

**THE BANK OF NOVA SCOTIA (JA) LTD.
SCHEDULE OF FEES AND CHARGES 2011 - 2013**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2011 (J\$)	December 2012 (J\$)	December 2013 (J\$)	J\$ Value Change '11 - '12	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '12 - '13
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$425.00	\$300.00	\$320.00	(\$125.00)	-29%	\$20.00	7%
1.1.2	Charge per Entry/Cheque	\$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.	\$50.00 Per processed cheque and \$215.00 per in branch transactions; Rebate of \$15.00 for each \$20,000.00 of minimum credit balance maintained	(\$10.00) Per processed cheque and \$30.00 per in branch transactions;	-16% Per processed cheque and 18% per in branch transactions;	\$0.00 Per processed cheque and \$20.00 per in branch transactions	0% Per processed cheque and 10% 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	\$215.00	\$0.00	0%	\$35.00	-14%
1.1.5	Interim Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$955.00	\$1,100.00	\$1,200.00	\$145.00	15%	\$100.00	9%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$455.00	\$455.00	\$480.00	\$0.00	0%	\$25.00	5%
1.1.7.2	Foreign Cheque	\$455.00	\$455.00	\$480.00	\$0.00	0%	\$25.00	5%
1.1.8	Dormant Account Fee (per annum)	\$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, \$1,000.00 after 7 years of inactivity	\$0.00	0%	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$700.00 Corporate; \$475.00 SMEs	\$700.00 Corporate; \$475.00 SMEs	\$700.00 Corporate; \$495.00 SMEs	\$0.00	\$0.00	\$0.00 Corporate; \$20.00 SMEs	0% Corporate; 4% SMEs
1.2.2	Charge per Entry/Cheque	\$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.	\$80.00 Corporate; \$70.00 SMEs	\$0.00	0%	\$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	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$955.00	\$1,100.00	\$1,200.00	\$145.00	15%	\$100.00	9%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$455.00	\$455.00	\$480.00	\$0.00	0%	\$25.00	5%
1.2.7.2	Foreign Cheque	\$455.00	\$455.00	\$480.00	\$0.00	0%	\$25.00	5%
1.2.8	Dormant Account Fee (per annum)	\$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, \$1,000.00 after 7 years of inactivity	\$0.00	0%	\$0.00	0%

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2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	\$165.00	\$195.00	\$215.00	\$30.00	18%	\$20.00	10%
2.1.2	In-branch Withdrawal Transaction Fee	\$165.00	\$195.00	\$215.00	\$30.00	18%	\$20.00	10%
2.1.3	Minimum Balance Fees (also state threshold)	\$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	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	\$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, \$1,000.00 after 7 years of inactivity	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	\$165.00	\$195.00	\$215.00	\$30.00	18%	\$20.00	10%
2.2.2	In-branch Withdrawal Transaction Fee	\$165.00	\$195.00	\$215.00	\$30.00	18%	\$20.00	10%
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)	\$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, \$1,000.00 after 7 years of inactivity	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,950.00	\$2,950.00	\$2,950.00	\$0.00	0%	\$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	Using Own Machine:							
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	\$22.00	\$22.00	\$1.10	5%	\$0.00	0%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$56.00	\$58.00	\$66.00	\$2.00	4%	\$8.00	14%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$30.00	\$32.00	\$32.00	\$2.00	7%	\$0.00	0%
4.1.2.4	Transfer	\$56.00	\$58.00	\$66.00	\$2.00	4%	\$8.00	14%
4.1.2.5	Declined	\$30.00	\$32.00	\$33.10	\$2.00	7%	\$1.10	3%
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	Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25	Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25	\$1.50 - \$4.25	10% - 28%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal							
4.3.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.1.2	Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate							
4.3.2.1	Enquiry	Varying package options	Varying package options	Varying package options	N/A	N/A	N/A	N/A
4.3.2.2	Funds Transfer	Varying package options	Varying package options	Varying package options	N/A	N/A	N/A	N/A
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	\$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.	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.	Non Readily Realized Collateral Secured Facility 1.55% of amount. Minimum \$18,000.00. Readily Realized Collateral Secured Facility 0.775% of amount, Min \$9,000.00.	\$8,405.00 Change on Minimum amount	87% Change on Minimum amount	Readily Realized Collateral Secured Facility (\$9,000.00) Change on Minimum amount	Readily Realized Collateral Secured Facility '-50% 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	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.	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.	\$114,960.00 change on Maximum amount	24% change on Maximum amount	\$0.00	0%
6.3	Overrun Fee	\$ 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	\$ 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	6.185% of unpaid amount. Minimum \$1,515.00	6.185% of unpaid amount. Minimum \$1,515.00	6.185% of unpaid amount. Minimum \$1,515.00	\$0.00	0%	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	USD 1.00 per cheque encashed + Stamp duty	USD 1.00 per cheque encashed + Stamp duty	USD 1.00 per cheque encashed	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	\$610.00	\$610.00	\$650.00	\$0.00	0%	\$40.00	7%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$355.00	\$355.00	\$380.00	\$0.00	0%	\$25.00	7%
8.3.2	Non-bank Customer	880.00	880.00	\$930.00	\$0.00	0%	\$50.00	6%
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	\$1,350.00	\$1,350.00	\$100.00	8%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	N/A	\$140.00	N/A	N/A	\$140.00	100%
8.7.2	Other Banks' Cheque	\$200.00	\$200.00	\$200.00	\$0.00	0%	\$0.00	0%
8.8	Payroll Preparation	Deposits to employees a/cs from list : \$350.00 per account for BNS a/cs and \$500.00 per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: \$570.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570.00 per name.	Deposits to employees a/cs from list : \$350.00 per account for BNS a/cs and \$500.00 per account+ cost of managers cheque for other Banks a/cs. Filling envelopes, recording names and amounts from list: \$570.00 per envelope. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$485.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570.00 per name. Preparation of Payroll Breakdown \$4.25 per \$1,000.00	Deposits to employees a/cs with deposit slips or from list : \$380.00 per account for BNS a/cs and \$530.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$500.00 per envelope. Filling envelopes, recording names and amounts from list: \$600.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$600.00 per name. Preparation of Payroll Breakdown \$4.50 per \$1,000.00	\$0.00	0%	Deposits to employees a/cs with deposit slips or from list : \$30.00 per account for BNS a/cs and \$530.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$15.00 per envelope. Filling envelopes, recording names and amounts from list: \$30.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$30.00 per name. Preparation of Payroll Breakdown \$0.25 per \$0.00	Deposits to employees a/cs with deposit slips or from list : 9% per account for BNS a/cs and 6% per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer 3% per envelope. Filling envelopes, recording names and amounts from list: 5% per envelope. Making payment in cash in Bank from list supplied by Employer: 5% per name. Preparation of Payroll Breakdown 6% per \$1,000.00
8.9	Audit Confirmation	\$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	\$2,750.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$225.00	9%	\$0.00	0%
8.10	Voucher Search	\$1,700.00 per hour or part thereof, Minimum \$1,700.00	\$1,700.00 per hour or part thereof, Minimum \$1,700.00	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$0.00	0%	\$100.00	6%

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

Notes:

- (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). 100% increase represents either a doubling of the particular fee or charge, or instances where the fee or charge is being introduced/re-introduced for the first time.
- (iv). 'N/A' Represents service not applicable to institution.