

THE BANK OF NOVA SCOTIA (JA) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT/ SAVINGS ACCOUNTS
2010 - 2012
(J\$ TRANSACTIONS)

	SERVICES	RATES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$425.00	\$425.00	\$300.00	\$0.00	0%	(\$125.00)	-29%
1.1.2	Charge per Entry/Cheque	\$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.	\$50.00 Per processed cheque and \$195.00 per in branch transactions; Rebate of \$15.00 for each \$20,000.00 of minimum credit balance maintained.	\$0.00	0%	(\$10.00) Per processed cheque and \$30.00 per in branch transactions;	-16% Per processed cheque and 18% per in branch transactions;
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	\$250.00	\$250.00	\$250.00	\$0.00	0%	\$0.00	0%
1.1.5	Interim Statement	\$490.00	Free	Free	(\$490.00)	-100%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$955.00	\$955.00	\$1,100.00	\$0.00	0%	\$145.00	15%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$455.00	\$455.00	\$455.00	\$0.00	0%	\$0.00	0%
1.1.7.2	Foreign Cheque	\$455.00	\$455.00	\$455.00	\$0.00	0%	\$0.00	0%
1.1.8	Dormant Account Fee (per annum)	\$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	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	(\$500.00) after 2 years of inactivity, (\$750.00) after 5 years of inactivity, (\$1,500.00) after 7 years of inactivity	-50% after 2 years of inactivity, -50% after 5 years of inactivity, -60% after 7 years of inactivity	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$560.00	\$700.00 Corporate; \$475.00 SMEs	\$700.00 Corporate; \$475.00 SMEs	(\$85.00) - \$140.00	- 15% to 25%	\$0.00	\$0.00
1.2.2	Charge per Entry/Cheque	\$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.	\$80.00 Corporate; \$70.00 SMEs. Corporate: Rebate of \$20.00 per \$30,000.00 of minimum credit balance maintained, up to a maximum equal to the service charge. SME: Rebate of \$18.00 for each \$25,000.00 of minimum credit balance maintained, up to a maximum equal to the service charge.	\$0.00 - \$10.00	0% - 14%	\$0.00	0%
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	\$250.00	\$250.00	\$250.00	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	\$490.00	Free	Free	(\$490.00)	-100%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$955.00	\$955.00	\$1,100.00	\$0.00	0%	\$145.00	15%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$455.00	\$455.00	\$455.00	\$0.00	0%	\$0.00	0%
1.2.7.2	Foreign Cheque	\$455.00	\$455.00	\$455.00	\$0.00	0%	\$0.00	0%
1.2.8	Dormant Account Fee (per annum)	\$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	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	(\$1,000.00) after 2 years of inactivity, (\$1,750.00) after 5 years of inactivity, (\$4,000.00) after 7 years of inactivity	-67% after 2 years of inactivity, -70% after 5 years of inactivity, -80% after 7 years of inactivity	\$0.00	0%
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	\$165.00	\$165.00	\$195.00	\$0.00	0%	\$30.00	18%

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		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
2.1.2	In-branch Withdrawal Transaction Fee	\$165.00	\$165.00	\$195.00	\$0.00	0%	\$30.00	18%
2.1.3	Minimum Balance Fees (also state threshold)	N/A	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	100%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	\$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	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	(\$500.00) after 2 years of inactivity, (\$750.00) after 5 years of inactivity, (\$1,500.00) after 7 years of inactivity	-50% after 2 years of inactivity, -50% after 5 years of inactivity, -60% after 7 years of inactivity	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	\$165.00	\$165.00	\$195.00	\$0.00	0%	\$30.00	18%
2.2.2	In-branch Withdrawal Transaction Fee	\$165.00	\$165.00	\$195.00	\$0.00	0%	\$30.00	18%
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)	\$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	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	(\$1,000.00) after 2 years of inactivity, (\$1,750.00) after 5 years of inactivity, (\$4,000.00) after 7 years of inactivity	-67% after 2 years of inactivity, -70% after 5 years of inactivity, -80% after 7 years of inactivity	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,600.00	\$2,950.00	\$2,950.00	\$350.00	13%	\$0.00	0%
3.2	Outward	\$3,535.00	\$3,535.00	\$3,535.00	\$0.00	0%	\$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	\$33.00	\$33.00	\$33.00	\$0.00	0%	\$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	\$33.00	\$33.00	\$33.00	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	\$12.10	\$12.10	\$12.10	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	\$20.90	\$20.90	\$22.00	\$0.00	0%	\$1.10	5%
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	\$55.00	\$56.00	\$58.00	\$1.00	2%	\$2.00	4%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$27.60	\$30.00	\$32.00	\$2.40	9%	\$2.00	7%
4.1.2.4	Transfer	\$55.00	\$56.00	\$58.00	\$1.00	2%	\$2.00	4%
4.1.2.5	Declined	\$27.60	\$30.00	\$32.00	\$2.40	9%	\$2.00	7%
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	\$15.00	\$15.00	Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25	\$0.00	0%	\$1.50 - \$4.25	10% - 28%
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	Varying package options	Varying package options	N/A	N/A	N/A	N/A

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	SERVICES	RATES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,500.00 - \$9,010.00 depending on size	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	\$0.00	0%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$1,970.00 - \$22,160.00 depending on size	\$1,970.00 - \$22,160.00 depending on size	\$1,970.00 - \$22,160.00 depending on size	\$0.00	0%	\$0.00	0%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	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.	Non Readily Realized Collateral Secured Facility 1.55% x 1% of amount Minimum \$18,000.00. Readily Realized Collateral Secured Facility 0.775% of amount, Min \$18,000.00.	\$0.00	0%	\$8,405.00 Change on Minimum amount	87% Change on Minimum amount
6.2	Annual Renewal Fee	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	Non Readily Realized Collateral Secured Facility 1.20% of amount. Readily Realized Collateral Secured Facility 0.6% of amount. Minimum fee \$15,000.00 and Maximum fee \$600,000.00.	\$0.00	0%	\$114,960.00 change on Maximum amount	24% change on Maximum amount
6.3	Overrun Fee	\$ 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	\$ 2,240.00 plus application fee of 0.65 x 1% of amount of increase. Minimum application fee is \$6,060.00	\$0.00	0%	\$0.00	0%
6.4	Late Payment Fee	6.19%	6.185% of unpaid amount. Minimum \$1,515.00	6.185% of unpaid amount. Minimum \$1,515.00	N/A	0%	\$0.00	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	1.265 x 1% of amount p.a Minimum US\$395.00	1.265 x 1% of amount p.a Minimum US\$395.00	N/A	Now 1.265 x 1% of amount p.a Minimum US\$395.00	\$0.00	0%
6.6	Letter of Undertaking	\$5,950.00	\$5,950.00 per letter	\$5,950.00 per letter	\$0.00	0%	\$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)	\$4,700.00 - \$7,600.00	\$4,700.00 - \$7,600.00	\$2,500.00 - \$8,500.00	\$0.00	0%	(\$2,200.00) - \$900.00	-47% to 12%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$3,250.00 - \$10,100.00	\$3,250.00 - \$10,100.00	\$4,000.00 - \$10,100.00	\$0.00	0%	\$0.00 - \$750.00	0% - 23%
7.1.3	Other	6,970.00	\$6,970.00 - \$7,070.00	\$6,870.00 - \$6,970.00	\$0.00 - \$100.00	0% - 1.4%	(\$100.00)	-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% of advance. Min. \$500.00	7.00% of advance. Min. \$500.00	N/A	0%	\$0.00	0%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	7.00% of advance. Min. \$500.00	7.00% of advance. Min. \$500.00	7.00% of advance. Min. \$500.00	\$0.00	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)	\$2,000.00	\$2,000.00	\$2,300.00	\$0.00	0%	\$300.00	15%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$2,000.00	\$2,000.00	\$2,300.00	\$0.00	0%	\$300.00	15%
7.3.3	Other	\$1,955.00	\$1,955.00	\$1,955.00	\$0.00	0%	\$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)	\$2,000.00	\$2,000.00	\$2,300.00	\$0.00	0%	\$300.00	15%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$2,000.00	\$2,000.00	\$2,300.00	\$0.00	0%	\$300.00	15%
7.4.3	Other	\$1,955.00	\$1,955.00	\$1,955.00	\$0.00	0%	\$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)	\$735.00	\$1,750.00 - \$4,100.00	\$1,750.00 - \$4,715.00	\$1,015.00 - \$3,365.00	138% - 458%	\$0.00 - \$615.00	0% - 15%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$735.00	\$700.00 - \$2,800.00	\$805.00 - \$2,800.00	(\$35.00) - \$2,065.00	-5% to 281%	\$0.00 - \$105.00	0% - 15%
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	USD 1.00 per cheque encashed + Stamp duty	USD 1.00 per cheque encashed + Stamp duty	N/A	N/A	\$0.00	0%
8.2	Foreign Draft (sold)	\$610.00	\$610.00	\$610.00	\$0.00	0%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$355.00	\$355.00	\$355.00	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$880.00	Less than \$5million \$880.00; Greater than \$5million \$6,755.00	Less than \$5million \$880.00; Greater than \$5million \$6,755.00	\$0.00	0%	\$0.00	0%
8.4	Money Order	\$255.00	\$255.00	\$255.00	\$0.00	0%	\$0.00	0%
8.5	Standing Order	\$360.00	\$360.00	\$360.00	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,250.00	\$1,250.00	\$1,350.00	\$0.00	0%	\$100.00	8%
8.7	Cheque Encashment Fee (Other Banks Cheques)	\$200.00	\$200.00	\$200.00	\$0.00	0%	\$0.00	0%

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8.8	Payroll Preparation	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. Filing 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. Filing 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. Filing envelopes, recording names and amounts from list: \$570 per envelope. Filing envelopes, with names, amounts etc., already recorded thereon by Employer \$485 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570 per name. Preparation of Payroll Breakdown \$4.25 per \$1,000.00	\$0.00	0%	\$0.00	0%
8.9	Audit Confirmation	\$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	\$2,750.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$0.00	0%	\$225.00	9%
8.10	Voucher Search	\$1,700.00	\$1,700.00 per hour or part thereof, Minimum \$1,700.00	\$1,700.00 per hour or part thereof, Minimum \$1,700.00	\$0.00	0%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2012.

- (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.