



# The Bank of Nova Scotia Dominica Schedule of Rates

Revised May 2019

There are other charges the Bank imposes for services.  
On request, you can get from the Bank specific charges not listed.

# Scotiabank™

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*Please note:*

We make every effort to keep charges to a minimum, but they are subject to intermittent review. Changes to terms and conditions, interest rates, fees and charges will be brought to the customer's attention by:

- Placement on our website **dominica.scotiabank.com**
- Notice in the branches
- Advertisement
- Notice in writing
- Email or text messages

The information in this Schedule of Rates does not include all retail fees and services charges, only those most applicable for standard banking transactions.

## EVERYDAY BANKING

### TOTAL ACCESS Account

Monthly Fee	\$10.00
Currency	XCD
Minimum Opening Balance	\$0.00
Number of transactions included	10 branch/cheque transactions, unlimited self-service transfers between Scotiabank Accounts & unlimited proprietary electronic transactions

### Transaction Fees

Branch transactions/cheque	\$2.00
Proprietary ABM	Free
ATM Mini Statement	Free
Other Fees	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Cheque writing privilege	Yes
Pays Interest	No Interest Paid
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria
Other	Available for Sales to Residents of CANADA

### ELECTRONIC ACCESS Account

Monthly Fee	\$5.00
Currency	XCD
Minimum Opening Balance	\$0.00
Free Items	Unlimited self-service transactions on proprietary channels

### Transaction Fees

Branch transactions/cheque	\$5.00
ATM withdrawals	Free
ATM Mini Statement	Free
Proprietary ABM	Free
Other Fees	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Cheque writing privilege	Yes
Pays Interest	No Interest Paid
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria
Other	Available for Sales to Residents of CANADA

## Primary Savings Account

Monthly Fee	\$3.50
Minimum Balance required to waive monthly fee	\$500.00
Currency	XCD
Minimum Opening Balance	\$0.00
Number of transactions included	Unlimited self-service transfers between Scotiabank Accounts

### Transaction Fees

Branch transactions/cheque	\$3.00
ATM withdrawals (per item)	\$1.50
ATM Mini Statement	Free
Other Fees	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Cheque writing privilege	NO
Pays Interest	Calculated and paid monthly
Statement Frequency	Quarterly
Overdraft available	No
Other	ASP/SSRB Eligible - 1% bonus interest on ASP Contributions

## SPECIALTY ACCOUNT- Foreign Currency Account

Monthly Fee	\$1.50
Minimum Balance required to waive monthly fee	\$500.00
Free Items	Unlimited deposits and self-service transfers between Scotiabank Accounts
Currency	USD
Opening Balance	\$500

### Transaction Fees

Number of transactions included	None
Branch	\$1.50
ATM withdrawals (per item)	Free
ATM Mini Statement	Free
Proprietary ABM	Free
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Proprietary POS	Free
Deposit	Free
Cheque writing privilege	No
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	No

## Age Based Accounts

### Junior Account

Minimum Monthly Fee	None
Currency	XCD
Opening Balance	\$0.00

### Transaction Fees

Branch	\$3.00
ATM withdrawals (per item)	\$1.50
ATM Mini Statement	Free
Other	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Internet, Mobile, Telephone & POS	Free
Deposit	Free
Cheque writing privilege	No
Pays Interest	Calculated and paid monthly
Statement Frequency	Quarterly
Overdraft available	No

### Senior's Account

	Age 60 years and older. A younger spouse or relative is also eligible for a joint account.
Monthly Fee	None
Currency	XCD
Opening Balance	\$0.00
Number of transactions included	10-Branch/Cheque plus Unlimited self-service transfers between Scotiabank Accounts and Unlimited proprietary electronic transactions"

### Transaction Fees

Branch	\$2.00
ATM withdrawals	Free
ATM Mini Statement	Free
Other Fees	Non-Scotiabank ATM Fees apply, Regular sundry fees apply, except as indicated below
Internet, Mobile, Telephone & POS	Free
Deposit	Free
Cheque writing privilege	Yes
Pays Interest	Calculated and paid monthly
Statement Frequency	Quarterly
Overdraft available	No
Other	25% off Safety Deposit Box fee, FREE Standing Orders and Drafts

**Electronic Access Youth**

Monthly Fee	Age 18 - 25 years \$3.00
Currency	XCD
Opening Balance	\$0.00
Number of transactions included	Unlimited self-service transactions on proprietary channels

**Transaction Fees**

Branch transactions/cheque	\$5.00
ATM Withdrawals	Free
ATM Deposit	Free
ATM Mini Statement	Free
Other Fees	Non-Scotiabank ATM Fees apply, Regular sundry fees apply
Cheque writing privilege	Yes
Pays Interest	No
Statement Frequency	Quarterly
Overdraft available	Yes, subject to normal lending criteria

**OVERDRAFT PROTECTION**

Application Fees	\$135.00
Monthly Fee (Interest charges)	\$25.00 Minimum
Interest calculated on maximum daily balance	

## SMALL BUSINESS & COMMERCIAL ACCOUNTS

### CURRENT ACCOUNT

XCD & USD	\$10.00 Monthly Fee Branch: Debit - \$1.50, Credit - \$1.50 Transfer - \$1.50 ABM: Debit - \$0.85, Credit - \$0.00 Transfer - \$0.00
Cash deposited/supplied:	\$1.00 per \$1,000
Coin deposited/supplied:	\$1.00 per \$1,000

### BUSINESS SURPLUS ACCOUNT

XCD	No Fee. Branch: Debit - \$3.00, Credit - \$3.00, Transfer - \$3.00 ABM: Debit - \$3.00, Credit - \$3.00, Transfer - \$3.00
Cash deposited/supplied:	\$1.00 per \$1,000
Coin deposited/supplied:	\$1.00 per \$1,000

## SMALL BUSINESS & COMMERCIAL FINANCING

### TERM FINANCING (LOANS)

Application Fee	1 % above \$35,000, Min \$350
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### CREDIT LINE

Application Fees	\$0.00
Commitment Fee	1 % above \$35,000, Min \$350
Minimum Overdraft Interest	\$35.00
Administration Fee (over-run)	½%, Minimum \$250.00
Renewal Fee	1 % above \$35,000, Min \$350

### OVERDRAFT PROTECTION

Application Fees	\$0.00
Commitment Fee	1% of Limit, Min \$350
Minimum Overdraft Interest	\$25.00
Administration Fee	\$25.00
Renewal Fee	\$0.00

## COMMERCIAL & CORPORATE FINANCING

### TERM FINANCING (LOANS)

Application Fee ¼%-1% of approved amount,  
Minimum \$350.00

### DEMAND LOANS

Application Fees ¼%-1% of approved amount,  
Minimum \$350.00

Application Fees (urgent reviews) ¾%-3% of approved amount,  
Minimum \$350.00

Overrun Fees \$50.00 - \$250.00

Administration Fees (monitoring) \$100-\$1,000, per occasion

Breach of conditions \$100-\$1,000, per occasion

### Other Fees

Certification of Balance of account \$50.00

Cheques Certified at Drawer's request \$25.00

Cheques Certified at Payee's request \$20.00

Cheques returned NSF \$40.00

Items deposited subsequently  
charged back \$10.00

Minimum Overdraft Interest \$25.00

Overdraft Handling Charge \$10.00 per item

Transfer between accounts to  
cover cheques \$10.00

Search for vouchers - in same month  
– No Charge, otherwise \$30 per hr., Min: \$10.00

Non-Sufficient Funds (NSF) \$60.00XCD

Certified Cheque \$20.00XCD, \$10.00USD

Stop Payment \$25.00XCD \$60.00USD

Duplicate Statement \$15.00

Print Screens of account  
(per sheet) \$5.00

Statement of Account (Avg. Bals.) \$15.00

Confidential Reports \$20.00

Letters/Forms at customer's request \$20.00



### Night Depository

Lost/Damaged Wallets	\$200.00
Lost/broken door keys	\$150.00
Lost Wallet key	\$50.00
Wallet Rental Rebates:	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental

### Payroll Preparation

Deposit to Employee's Account or from list charge	Scotia Branch:\$0.00 Other Branch/Bank:\$2.00
Filling envelopes with names & amounts already recorded	\$2.00 per envelope, min. \$50.00
Filling envelopes with names & amounts not recorded	\$4.00 per envelope, min. \$50.00
Making payments in Cash from a list supplied by employer	\$2.50 per name, min. \$50.00

### Safety Deposit Box

1 1/2 X 5 x 24	\$150.00
2 1/2 x 5 x 24	\$200.00
5 x 5 x 24	\$225.00
Drilling of Safety Deposit Box	\$50+Costs, min. \$250.00
Replacing Lock	\$50+Costs, min. \$250.00
Lost or Broken keys	\$50.00
Listing contents for estate purposes	\$50.00 per hour per employee, Min \$25.00 per listing
SDB Rental Rebates:	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental

## RETAIL LENDING PRODUCTS

### Residential Mortgage

Application Fee (Straight Purchases)	1% of approved Loan Amount, min \$500.00
Application Fee (Construction Loans)	1% of approved Loan Amount, min. \$500.00
Commitment Fee (Construction Loans only)	1% of approved Loan Amount, min. \$500.00
Extension Fee	1% of approved loan amount, Min \$500.00
Mortgage Renewal Fee	No charge
Late Payment Fee	\$55.00
Inspection Fee	\$50.00
Loan Refinancing/ Renegotiating Fee	1% of approved Loan Amount min. \$500.00
Construction Stage Payments (Interest only paid on Construction Loans)	1% above regular Mortgage Interest Rate
Prepayment Fee (Charge incurred on any prepayment of the amount specified in your PCA for any one calendar year).	180 days interest on any prepayment, made in excess of the amount entitled to, for any one calendar year, as set out in your PCA (Personal Credit Agreement).

### Real Estate Loans

Application Fee	1% of Approved Loan Amount or min \$250
Government Stamp Fees & Legal Fees (PAID BY THE CUSTOMER)	Depends on the amount of Loan and the charges vary per lawyer.
Late Payment Fee	\$55.00
Real Estate Inspection Fees	\$15.00

### Personal Loans (SPL)

#### Private Vehicles & Other Consumer Loans

Application Fee	1% of Approved Loan Amount or min \$250
Late Payment Fee (after 10 days delinquency)	\$55.00
Loan Refinancing/ Renegotiating Fee	1% of Approved Loan Amount or min \$250

## LINE OF CREDIT

### SCOTIALINE "GOLD" PERSONAL LINE OF CREDIT

Annual Fee	\$200.00 for Primary Borrower; \$0.00 for Co-borrower
Over limit Fees (Charge incurred monthly whenever the ScotiaLine is over the Limit)	\$55.00
Late Payment Fee (Applied to each payment made after the due date)	\$55.00
Dishonored payment (applied to each payment credited to your account that is subsequently returned to us unpaid)	\$35.00
Returned Scotialine cheque fee (applies whenever a Scotialine cheque is returned for any reason, other than NSF, e.g. cheque not signed.	\$40.00
Fee for replacing an additional or replacement statement	\$5.00
Fee for replacing lost or damaged Scotialine Gold card	\$30.00

### SCOTIALINE PERSONAL LINE OF CREDIT

Annual Fee	\$120.00 for Primary Borrower; \$60.00 for Co-borrower
Over limit Fees (Charge incurred monthly whenever the ScotiaLine is over the Limit)	\$55.00
Late Payment Fee (Applied to each payment made after the due date)	\$55.00
Dishonored payment (applied to each payment credited to your account that is subsequently returned to us unpaid)	\$35.00
Returned Scotialine cheque fee (applies whenever a Scotialine cheque is returned for any reason, other than NSF, e.g. cheque not signed.	\$40.00
Fee for replacing an additional or replacement statement	\$5.00

## Personal Credit Cards

### Standard Cards

Annual (Membership) Fee	\$80.00
Additional Card	\$0.00
Cash Advance Fee	2.99%,min \$10
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee	\$65.00
Over limit Fee	\$75.00
Replacement Card Fee-Lost, damaged or stolen	\$30.00
Copy of Transaction/Charge Slip	N/A
Statement Copy Fee	N/A
Interest Rate (per annum)	19.99-25.99%

### Gold Cards

Annual (Membership) Fee	\$190.00
Additional Card	\$0.00
Cash Advance Fee	2.99%,min \$10
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee	\$65.00
Over limit Fee	\$75.00
Replacement Card Fee-Lost, damaged or stolen	\$30.00
Copy of Transaction/Charge Slip	N/A
Statement Copy Fee	N/A
Interest Rate (per annum)	19.99-25.99%

## Personal Credit Cards (Speciality Cards)

### AAAdvantage MasterCard

Annual (Membership) Fee	\$125.00
Additional Card	\$0.00
Cash Advance Fee	2.99%,min \$10.00
Dishonored Cheque Charge (NSF)	\$30.00
Returned Cheque Charge	\$30.00
Late Payment Fee	\$65.00
Over limit Fee	\$75.00
Replacement Card Fee-Lost, damaged or stolen	\$30.00
Copy of Transaction/Charge Slip	N/A
Statement Copy Fee	N/A
Interest Rate (per annum)	19.99-25.99%

## FUNDS TRANSFERRED AND FOREIGN EXCHANGE

Managers Cheques/Drafts (Local)	
up to \$9,999	\$10.00 + stamps
\$10,000 and over	\$20.00 + stamps
Mail Transfers	
Inland Local	\$10.00
Overseas	\$10.00 + postage
Telegraphic Transfers	\$25.00 Comm +\$30 (Caribbean), \$50 (outside Caribbean)
Telegraphic/Telephone Transfers (Incoming)	No charge for Bank customer
Incoming Transfers (payment in cash to beneficiary)	\$10.00
Telephone Transfers (outgoing)	\$10.00
ABB Transfer	\$15.00 Personal/ \$25.00 Business
Foreign Exchange Rates	As posted
Conversion of foreign currency into foreign draft or other fx currency	Buying and selling fx rates apply
Payment of foreign currency item in same currency	1%, Min \$10.00
Replacement Draft	\$25.00
Handling commission on foreign currency drafts cashed or deposited	XCD of \$250 and over = \$2.50 per item
Purchase or sale of Gold	1%+Costs, Max \$500.00

## MISCELLANEOUS CHARGES

Audit Certificates	\$50.00
Standing Orders (Bankers' orders)	\$10.00
Draft Tracers (Mailed & faxed)	\$10.00
Duplicate Statement	\$15.00
Credit Reports for Customers benefit; or for Foreign Banks	\$20.00 + costs
Utility Bills	\$0.50 per bill
Photocopies (per item)	\$5.00
Occasional Transfers	\$10.00
Letter written as a result of Exchange Control Authority requiring additional information	\$10.00

## Self Service Banking

### Visa Debit Card

ATM Withdrawal locally/Regionally at Non-Scotiabank ATM	Free
ATM Withdrawal at ATM internationally	XCD\$12.00
GLOBAL ATM Alliance ATM Machines	XCD\$5.00 + 2% of the transaction amount
ATM withdrawal at SCOTIABANK ATM's worldwide	XCD\$5.00 fee refunded, but network fee of 2% of Transaction Amount to be paid
Balance Enquiries & Declines (on a withdrawal at non-Scotiabank ATM's within the country & Internationally	FREE
POS use regionally	XCD\$2.00
POS use Internationally	FREE
POS Decline for insufficient funds internationally	1.5% of the transaction amount
	XCD\$2.50

## Contact Us



Call us at  
**767-448-4357**



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**dominica.scotiabank.com**



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