

**THE BANK OF NOVA SCOTIA (JA) LTD.
SCHEDULE OF FEES AND CHARGES 2012 - 2014**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2012 (J\$)	December 2013 (J\$)	December 2014 (J\$)	J\$ Value Change '12 - '13	% Change '12 - '13	J\$ Value Change '13 - '14	% Change '13 - '14
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$300.00	\$320.00	\$320.00	\$20.00	7%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	\$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	\$50.00 per processed cheque and \$215.00 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	\$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	\$250.00	\$215.00	\$215.00	(\$35.00)	-14%	\$0.00	0%
1.1.5	Interim Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$1,100.00	\$1,200.00	\$1,500.00	\$100.00	9%	\$300.00	25%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$455.00	\$480.00	\$480.00	\$25.00	5%	\$0.00	0%
1.1.7.2	Foreign Cheque	\$455.00	\$480.00	\$480.00	\$25.00	5%	\$0.00	0%
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; \$495.00 SMEs	\$700.00 Corporate; \$495.00 SMEs	\$0.00 Corporate; \$20.00 SMEs	0% Corporate; 4% SMEs	\$0.00	0%
1.2.2	Charge per Entry/Cheque	\$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	\$80.00 Corporate; \$70.00 SMEs	\$0.00	0%	\$0.00	0%
1.2.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	\$250.00	\$250.00	\$300.00	\$0.00	0%	\$50.00	20%
1.2.5	Interim Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$1,100.00	\$1,200.00	\$1,500.00	\$100.00	9%	\$300.00	25%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$455.00	\$480.00	\$480.00	\$25.00	5%	\$0.00	0%
1.2.7.2	Foreign Cheque	\$455.00	\$480.00	\$480.00	\$25.00	5%	\$0.00	0%
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	\$195.00	\$215.00	\$215.00	\$20.00	10%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	\$195.00	\$215.00	\$215.00	\$20.00	10%	\$0.00	0%
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	\$195.00	\$215.00	\$215.00	\$20.00	10%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	\$195.00	\$215.00	\$215.00	\$20.00	10%	\$0.00	0%
2.2.3	Minimum Balance Fees (also state threshold)	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	\$22.00	\$22.00	\$22.00	\$0.00	0%	\$0.00	0%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$58.00	\$66.00	\$66.00	\$8.00	14%	\$0.00	0%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$32.00	\$32.00	\$32.00	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	\$58.00	\$66.00	\$66.00	\$8.00	14%	\$0.00	0%
4.1.2.5	Declined	\$32.00	\$33.10	\$33.10	\$1.10	3%	\$0.00	0%
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	Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25	Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25	Fee Per Transaction \$20.00; Declined Multilink Transaction \$19.25	\$0.00	0%	Fee Per Transaction \$3.50; Declined Multilink Transaction \$0.00	Fee Per Transaction 21%; Declined Multilink Transaction 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	\$50.75 - \$76.00	N/A	N/A	\$50.75 - \$76.00	100%
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	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.	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.	Readily Realized Collateral Secured Facility (\$9,000.00) Change on Minimum amount	Readily Realized Collateral Secured Facility '-94% Change on Minimum amount	\$0.00	0%
6.2	Annual Renewal Fee	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 \$7,500.00 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 \$7,500.00 and Maximum fee \$600,000.00.	(\$7,500.00) Minimum charge	-50% Minimum charge	\$0.00	0%
6.3	Overrun/ Over Limit 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/ Penalty 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	USD 1.00 per cheque encashed	USD 0.00	0%	USD 0.00	0%
8.2	Foreign Draft (sold)	\$610.00	\$650.00	\$650.00	\$40.00	7%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$355.00	\$380.00	\$380.00	\$25.00	7%	\$0.00	0%
8.3.2	Non-bank Customer	880.00	\$930.00	\$1,200.00	\$50.00	6%	\$270.00	29%
8.4	Money Order	\$255.00	\$255.00	\$255.00	\$0.00	0%	\$0.00	0%
8.5	Standing Order	\$360.00	\$360.00	\$380.00 in Branch; On-line processed - Free	\$0.00	0%	\$0.00 - \$20.00	0% - 6%
8.6	Certification of Account Bal./Reference Letter	\$1,350.00	\$1,350.00	\$1,500.00	\$0.00	0%	\$150.00	11%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	\$140.00	\$140.00	\$140.00	100%	\$0.00	0%
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. 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	Deposits to employees a/cs with deposit slips or from list : \$500.00 per account for BNS a/cs and \$600.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$600.00 per envelope.Filling envelopes, recording names and amounts from list: \$700.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$700.00 per name. Preparation of Payroll Breakdown \$4.50 per \$1,000.00	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 %0	Deposits to employees a/cs with deposit slips or from list : \$120.00 per account for BNS a/cs and \$70.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$100.00 per envelope.Filling envelopes, recording names and amounts from list: \$100.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$100.00 per name. Preparation of Payroll Breakdown \$0.00	Deposits to employees a/cs with deposit slips or from list : 32% per account for BNS a/cs and 13% per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer 20% per envelope.Filling envelopes, recording names and amounts from list: 17% per envelope. Making payment in cash in Bank from list supplied by Employer: 17% per name. Preparation of Payroll Breakdown 0%
8.9	Audit Confirmation	\$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	\$2,900.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$0.00	0%	\$150.00 per Certificate	5% per Certificate
8.10	Voucher Search	\$1,700.00 per hour or part thereof, Minimum \$1,700.00	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$100.00	6%	\$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.