

THE BANK OF NOVA SCOTIA JAMAICA LIMITED

2010 - 2011 SCHEDULE OF RATES & CHARGES

CURRENT & SAVINGS ACCOUNTS	RATE OF CHARGE	DEPOSITORY SERVICES	RATE OF CHARGE
Service Charge		DEPOSITARY SERVICES	
<i>Local Current Account - Personal</i>	\$50.00 per processed cheque; \$165.00 for In branch - transactions. Monthly flat fee of \$300.00 <i>Rebate of \$50.00 for each \$20,000.00 of minimum credit balance maintained.</i>	Deposit Wallets (Collected Annually)	Small \$5,500; Medium \$7,070; and Large \$9,010
<i>Local Current Account - Small Business</i>	Monthly flat fee of \$475.00 + \$70.00 per entry	Rental of Head Door Key for use with plastic depository bag	Collect annually (April 1st) in advance or part thereof, \$3,985.00.
<i>Local Current Account - Corp. & Commercial</i>	Monthly flat fee of \$700.00 + \$80.00 per entry	Safety Deposit Boxes	Regular Sizes Min. \$1,970; Max. \$22,160 Other Sizes - Available upon request
<i>Local Current Account - Payroll</i>	\$240.00 per item, no free items allowed	SafeKeeping	Sealed envelopes - \$2,320 per annum; Unsealed - \$260 per item, Min. \$1,150 per annum
<i>Foreign Currency Current A/C Per. - USD</i>	USD 2.00 per item; minimum USD10.00 monthly	Visits to SafeKeeping	\$400.00 per visit
<i>- CAD</i>	CAD 2.00 per item; minimum CAD10.00 monthly	TRANSFER OF FUNDS	
<i>- EURO</i>	EURO 1.00 per item; minimum EURO0.00 monthly	Wire Transfers / (SWIFT) - Outgoing	J\$3,535.00 (Telex Tolls & Commission)
<i>- GBP</i>	GBP 1.00 per item; minimum GBP 8.00 monthly	- Incoming	USD\$36.00; CAD\$36.00; GBP\$23.00; EURO\$27.00 J\$2,950 (Convert JMD figure for sundry currencies)
<i>Foreign Currency Current A/C SME</i>	Monthly flat fee of USD/CAD\$5.00, GBP/EURO\$4.50	Real Time Gross Settlements (RTGS)	
<i>Foreign Currency Current A/C Corporate</i>	Monthly flat fee of USD/CAD\$6.50, GBP/EURO\$6.00 plus US/CAD\$0.50, GBP/EURO\$0.00 per entry	Transfers via RTGS system Incoming and Outgoing transfers	J\$250.00 per transfer
<i>Foreign Currency Savings A/C Personal</i>	USD 1.20, CAD 1.20, GBP 0.90 per withdrawal	Foreign Cheques negotiated	US\$1.00 per cheque encashed + Stamp Duty
<i>Foreign Currency S/A Corp. & Commercial</i>	USD 0.50, CAD 0.50, GBP 0.50 per deposit	Manager's Cheques <\$5million	Flat Charge \$355.00 for BNS customers, \$880.00 for non-BNS customers. Apply the above fee plus \$5,875.00
<i>Foreign Currency Savings A/C - SME</i>	USD 1.40, CAD 1.40, GBP 1.00 per withdrawal	Manager's Cheques >\$5million	Flat charge \$1,200.00
<i>Savings Account Local - Personal</i>	Monthly flat fee of USD/CAD1.00, GBP/EURO1.00 <i>NO charge for cheque deposits</i>	Replacement Manager's Cheque	Flat charge \$1,200.00
Automated Clearing House Fees Processed via R.T.G.S.	Transfers to accounts at other Banks via RTGS \$250.00 Credits to accounts via R.T.G.S. - \$70.00	Money Order	Flat Charge \$255.00
Not Processed via R.T.G.S.	Cheques valued at over \$5m presented to other Banks \$5,875 Returned cheques valued at \$5m & Over \$5,875 per cheque	Foreign Drafts (sold)	Flat Charge \$610.00 If cash exchange for draft, charge 1%, of amount, plus cost of draft.
Certification of Account Balance	J\$1,250.00/US\$15.00 Flat Charge	Duplicate Foreign Drafts	Flat charge \$1,200.00
Cheques Returned NSF	Flat Charge J\$955.00/US\$25.00; CAD\$25.00; GBP15.00 EURO18.50 per cheque + Foreign Bank Charge.	Standing Orders	Set-up fee \$250.00 plus flat charge of J\$360/US\$5.50 \$445 for each S/O which cannot be processed after 10 days for C/A or after each cycle for S/A's
Cheques Dishonoured & Charged back		MISCELLANEOUS CHARGES	
- Local Currency Cheque, including insurance pymts.	Flat charge J\$890.00	Audit Certificate	\$2,525 per certificate plus \$1,060.00 per hour for detailing securities
- Foreign Currency Cheque	USD\$26.25; CDN\$26.25; GBP\$15.75; EURO\$19.50 + Foreign Bank Charge	Encashment of Travellers Cheques	\$70.50 handling charge for encashing one or more cheques plus stamp duty of \$1.10 per item
Minimum Overdraft Interest	a) Borrowing rate X daily closing bal. Min. J\$1,250.00/US\$20.00 per month b) Casual overdraft - Bank's penal rate should apply	Coin Exchange Fee	2% of amount in excess of \$10,000.00
Duplicate Statement	FREE, for the past six (6) months information Charge \$500.00 for data beyond six (6) months	Cheque Encashment Fee (Other Banks Cheque)	J\$200, US\$/CAD\$3.00, GBP/EURO\$2.00 per cheque
Interim Statement	FREE	SCOTIA PLAN LOANS	
Holding Statement	J\$850.00 per account per month for personal accounts only	INTERNAL PROCESSING FEES	3.535% (of the facility amount) inclusive of GCT
Stop Payment Order	Flat charge J\$455.00/US\$15.00 per stop payment order	N.B: The following are covered by Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note	INTERNAL PROCESSING FEES
Search for Vouchers	J\$1,700 per hour or part thereof/ Min. J\$1,700.00 US\$22.00 per hour or part thereof / Min. US\$22.00	Credit Information Service (CIS) (EXTERNAL FEE)	Used Motor Vehicle Secured by Used Motor Vehicle - J\$5,506.26 + GCT (per applicant/motor vehicle) New Motor Vehicle Secured by New Motor Vehicle - J\$4,036.88 + GCT (per applicant - no vehicle CIS check is required) Other J\$4,036.88 + GCT (per applicant)
Internal Transfer Between Accounts (Current A/C)	Flat Charge of J\$250.00/US\$4.00 per request	N.B: The Fees quoted above are a per applicant fee, therefore if the applicant is a joint one with 2 persons for a used motor vehicle, then the fee is charged as follows: 1st applicant J\$5,506 + GCT, 2nd applicant J\$4,036.88 + GCT	
Internal Transfer Between Accounts (Savings A/C)	J\$250.00/US\$4.00; CDN\$4.00; GBP\$2.80; EURO\$3.50 per transfer.	Registration/Stamping Fees (EXTERNAL FEES)	For Motor Vehicles - 1.875% of loan amt + \$4,385 re Reg. of 98A or \$500.00 Reg. of 98B For Real Estate 1.125% of loan amount
Cash Lodgement/Cash Handling Charge	Notes - \$2.50 per \$1,000 for lodgements in excess of \$1,000,000.00 per day Coins - 2% of amount lodged in excess of \$10,000 per day <i>ScotiaFirst and ScotiaWise Accounts</i>	Late Payment Fees	6.185% of unpaid amount. Min. payment \$1,515.00
<i>No Charge for lodgements to</i>		PROPRIETARY ABM - JMD	
Duplicate passbooks	J\$300.00/US\$4.00 each	BNS Customers using BNS Machines	
Cash lodgement to foreign currency		Mini Statement	Flat Charge \$20.90
amount in excess of \$1,000	Cambios = 1.2% of amount deposited	Withdrawal, Transfer	\$33.00 per transaction
amount in excess of \$1,000	Others = 1% of amount deposited	Deposit/Enquiry	No Charge
Cheque Leaves		Declined Transaction	\$12.10
- Personal Accounts	\$1,565.00/US\$19.70 per set of 100 leaves	PROPRIETARY ABM - FOREIGN CURRENCY	
- Non Personal Accounts	\$9,040.00/US\$122.00 per set of 600 leaves	BNS Customers using BNS Machines	
New accounts - first supply of 50 cheque leaves FREE		Mini Statement	US\$0.25 per statement
Returned Items - Savings A/C	Flat charge of \$505.00 / US\$17.00	Withdrawal, Transfer	US\$0.35 per transaction
Minimum Balance Fee - Savings Account	\$150.00 per month if average balance falls below the minimum opening balance. US\$1.50, CAD\$1.50, EURO\$1.00 and GBP\$1.00 per month if average balance falls below the minimum opening balance.	Declined Transaction	US\$0.15
SECURITIES		Deposit/Enquiry	No Charge
Recording Bill of Sale	Flat charge \$2,525.00 plus out-of-pocket expenses, including registration of \$4,385.00	NON-PROPRIETARY ABM	
Registration of Mortgages	\$4,545.00 each plus all out-of-pocket expenses	BNS Customers using Other Banks Machines	
Discharge of Mortgages	\$4,545.00 each plus out-of-pocket expenses	Withdrawal	
Discharge of Debenture	\$13,680.00 each plus out-of-pocket expenses	- Approved	\$56.00
Entering & Withdrawing Caveat	Flat Charge \$4,545.00 plus out-of-pocket expenses	- Declined	\$30.00
LOANS & DISCOUNTS		Account Balance Enquiry	\$30.00
Assignment of Life Insurance	Flat Charge J\$890.00 per policy, plus out-of-pocket expenses	BNS Customers using Overseas Machines (Cirrus)	
Credit Reports	Flat Charge \$3,030.00 for each report	Withdrawal	US\$3.00 plus foreign bank charge
Application fees (Normal)	\$50,000 to \$100,000 - \$5,050.00 \$100,001 to \$250,000 - \$11,615.00 \$250,001 to \$500,000 - \$16,160.00 \$500,001 to \$1,000,000 - \$20,200.00 \$1,000,001 to \$2,000,000 - \$25,250.00 \$2,000,001 + 1.21% of amount (Inclusive of G.C.T)	Enquiry	US\$0.50
Annual Renewal fees	Readily Realized Collateral Secured Facility - 50% of applicable fee	First four (4) Electronic transactions FREE per month, for accounts with minimum credit balance in excess of \$25,000 (savings account). Thereafter fee applies.	
Over-run fees	\$50,000 to \$100,000 - \$6,565.00 \$100,001 to \$250,000 - \$10,600.00 \$250,001 to \$500,000 - \$15,650.00 \$500,001 to \$1,000,000 - \$22,220.00 \$1,000,001 to \$2,000,000 - \$24,240.00 \$2,000,001 + 1.11% of amount (Inclusive of G.C.T)	TeleScotia - TELEPHONE BANKING	
Commitment/Acceptance Fees	Readily Realized Collateral Secured Facility - 50% of applicable fee Maximum fee \$485,040.00 (Incl. Of GCT)	Enquiry	FREE
	J\$2,240.00/US\$40.00 per item plus Application fee of .65 x 1% of amount of increase. Min. Application Fee is \$6,060.00.	Merchant Fee	\$14.85 per transaction
	1.55 x 1% of amount of increase. Min \$9,595.00 Readily Realized Collateral Secured Facility - 50% of applicable fee	Customer fee per transaction	\$15.00 per transaction
		DEBIT - POINT OF SALE (POS) TRANSACTIONS (SCOTIA CARD ONLY)	
		Merchant Fee	\$14.85 per transaction
		BNS Cardholder Fee	\$15.00 per transaction \$15.00 per transaction
		Declined Multilink Transaction	\$18.20 (Proprietary & Non-proprietary machine)
		INTERNET/MOBILE BANKING	
		Replacement ABM Cards	FREE for Retail Accounts \$630.00
		DEBIT - POINT OF SALE (VISA DEBIT CARD ONLY)	
		Cardholder fee per local transaction	No charge - Proprietary & Non-Proprietary
		Declined local transaction	No Charge - Proprietary
		Cardholder fee per International transaction (transactions through Visa Network)	2% of transaction amount
		Declined International POS transaction	US\$0.60

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