

This schedule of interest rates and fees ("schedule") forms part of the Agreements, which include the Personal Financial Services Agreement booklet and the Deposit Account Agreement. Terms used in this schedule have the same meaning as in the Agreements unless otherwise indicated. We can amend, change, modify, add or remove any of the rates, fees, benefits, features and services that are set out in this schedule. If we do, we will notify you of any changes in accordance with the Agreements.

**EVERYDAY BANKING**

	<b>TOTAL ACCESS</b>	<b>ELECTRONIC ACCESS</b>
Monthly Fee	\$14.00	\$10.00
Monthly Balance Fee Waiver*	N/A	N/A
Number of Free Transactions Included in Monthly Fee **	10 Branch/Cheque, unlimited deposits, unlimited self-service transfers between Scotiabank accounts & unlimited – proprietary electronic transactions.	Unlimited deposits & unlimited self service transactions on proprietary channels
Additional Transaction Fees	Branch/Cheque \$3.25 Deposits: Free ATM \$0 POS: \$0	Branch/Cheque \$3.25 Deposits: Free ATM: \$0.00 POS: \$0
Interest Rate	N/A	N/A
Interest Calculation***	N/A	N/A
Cheque Writing Privileges	YES	YES
Statement Frequency	Monthly	Monthly
Overdraft Protection Available	Yes, subject to normal lending criteria	Yes, subject to normal lending criteria
Ad-hoc or Temporary Overdraft Interest Rate	21%	21%

**SAVINGS ACCOUNTS**

	<b>PRIMARY SAVINGS</b>	<b>SIGNATURE SAVINGS</b>
Monthly Fee	\$3.00	\$8.00
Monthly Balance Fee Waiver*	\$200	\$5,000
Number of Free Transactions Included in Monthly Fee **	Unlimited deposits and unlimited self-service transfers between Scotiabank accounts.	Unlimited deposits and unlimited self-service transfers between Scotiabank accounts.
Additional Transaction Fees	Branch \$3.00 Deposits: Free ATM \$1.35 POS: \$0	Branch \$5.50 Deposits: Free ATM \$2.70 POS: \$0
Interest Rate	\$0 - \$499: 0.00% \$500 - \$4,999: 0.05% \$5,000 Plus: 0.10%	\$0 - \$4,999: 0.00% \$5,000 - \$49,999: 0.10% \$50,000 - \$99,999: 0.20% \$100,000 - \$999,999: 0.30% \$1,000,000 Plus: 0.40%
Interest Calculation***	Lowest Monthly Account Balance - Paid Monthly	Lowest Monthly Account Balance - Paid Monthly
Cheque Writing Privileges	NO	NO
Statement Frequency	Monthly	Monthly
Overdraft Protection Available	NO	NO
Ad-hoc or Temporary Overdraft Interest Rate	21%	21%
Other Account Features	SSRP eligible - 0.50% bonus interest on ASP contributions	SSRP eligible - 0.50% bonus interest on ASP contributions

**AGE-BASED ACCOUNTS**

	<b>JUNIOR ACCOUNT (under 18 years of age)^</b>	<b>SENIORS ACCOUNT (60 years of age or older)</b>
Monthly Fee	\$0.00	\$0.00
Monthly Balance Fee Waiver*	N/A	N/A
Number of Free Transactions Included in Monthly Fee **	Unlimited deposits and unlimited self-service transfers between Scotiabank accounts.	10 Branch/Cheque, unlimited deposits, unlimited self-service transfers between Scotiabank accounts & unlimited – proprietary electronic transactions.
Additional Transaction Fees	Branch \$3.00 Deposits: Free ATM \$1.35 POS: \$0	Branch/Cheque \$3.25 Deposits: Free ATM \$0 POS: \$0
Interest Rate	\$0 - \$99: 0.00% \$100 Plus: 0.25%	\$0 - \$499: 0.00% \$500 Plus: 0.10%
Interest Calculation***	Lowest Monthly Account Balance - Paid Monthly	Lowest Monthly Account Balance - Paid Monthly
Cheque Writing Privileges	NO	YES
Statement Frequency	Monthly	Quarterly
Overdraft Protection Available	NO	Yes, subject to normal lending criteria
Ad-hoc or Temporary Overdraft Interest Rate	21%	21%
Other Account Features	SSRP eligible - 0.50% bonus interest on ASP contributions	N/A

**SPECIALITY ACCOUNTS**

**Foreign Currency Account  
(CAD/GBP/EUR)**

Monthly Fee	\$5.00
Monthly Balance Fee Waiver*	\$200
Number of Free Transactions Included in Monthly Fee **	Unlimited deposits and unlimited self-service transfers between Scotiabank accounts.
Additional Transaction Fees	Branch: \$3.50 DEP: FREE ATM: N/A
Interest Rate	None
Interest Calculation***	N/A
Cheque Writing Privileges	NO
Statement Frequency	Monthly
Overdraft Protection Available	NO
Ad-hoc or Temporary Overdraft Interest Rate	21%

**TERM DEPOSITS**

	Available Term	Minimum Term Deposit Amount Required	Interest Payment Frequency	Interest Rate(s)
Fixed Term Deposit	31 - 59 days	\$1,000 (USD)	At maturity	Please refer to your Term Deposit Confirmation Form
	60 - 89 days	\$1,000 (USD)	At maturity	
	90 - 179 days	\$1,000 (USD)	At maturity	
	180 - 364 days	\$1,000 (USD)	At maturity	
	1 year	\$1,000 (USD)	At maturity	
	18 months	\$1,000 (USD)	At maturity	
Fixed Term Deposit - Monthly Income	2 to 5 years	\$1,000 (USD)	At maturity	
	1 - 5 years	\$5,000 (USD)	Monthly	
Cashable Term Deposit	1 year	\$2,500 (USD)	At maturity or when redeemed	

**SUNDRY FEES**

ITEM	FEE
<b>Certified Cheque:</b> A customer issued cheque, to which the funds have been certified and withdrawn from the account.	\$13.20
<b>Manager's Cheque/Local Draft:</b> A bank issued certified cheque which is greater than \$1,000 USD and with a identified Payee.	\$13.20
<b>Inactive Notice Fee:</b> A fee which is applied when an account has remained inactive for more than 12 months.	\$25.00 - \$50.00
<b>Branch Cash Withdrawal Fee:</b> For Retail customers who choose to withdraw less than \$1,500 using the Branch channel	\$3.30
<b>Branch Cash Withdrawal without ScotiaCard:</b> Fee for customers who do not have their ScotiaCard when they choose to withdraw funds using the Branch channel	\$3.30
<b>Mail Transfer:</b> A fee which is applied when transmitting a mail transfer.	N/A
<b>Min Overdraft Monthly Charge:</b> The minimum monthly amount charged to an account that is overdrawn during a month or in a statement period.	N/A
<b>Minimum Ad-hoc or Temporary Interest Overdraft Charge:</b> The minimum amount charged to an account that has been granted an ad-hoc or temporary overdraft or that has exceeded it's authorized overdraft credit limit. The minimum ad-hoc or temporary overdraft charge does not apply if the amount of the overdraft interest charge is higher than the amount of the minimum ad-hoc or temporary overdraft charge.	\$20
<b>Overdraft Handling Charge:</b> The amount charged to an account for each item that causes the account to go into an overdrawn position, or that causes the account to exceed the amount of the authorized overdraft credit limit.	\$10
<b>ABM Mini - Statement:</b> A printed list of the last 10 transactions processed through the account.	Free
<b>NSF Cheque:</b> Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account.	\$44.00
<b>Returned Cheque:</b> Items deposited and subsequently charged back (any reason - any currency)	\$44.00
<b>Safekeeping:</b> The storage of assets or other items of value in a protected area.	\$110.00 - \$220.00
<b>Safety Deposit Box Rental Fee:</b> A fee charged for renting a safety deposit box at the branch. Fee dependent of box size.	\$93.50 - \$440.00
<b>Statement Request Fee:</b> A fee charged to re-issue the monthly account statement.	\$11.00
<b>Stop Payment:</b> An automated "stop" request on a pre-authorized payment or cheque being withdrawn from the customers account, at the customers request .	\$25.00
<b>Outgoing Wire Transfer Fee:</b> The minimum fee the bank will charge for transmitting a wire transfer.	\$50.00
<b>Incoming Wire Transfer Fee:</b> The minimum fee the bank will charge for receiving a wire transfer.	\$11.00
<b>Outgoing Wire Transfer Investigation Fee:</b> The fee that the bank will charge for any queries regarding a wire which entails investigations	\$30.00
<b>Wire (Incoming &amp; Outgoing) items returned and recalled, unable to process.</b> Processing fee plus foreign Bank charge	\$30.00

\* Balance must not drop below the Fee waiver amount in order for fees to be waived.

\*\* Unlimited Self-service transactions are only applicable to transactions done on Scotiabank Channels (ABM, POS, Mobile and Internet Banking). For non Scotiabank Channels, fee may apply.

\*\*\* Notwithstanding what is indicated on page 3 in the Interest rates and interest calculations section of the PFSA (visit [tc.scotiabank.com](http://tc.scotiabank.com) for the latest version of the PFSA) booklet, interest on the Savings accounts and Speciality Accounts is calculated by using the lowest Account balance during the month and is paid to the Account on the last business day of the month. The interest calculation and payment frequency set out in this Rates & Fees Schedule amends and replaces the wording on page 3 of the PFSA (November 2013) booklet.

^ When the account holder turns 18 years of age, the Junior Account will automatically be converted to a Primary Savings Account (or a similar account if that account is no longer offered) with a regular monthly fee, unless you indicate another preference.

Effective Date: July 1, 2022