

**PRELIMINARY THE BANK OF NOVA SCOTIA (JA) LTD.
SCHEDULE OF FEES AND CHARGES 2016 - 2018
Pursuant to Section (4)(b)(viii) of the Banking Services Act**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16-'17	% Change '16-'17	J\$ Value Change '17-'18	% Change '17-'18
1.0	CURRENT ACCOUNTS (Personal)							
1.1	Minimum Monthly Service Charge	Total Access Senior - Free; Electronic Access - \$145.00 - \$290.00; Total Access - \$680.00	\$680.00	\$680.00	Total Access Senior & Total Access - \$0.00; Electronic Access - (\$145.00) - (\$290.00)	Total Access Senior & Total Access - 0%; Electronic Access - -100%	\$0.00	0%
1.2	Charge per Entry/Cheque	Total Access Senior & Total Access Senior - Up to 7 Free; thereafter \$85.00 per processed cheque and \$385.00 per in branch transaction.	\$385.00	\$385.00	(\$85.00) - \$0.00	-100% to 0%	\$0.00	0%
1.3	Minimum Balance Fees (also state threshold)	N/A	Free	Free	\$0.00	0%	\$0.00	0%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	\$1385.00; On-line transfer - Free Free Online	\$1,385.00; Free Online	\$1,385.00; Free Online	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	\$1,385.00 in Branch	\$1,385.00	\$1,385.00	\$0.00	0%	\$0.00	0%
1.5	Interim Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	Free for last 6 months; \$650.00 beyond	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,500.00	\$1,500.00	\$1,500.00	\$0.00	0%	\$0.00	0%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$480.00	\$480.00	\$480.00	\$0.00	0%	\$0.00	0%
1.8.2	Foreign Cheque	USD 25.00	USD 25.00	USD 25.00	USD 0.00	0%	USD 0.00	0%
1.9	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	Free	Free	(\$500.00) after 2 years of inactivity, (\$750.00) after 5 years of inactivity, (\$1,000.00) after 7 years of inactivity	-100%	\$0.00	0%
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	\$185.00 if average balance falls below the minimum threshold of \$5,000.00	\$185.00 threshold of \$5,000.00 and USD 100.00	\$185.00 threshold of \$5,000.00 and USD 100.00	\$0.00	0%	\$0.00	0%
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	Free	Free	(\$500.00) after 2 years of inactivity, (\$750.00) after 5 years of inactivity, (\$1,000.00) after 7 years of inactivity	-100%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$3,535.00	\$3,535.00	\$3,535.00	\$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	Electronic Access - Free; Total Access - Free; Total Access Senior - Free; Saving Accounts \$60.00	\$60.00; Free on transactional account	\$60.00; Free on transactional account	\$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	Electronic Access - Free; Total Access - Free; Total Access Senior - Free; Saving Accounts \$60.00	\$60.00; Free on transactional account	\$60.00; Free on transactional account	\$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	\$24.20	\$24.20	\$24.20	\$0.00	0%	\$0.00	0%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.00 for all accounts types	\$60.00; Free on transactional account	\$60.00; Free on transactional account	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$35.00	\$35.00	\$35.00	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	N/A	\$60.00; Free on transactional account	\$60.00	\$60.00	100%	\$0.00	0%
4.1.2.5	Declined	\$33.10	\$33.10	\$33.10	\$0.00	0%	\$0.00	0%
4.1.2.6	Statement	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.2	Point of Sale Transactions	Free for transaction account on proprietary POS machine; \$60.00 for non-proprietary POS and savings a/c; Declined Multilink Transaction \$19.25	Free	Free	\$0.00 for transaction account on proprietary POS machine; (\$60.00) for non-proprietary POS and savings a/c; Declined Multilink Transaction (\$19.25)	0% for transaction account on proprietary POS machine; Non-proprietary POS and savings a/c & Declined Multilink Transaction -100%	\$0.00	0%
4.3	Replacement Debit Card	\$885.00	\$885.00	\$885.00	\$0.00	0%	\$0.00	0%
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)	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	\$5,500.00 - \$9,010.00	\$5,500.00 - \$9,010.00	Small & Large \$0.00 ; Medium \$7,070.00	Small & Large 0% ; Medium 100%	\$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	\$1,970.00 - \$22,160.00	\$0.00	0%	\$0.00	0%
6.0	LOANS AND DISCOUNTS (Personal)							
6.1	Commitment/Acceptance Fee	\$12,000.00 - \$18,000.00 minimum; 3.55% of loan amount	\$12,000.00 - \$18,000.00; 3.55% of loan amount	\$12,000.00 - \$18,000.00; 3.55% of loan amount	\$0.00	0%	\$0.00	0%
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	N/A	\$2,240.00	\$2,240.00	\$2,240.00	100%	\$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%
6.5	Guarantees/Indemnities	N/A	\$6,815.00 - \$8,500.00	\$6,815.00 - \$8,500.00	\$6,815.00 - \$8,500.00	100%	\$0.00	0%
6.6	Letter of Undertaking	\$12,000.00; 3.55% of loan amount	\$5,950.00	5,950.00	(\$6,050.00)	-50%	\$0.00	0%

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7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa	\$2,500.00 - \$8,500.00	\$2,500.00 - \$8,500.00	\$2,500.00 - \$8,500.00	\$0.00	0%	\$0.00	0%
7.1.2	Mastercard	\$4,000.00 - \$12,900.00	\$4,000.00 - \$12,900.00	\$4,000.00 - \$12,900.00	\$0.00	0%	\$0.00	0%
7.1.3	Other	\$6,870.00 - \$6,970.00	\$4,000.00	\$4,000.00	(\$2,870.00) - (\$2,970.00)	-42% to -43%	\$0.00	0%
7.2	Cash Advance Charge:							
7.2.1	Visa	7.00% of advance at ABM & Scotia Online.10.00% of advance in Branch. Min. \$500.00	10.00% of advance. Min \$500.00	10.00% of advance. Min \$500.00	N/A	0% - 3%	N/A	0%
7.2.2	Mastercard	7.00% of advance at ABM & Scotia Online.10.00% of advance in Branch. Min. \$500.00	7.00% of advance at ATM. Min \$500.00	7.00% of advance at ATM. Min \$500.00	N/A	0%	N/A	0%
7.2.3	Other	Free	\$500.00 Scotia Online & TeleScotia	\$500.00 Scotia Online & TeleScotia	\$500.00	100%	\$0.00	0%
7.3	Late Payment Charge:							
7.3.1	Visa	\$2,600.00	\$2,600.00	\$3,000.00	\$0.00	0%	\$400.00	15%
7.3.2	Mastercard	\$2,600.00	\$2,600.00	\$3,000.00	\$0.00	0%	\$400.00	15%
7.3.3	Other	\$2,600.00	\$2,600.00	\$3,000.00	\$0.00	0%	\$400.00	15%
7.4	Overlimit Charge:							
7.4.1	Visa	\$2,600.00	\$2,600.00	\$3,000.00	\$0.00	0%	\$400.00	15%
7.4.2	Mastercard	\$2,600.00	\$2,600.00	\$3,000.00	\$0.00	0%	\$400.00	15%
7.4.3	Other	\$2,600.00	\$2,600.00	\$3,000.00	\$0.00	0%	\$400.00	15%
7.5	Replacement Card Fee:							
7.5.1	Visa	Visa (Preferred Gold) - Free; \$1,750.00-\$4,715.00	Visa (Preferred Gold) - Free; \$1,750.00-\$4,715.00	Visa (Preferred Gold) - Free; \$1,750.00-\$4,715.00	\$0.00	0%	\$0.00	0%
7.5.2	Mastercard	Mastercard Aero,Gold, Platinum - Free; Mastercard PriceSmart \$805.00; Mastercard Magna - \$1,810.00; Mastercard Standard - \$2,800.00	\$1,810.00 - \$2,800.00 ScotiaGold and Platinum	\$1,810.00 - \$2,800.00 ScotiaGold and Platinum	Mastercard Aero/Gold/Platinum/Magna/Standard - 0.00; Mastercard PriceSmart \$805.00	Mastercard Aero/Gold/Platinum/Magna/Standard - 0%; Mastercard PriceSmart 100%	\$0.00	0%
7.5.3	Other	N/A	\$805.00	\$805.00	\$805.00	100%	\$0.00	0%

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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 encashed	USD 0.00	0%	USD 0.00	0%
8.2	Foreign Draft (sold)	\$950.00 per draft	\$950.00 per draft	\$950.00 per draft	\$0.00	0%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$1,385.00	\$1,385.00	\$1,385.00	\$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	\$385.00 in Branch; On-line - Free	\$385.00; On-line - Free	\$385.00	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,500.00	\$1,500.00	\$0.00	0%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$0.00	0%	\$0.00	0%
8.11	Bill Payment Services:							
8.11.1	In-branch	N/A	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.