



# Bank Fees and Service Charges

## Quick Reference Guide

Effective March, 2018

62-SCOTIA (627-2684)  
 tt.scotiabank.com  
 customercare.tt@scotiabank.com

### ScotiaCard

- ScotiaCard (debit card)	FREE
- ATM Networking Fees (LINX)	\$ 4.00 approved \$ 1.00 declined
- Point of Sales	
Debit Transaction Fee (LINX)	\$ .75 approved \$ .50 declined \$ 1.00
- ATM Mini Statement	
- Use of ScotiaCard Overseas ++	
Balance Enquiry	US Account \$0.50 TT Account \$3.00
- Withdrawals (per transaction)	TT\$35.00 approved TT\$ 5.00 declined

++ For transactions conducted at participating member ATMs of the ATM Global Alliance, there are no International ATM fees.

### ScotiaLine Gold\*

- Annual Fee	\$600.00	- Late Payment Fee	\$60.00
- Over Limit Fee	\$ 60.00	- Additional Card	Free
- Cash Advance	3% of amt adv	- Replace lost card	\$50.00
- NSF	\$ 50.00	- Stop Cheque Fee	\$50.00
- Replace			
Replacement Statement	\$30.00	Damaged card	\$ 65.00
- Retrieval of Items	\$40.00		

### ScotiaLine Fees

- Annual Fee	\$400.00	- Annual Fee Co-borrower	\$150.00
- Late Payment Fee	\$ 45.00	- Over Limit Fee	\$ 45.00
- Replacement Statement	\$ 30.00	- Stop Cheque Fee	\$ 50.00
- Cash Advance	3% of amt adv		
- NSF	\$ 50.00	- Replacement statement	\$ 30.00
- Retrieval of Items	\$ 40.00		

### Credit Cards\*

Credit Cards	Annual Fees	Additional Card
Aero Platinum Visa	\$ 625.00	Free
Gold MasterCard	\$ 300.00	Free
Standard MasterCard	\$ 165.00	\$ 90.00
Magna MasterCard	\$ 225.00	\$100.00
MasterCard	\$ 250.00	\$100.00
Small Business	\$ 200.00	\$100.00
Small Business Exec	\$ 625.00	\$100.00
Miscellaneous Fees		
Over Limit Charge	3% of the balance over limit, min \$75.00	
Late Payment Charge	3% of the payment due, min \$75.00	
Cash Advance Charge	3% or \$50 minimum	
Cash Advance Charge International	3% or \$100 minimum	
Replacement Lost/Stolen/		
Damaged Card	\$ 65.00	
NSF	\$ 50.00	
Credit Report Fee	\$ 175.00	
Foreign call for RA verification	\$ 40.00	
Replacement Statement	\$ 30.00	

Foreign call for RA verification \$ 40.00

Other fees associated with credit cards are available upon request. Credit Card balances will not attract interest if the full balance is paid within 21 days of the statement date. Fees may be changed in accordance with the Scotiabank Credit Card Cardholder Agreement.  
 \* Interest rates on credit cards and personal lines of credit may vary, however, notice will be given to the customer prior to implementation of the new rate.

### Loan Accounts

- <b>Discount Fee for Scotia Plan Loans</b>	
Loans less than \$33,000	: 1.75% (minimum \$500.00)
Loans over \$33,000	: 1.75% (minimum \$1,000.00)
- <b>Early Settlement of Loans other than Real Estate</b>	
2 months interest, Minimum \$250.00	
- <b>Late Fees</b>	
2% of the amount in arrears, Minimum \$75.00 (5 days or more)	
- <b>Refinance Charge</b>	
\$500.00 plus discount fee on additional advance	
- <b>Credit Report Fee</b>	
\$175.00	

### Real Estate

- <b>Pre-payment/Early Settlement Fee</b>	
180 days interest	
- <b>Discount Fee</b>	
Loans carry 1.5% discount fee and	
Vacant land - \$1,640	
New Retail Mortgages – Initial Inspection	
Property Value less than \$1.5MM	- \$2,140
Property Value from \$1.5MM up to \$3.0MM	- \$3,140
Property Value greater than \$3.0MM	- \$4,640
Subsequent Inspections	HBL: \$1,340 Non-HBL: \$500
Drive by inspections	- \$1,140
- <b>Customer Letters</b>	\$60.00
- <b>Overdue Installments (per occurrence)</b>	2% of the amount in arrears, Minimum \$75.00
- <b>External Credit Report</b>	\$ 175.00

### Interest Rates – Personal Loan Accounts

Interest on personal loan accounts, other than those secured by real estate are fixed for the duration of the loan. The repayment of interest is included in the monthly installment. For loans secured by real estate, the bank may alter the interest rate within 90 days notice. For loans repaid in advance, the customer is entitled to a rebate of interest.

All charges are inclusive of Financial Services Tax 12.5% unless stated otherwise. Please note that while the Bank makes every effort to keep charges to a minimum, they are subject to review.

The information contained in this brochure does not include all retail fees and service charges, but those considered to be most applicable for standard banking transactions.

You can get information about the fees and service charges in this brochure or those not covered by calling our Contact Centre at 62-SCOTIA (627-2684) or visiting your nearest Branch.