

# Summary of Fee Increase Review for Implementation July 1, 2022\*

Product/Service	New Fees
<b>Branch</b>	
Transactional Accounts Branch Withdrawal/Cheque	\$3.25
Primary Savings Account Branch	\$3.00
Signature Saving Account Branch	\$5.50
<b>ATM</b>	
Savings Account ATM Withdrawal Proprietary	\$1.35
Signature Savings Account ATM Withdrawal Proprietary	\$2.70
Replacement ATM/ScotiaCard	\$11.00
International ATM Use	\$3.00
<b>Retail Deposit Accounts (Monthly)</b>	
Total Access Account	\$14.00
Electronic Access Account	\$10.00
Primary Savings Account (USD)	\$5.00
Signature Savings Account	\$8.00
Primary Savings (CAD, EUR & GBP)	\$5.00
<b>Small Business and Corporate &amp; Commercial Banking Deposit Accounts</b>	
Credit Line for Small Business	\$5.00
Current Account for Business (USD)	\$10.00
Current Account for Business (CAD)	\$10.00
Current Account Interest Bearing (USD)	\$10.00
Current Account Exempt Company (USD)	\$10.00
Current Account Foreign (USD)	\$10.00
Current Account Foreign (CAD)	\$10.00
Current Account for Business USD/ CAD	\$10.00
<b>Sundry Fees</b>	
Duplicate Statements	\$11.00
Stop Payment Order	\$25.00
NSF Cheque (Local and Foreign Currency)	\$44.00
Certified Cheque	\$13.20
Internal Transfers to Third Parties	\$11.00
Branch Cash Withdrawal without ScotiaCard	\$3.30
Branch Cash Withdrawal for amounts under \$1,500	\$3.30
Audit Certificates	\$44.00
Search for vouchers etc	\$33.00 per hour
Manager's Cheque/Draft	\$13.20
Incoming Wire Transfers	\$11.00
Wire (Incoming & Outgoing) items returned and recalled, unable to process. Processing fee plus foreign Bank charge	\$33.00
Outgoing Wire Outgoing wire transfers are subject to DFST of 12% that will be added to the correspondent fee	\$50.00
Outgoing Wire Investigations	\$33.00
Flat Charge for each order negotiated on due date (internal or external transfer)	\$5.50
Pre-Authorised Payments (PAPs)	\$44.00
Search for vouchers etc	\$33.00 per hour
<b>Safety Deposit Boxes</b>	
<b>Residents - Annual Rate</b>	
Small ( 1 1/2 x 5 x 24)	\$93.50
Medium (2 1/2 x 5 x 24)	\$154.00

## Summary of Fee Increase Review for Implementation July 1, 2022\* (continued)

Product/Service	New Fees
Large (5 x 5 x 24)	\$181.50
X Large (5 x 10 x 24)	\$220.00
<b>Non Residents - Annual Rate</b>	
Small ( 1 1/2 x 5 x 24)	\$220.00
Medium (2 1/2 x 5 x 24)	\$330.00
Large (5 1/2 x 5 x 24) (2 1/2 x 10 x 24)	\$385.00
X Large (5 x 10 x 24)	\$440.00
<b>Retail Lending Fees</b>	
<b>Personal Loans</b>	
Scotia Plan Loans Application/Internal Processing Fee	1.10% of Loan Amount, Min \$138
Extension/Refinance Fees-Charged on new amount advanced	1.10% of new money
Late Payment Fees	\$61.00
<b>Mortgages</b>	
Mortgage Application Fees	1.10% of Loan Amount, Min \$138
Title Search	\$83.00
Late Payment Fees	\$55.00
Renewal Fee	\$138.00
Loan Refinancing	1.10% of new money