

Accounts at a Glance

Account	Monthly Fees	Non Chargeable Transactions ¹ (All Deposits and Self-Service Transfers are Free)	Unlimited Self-Service Banking ² (ATM, POS, ScotiaOnline, Mobile Banking)	Chargeable Transactions (Additional Transaction Fees)	Scotiabank Savings Reward Plan Eligible ³ (Bonus Interest on ASP Contribution)	Pays Interest ⁴	Overdraft Protection ⁴ (Subject to Approval)		
TRANSACTIONAL ACCOUNTS									
Total Access Account Enjoy maximum access to your funds and the freedom to bank how you want, when you want	\$800	10 Branch or Cheque ⁵ Unlimited Self-service Banking	✓	Branch: \$100 Cheque: \$100 ATM: \$0 POS: \$0	—	—	✓		
Total Access Senior (Age 60+)^{6 7 8} Manage your everyday banking, pay no monthly fee and earn interest	\$0								
Total Access USD Enjoy maximum access to your funds and the freedom to bank how you want, when you want	\$10		—	—	Branch: \$1 Cheque: \$1 ATM: \$0 POS: \$0	—	—	—	
Electronic Access Account The most convenience, the lowest cost. Transact 24/7 through our self-service banking channels	\$500	2 Branch or Cheque ⁵ Unlimited Self-service Banking	✓	Branch: \$200 Cheque: \$200 ATM: \$0 POS: \$0	—	—	✓		
SAVINGS ACCOUNTS									
Primary Savings Account⁷ Start Saving today and watch your money grow	\$300 (Fee waived if balance remains above \$5,000)	None	—	Branch: \$200 ATM: \$75 POS: \$0	✓	✓	—		
Primary Savings Junior (Age 0-17)^{7 8} From first steps to first job – start your savings off on the right foot	\$0								
Primary Savings Foreign Currency Accounts (CAD/GBP/USD) For your foreign currency and banking needs	\$10 (CAD/USD) £10, €10 (Fee waived if balance remains above \$5,000)			—	—	Branch: \$1 (In currency of account)	—	US\$ only ✓	—
Signature Savings Account⁷ Advanced savings benefits to meet advanced savings needs	1,000 (Fee waived if balance remains above \$1,000,000)			—	—	Branch: \$200 ATM: \$75 POS: \$0	✓	✓	—

¹ Excludes non-Scotiabank ATM transactions, and transactions conducted at out-of-country ATMs (see your branch for applicable fees), transfers to third parties or involving accounts held at other financial institutions; Sundry transaction fees apply (eg. Stop payment of cheques, wire transfers, ATM mini statement, etc.)

² Between Scotiabank Accounts

³ Some conditions apply. Bonus interest is paid to eligible accounts based on the annual average monthly balance of the Automatic Savings Plan contributions made during the 12 month term, less any withdrawals made that are not offset by an equal or greater lump sum deposit. The incremental bonus is paid in addition to the regular posted rates on the account. See your branch for full details

⁴ See branch for current interest rates and overdraft rates and fees. Interest rates quoted are subject to change at any time without prior notice.

⁵ Each month, the first set of free branch or cheque transactions will be counted towards the allowable transactions in that month.

⁶ Twenty five percent (25%) off Safety Deposit Box fee, no commission or fees charged for travelers cheques, standing orders and bank drafts.

⁷ Interest calculated on the daily closing balance and paid monthly

⁸ For joint accounts, at least one of the joint account holders must meet the age eligibility requirements.