft (sold)	600.00	610.00	610.00	\$10.00	2%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	350.00	355.00	355.00	\$5.00	1%	\$0.00	0%
8.3.2	Non-bank Customer	870.00	880.00	Less than \$5million \$880.00; Greater than \$5million \$6,755.00	\$10.00	1%	\$0.00	0%
8.4	Money Order	250.00	255.00	255.00	\$5.00	2%	\$0.00	0%
8.5	Standing Order	350.00	360.00	360.00	\$10.00	3%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	1,015.88	1,250.00	1,250.00	\$234.12	23%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	NA	200.00	200.00	\$200.00	100%	\$0.00	0%

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8.8	Payroll Preparation	Deposits to employees a/cs from list : \$205 per account for BNS a/cs and \$255 per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: \$505 per envelope. Making payment in cash in Bank from list supplied by Employer: \$505 per name.	Deposits to employees a/cs from list : \$350 per account for BNS a/cs and \$500 per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: \$570 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570 per name.	Deposits to employees a/cs from list : \$350 per account for BNS a/cs and \$500 per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: \$570 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570 per name.	Deposits to employees a/cs from list : \$145 per account for BNS a/cs and \$245 per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: \$65 per envelope. Making payment in cash in Bank from list supplied by Employer: \$65 per name.	Deposits to employees a/cs from list : 71% per account for BNS a/cs and 96% per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: 13% per envelope. Making payment in cash in Bank from list supplied by Employer: 13% per name.	\$0.00	0%
8.9	Audit Confirmation	2,500.00	\$2,525.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$2,525.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$25.00	1%	\$0.00	0%
8.10	Voucher Search	1,500.00	1,700.00	\$1,700.00 per hour or part thereof, Minimum \$1,700.00	\$200.00	13%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2011.

- (i). Rates and Charges reflect a sample of the fees applicable to the bank's product / services, and are not to be interpreted as an exhaustive list.
- (ii) Rates and Charges include applicable taxes.
- (iii) A 100% increase represents either a doubling of the particular rate or charge, or instances where the rate or charge is being introduced for the first time.