

**Schedule of
Jamaica Dollar Fees and Charges of
THE BANK OF NOVA SCOTIA JAMAICA LIMITED**

Service Code	Service	Minimum Fees and Charges			Maximum Fees and Charges		
		Dec-22	Dec-23	Dec-24	Dec-22	Dec-23	Dec-24
1	CURRENT ACCOUNTS (PERSONAL):						
1.1	Minimum Monthly Service Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.2	Charge Per Entry or Cheque	\$190.00	\$190.00	\$190.00	\$380.00	\$380.00	\$380.00
1.3	Minimum Balance Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.4.1	Transfer Between Accounts (Within Own Bank)	\$1,536.15	\$1,536.15	\$1,536.15	\$1,536.15	\$1,536.15	\$1,536.15
1.4.2	Transfer Between Accounts (To Third Party)	\$1,536.15	\$1,536.15	\$1,536.15	\$1,536.15	\$1,536.15	\$1,536.15
1.5	Interim Statement	\$0.00	\$680.13	\$680.13	\$0.00	\$680.13	\$680.13
1.6	Duplicate or Replacement Statement	\$680.13	\$680.13	\$680.13	\$680.13	\$680.13	\$680.13
1.7	Cheque Returned for Insufficient Funds	\$1,569.52	\$1,725.00	\$1,725.00	\$1,569.52	\$1,725.00	\$1,725.00
1.8	STOP PAYMENT OR CANCELLATION ORDER:						
1.8.1	Local Cheque	\$502.25	\$517.50	\$517.50	\$502.25	\$517.50	\$517.50
1.8.2	Foreign Cheque	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.9	Dormant Account Fee (Per Annum)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	SAVINGS ACCOUNTS (PERSONAL):						
2.1	In-Branch Deposit Transaction Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.2	In-Branch Withdrawal Transaction Fee	\$380.00	\$380.00	\$380.00	\$380.00	\$380.00	\$380.00
2.3	Minimum Balance Fees	\$190.80	\$0.00	\$0.00	\$190.80	\$190.80	\$190.80
2.4	Dormant Account Fee (Per Annum)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	TELEGRAPHIC OR WIRE TRANSFER OF FUNDS:						
3.1	Inward	\$3,948.49	\$3,948.49	\$3,948.49	\$4,000.00	\$4,000.00	\$4,000.00
3.2	Outward	\$3,920.78	\$3,920.78	\$3,920.78	\$3,948.49	\$3,948.49	\$3,948.49
4	ELECTRONIC BANKING						
4.1	AUTOMATED BANKING MACHINE (ABM):						
4.1.1	USING OWN MACHINE:						
4.1.1.1	Withdrawal	\$25.00	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00
4.1.1.2	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.3	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.4	Transfer	\$25.00	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00
4.1.1.5	Declined	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.6	Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2	USING OTHER MACHINES:						
4.1.2.1	Withdrawal	\$31.00	\$31.00	\$31.00	\$60.00	\$60.00	\$60.00
4.1.2.2	Deposit						
4.1.2.3	Enquiry	\$34.00	\$34.00	\$34.00	\$34.00	\$34.00	\$34.00
4.1.2.4	Transfer						
4.1.2.5	Declined	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2.6	Statement						
4.2	POINT OF SALE (POS) TRANSACTIONS	\$6.52	\$31.80	\$0.00	\$31.80	\$60.00	\$60.00
4.3	REPLACEMENT DEBIT CARD	\$873.61	\$873.61	\$873.61	\$873.61	\$873.61	\$873.61
4.4	INTERNET BANKING:						
4.4.1	PERSONAL						
4.4.1.1	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.4.1.2	FUNDS TRANSFER						
4.4.1.2.1	Own Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.4.1.2.2	To Third Party	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	DEPOSITORY SERVICES						
5.1	Deposit Wallets (Rental Charges per Annum)	\$39.48	\$39.48	\$39.48	\$98.72	\$98.72	\$98.72
5.2	Safety Deposit Boxes (Rental Charges per Annum)	\$2,061.32	\$2,061.32	\$2,061.32	\$9,940.35	\$9,940.35	\$9,940.35
6	LOANS AND DISCOUNTS (PERSONAL):						
6.1	Commitment or Acceptance Fee	\$14,125.75	\$14,125.75	\$14,125.75	\$0.00	\$0.00	\$0.00
6.2	Annual Renewal Fee						
6.3	Overrun or Over Limit Fee	\$2,466.83	\$2,466.83	\$2,466.83	\$2,466.83	\$2,466.83	\$2,466.83
6.4	Late Payment or Penalty Fee	\$1,828.50	\$1,828.50	\$1,828.50	\$0.00	\$0.00	\$0.00
6.5	Guarantees or Indemnities	\$7,837.77	\$7,837.77	\$7,837.77	\$0.00	\$0.00	\$0.00
6.6	Letter of Undertaking	\$7,773.61	\$7,773.61	\$7,773.61	\$7,773.61	\$7,773.61	\$7,773.61
7	CREDIT CARD SERVICES:						
7.1	ANNUAL MEMBERSHIP FEE:						
7.1.1	Visa	\$2,467.81	\$2,467.81	\$2,467.81	\$8,884.12	\$8,884.12	\$8,884.12
7.1.2	Mastercard	\$3,948.50	\$3,948.50	\$3,948.50	\$13,721.03	\$13,721.03	\$13,721.03
7.1.3	Other	\$6,781.55	\$6,781.55	\$6,781.55	\$6,880.25	\$6,880.25	\$78,500.00
7.2	CASH ADVANCE CHARGE:						
7.2.1	Visa	\$493.56	\$493.56	\$493.56	\$0.00	\$0.00	\$0.00
7.2.2	Mastercard	\$493.56	\$493.56	\$493.56	\$0.00	\$0.00	\$0.00
7.2.3	Other			\$493.56			\$0.00
7.3	LATE PAYMENT CHARGE:						
7.3.1	Visa	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37
7.3.2	Mastercard	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37
7.3.3	Other	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.38
7.4	OVERLIMIT CHARGE:						
7.4.1	Visa	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37
7.4.2	Mastercard	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37
7.4.3	Other	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.37	\$2,961.38
7.5	REPALCEMENT CARD FEE:						
7.5.1	Visa	\$1,727.47	\$1,727.47	\$1,727.47	\$4,654.29	\$4,654.29	\$4,654.29
7.5.2	Mastercard	\$1,786.70	\$1,786.70	\$1,786.70	\$2,763.94	\$2,763.94	\$2,763.94
7.5.3	Other			\$0.00			\$8,050.00
8	MISCELLANEOUS CHARGES:						
8.1	Foreign Cheque Negotiated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.2	Foreign Draft (Sold)	\$1,053.63	\$1,053.63	\$1,053.63	\$1,053.63	\$1,053.63	\$1,053.63
8.3.1	Manager's Cheque (Bank Customer)	\$402.85	\$402.85	\$402.85	\$6,152.85	\$6,152.85	\$6,152.85
8.3.2	Manager's Cheque (Non-Bank Customer)	\$1,449.20	\$1,449.20	\$1,449.20	\$7,199.20	\$7,199.20	\$7,199.20
8.4	Money Order						
8.5	Standing Order	\$408.10	\$408.10	\$408.10	\$500.00	\$500.00	\$500.00
8.6	Certification of Account Balance or Reference Letter	\$3,034.42	\$3,034.42	\$3,034.42	\$3,034.42	\$3,034.42	\$3,034.42
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank	\$0.00	\$0.00	\$0.00	\$427.02	\$0.00	\$0.00
8.7.2	Cheque Encashment (Other Banks' Cheque)	\$0.00	\$0.00	\$0.00	\$427.02	\$0.00	\$0.00
8.8	Voucher Search	\$1,883.42	\$1,883.42	\$1,883.42	\$0.00	\$0.00	\$0.00
8.9.1	RTGS (Incentive Rate)	\$236.01	\$236.01	\$236.01	\$768.08	\$768.08	\$768.08
8.9.2	RTGS (Normal Rate)	\$472.02	\$472.02	\$472.02	\$1,536.15	\$1,536.15	\$1,536.15
8.9.3	RTGS (Entitlement Fee)						
8.10	ACH Fee for Large Valued Items	\$5,750.00	\$5,750.00	\$5,750.00	\$5,750.00	\$5,750.00	\$5,750.00
8.11.1	Bill Payment Services (In-Branch)						
8.11.2	Bill Payment Services (Internet)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Notes:

Source: Information submitted to the Bank of Jamaica by the deposit-taking institution as at 31 December of the respective years.
Fees include the applicable taxes.
Blank spaces represent items not applicable to the reporting institution, or services that are offered free of charge.
Fees and charges reflect a sample of the fees applicable to the reporting institution's product/services, and are not to be interpreted as an exhaustive list.
For further details, please contact the reporting institution.

Savings Accounts (Personal) [In-Branch Deposit Transaction Fee]: Free in-branch deposits
Savings Accounts (Personal) [In-Branch Withdrawal Transaction Fee]: Flat fee for in-branch withdrawals
Savings Accounts (Personal) [Minimum Balance Fees]: Minimum balance threshold: \$5,000
Savings Accounts (Personal) [Dormant Account Fee]: No dormant account fees
ABM (Using Own Machine): Withdrawals and transfers are free for seniors, payroll accounts and Scotia Care accounts.
ABM (Using Other Machine): Deposits, transfers and statement generation not offered using other machines.
POS Transactions: Charge per item/transaction.
Replacement Debit Card: No fee charged for cards that are compromised, defective, or retained by ABM.
Fund Transfer (To Third Party): Transfers via ACH are free.
Cheque Encashment (Own Bank or Other Bank): Free
RTGS: 50% discount on incentive rate for some accounts; maximum fee for normal rate applies to in-branch RTGS transactions
ACH Fee for Large Valued Items: Fees charged per transaction.