

Account	Monthly Fee	Customer Initiated Transactions Included ^{1,2}	Unlimited Self-Service Banking ² (ATM, POS, ScotiaOnline, Mobile Banking)	Unlimited Self-Service Transfers Between Accounts	Additional Transaction Fees ^{1,2}	Scotiabank Savings Reward Plan Eligibility ⁷ (Bonus Interest on ASP Contributions)	Pays Interest ³	Overdraft Protection (Subject to Approval) ³
Everyday Banking Accounts								
Total Access Account Enjoy maximum access to your funds and the freedom to bank how you want, when you want	\$22.00	Unlimited Self Service Banking And 10 In-Branch or Cheque	✓	✓	Branch: \$8.00 Cheque: \$8.00	-	-	✓
Total Access Senior⁴ (55+ years of age) Manage your everyday banking, pay no monthly fee and earn interest	\$5.00 if balance falls below \$5,000							
Electronic Access Account⁵ The most convenience, the lowest cost. Transact 24/7 through our self-service banking channels*	\$13.00*	Unlimited Self Service Banking	✓	✓	Branch: \$8.00* Cheque: \$8.00*	-	-	✓
Electronic Access Youth (Ages 18 – 25) Just starting out? Manage your everyday banking the convenient way	\$8.00							
Savings & Foreign Currency								
Primary Savings Account Start saving today and watch your money grow	\$10.00 if balance falls below \$1,000	1 In-Branch	-	✓	Branch: \$8.00 ATM: \$2.00 POS: \$0.75	✓	✓	-
Primary Savings Junior^{5,6} (Under 18 years of age) From first steps to first job – start your savings off on the right foot	-							
Primary Savings – Foreign Currency (USD / CAD / GBP / EUR) For your foreign currency banking needs	\$1.00 if balance falls below \$500 (In currency of account)				Branch: \$1.00 (In currency of account)	-	-	
Signature Savings Account								
Advanced savings benefits to meet advanced savings needs	\$12.00 if balance falls below \$15,000	1 In-Branch	-	✓	Branch: \$8.00 ATM: \$2.00 POS: \$0.75	✓	✓	-

All fees are quoted in Trinidadian dollars, unless otherwise specified.

***50% monthly discount on service charge and transaction fees if automatic payroll deposit is made to the account**

Please help us find the account that is right for you:

- Which statement best describes you?
 - I am under 18 years of age
 - I am between 18 to 25 years of age
 - I am between 26 and 54 years of age
 - I am 55 years of age or older
- What are you looking for in a bank account?
 - An account to manage my everyday banking needs
 - An account to help me save
 - Both
- Are you looking for an account in a currency other than your local currency?
 - Yes
 - No
- On average, how many transactions do you make a month (withdrawals, cheques, bill payments, transfers, pre-authorized payments)?
- What is your preferred way to conduct your banking? (Check all that apply)
 - Internet
 - By phone
 - ATM
 - In person at the branch
- On a monthly basis do you expect to maintain a balance of:
 - \$0 to \$4,999
 - \$5,000 to \$14,999
 - \$15,000 to \$99,999
 - \$100,000 or more

Would you like to open an account?

Here's what you will need:

1. One valid primary piece of government-issued identification, with photograph and signature, for example:
 - Passport
 - National ID Card
 - Driver's License
2. One secondary piece of identification:
 - An additional primary piece of identification
 - Birth Certificate
 - Employee ID /School ID
3. Job letter no more than 3 months old.
4. Proof of address:
 - Utility Bill
 - Bank Account Statement
 - Copy of lease or letter from landlord (if applicable)
5. A reference letter or a current account statement from a reputable Bank is required for all non-resident customers.

What type of account is right for you?

Everyday Bank Accounts

These accounts help you manage your daily banking needs such as making deposits, withdrawing cash, paying bills and issuing cheques for a flat monthly fee. You can bank any way you want – in person or save time and money by using our convenient self-service banking channels which are free for all Everyday Banking accounts. Whether you use your account everyday or once in a while, we have an account to meet your needs.

Savings & Foreign Currency Accounts

Savings accounts help you save for your goals – a new home, a car, your children's education. These accounts pay you interest so you can watch your savings grow. And when you save regularly in one of these accounts through the Scotiabank Savings Reward Plan (SSRP) you will receive 1% bonus interest on your contributions.²

The Foreign Currency Account allows you to conveniently manage your foreign currency banking needs. Don't worry about fluctuating foreign exchange rates again.

We've Made It Easier For You To Bank With Us -

All our Everyday Banking accounts now offer unlimited self-service banking.

- No fee for transactions at Scotiabank ATMs³
- Unlimited point of sale purchases
- Unlimited Access to ScotiaOnline
- Unlimited Access to Mobile Banking

Try it out today!

Sign up for ScotiaOnline or download our Mobile Banking App for Android, iOS or Blackberry.

Our Satisfaction Guarantee

We are committed to ensuring you have the right account for your banking needs. If you are not satisfied with your account, you may select an alternate Scotiabank account. We will refund the difference, if any, between the monthly fees paid on the account you had and the monthly fees you would have paid with the new account, for a period of 90 days from the date the original account was opened.

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



¹ Deposits made in-branch will count toward free transactions and any additional in-branch deposits will be charged the branch transaction fee. Primary Savings Junior & Primary Savings Foreign Currency excluded.

² 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 (e.g. Stop payment of cheques, wire transfers, ATM mini statement etc.).

³ See branch for current interest rates and overdraft rates and fees. Interest rates quoted are subject to change at anytime without prior notice.

⁴ 50% off safety deposit box fee, no commission or fees charged for standing orders and bank drafts.

⁵ Once Primary Savings Junior customers reach age 18, their accounts will automatically be converted to the Primary Savings Account. Once Electronic Access Youth customers reach age 25, their accounts will automatically be converted to the Electronic Access Account.

⁶ For joint accounts, at least one of the joint account holders must meet the age eligibility requirements.

⁷ 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.

*Trademark of The Bank of Nova Scotia.

Don't Pay More Fees Than You Have To

Here are a few tips to help you save:



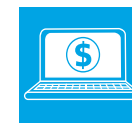
Avoid Transaction Fees

- Make deposits at Scotiabank ATMs and pay no transaction fee
- Make withdrawals from your Everyday Bank accounts at Scotiabank ATMs and pay no transaction fee



Avoid Additional Fees on Your Savings Account

- Maintain the minimum monthly balance
- Make free electronic transfers to your Everyday Bank account when you need access to your money



Pay the Easy Way & Save

- Pay for purchases directly from your Everyday Bank account using your debit card and don't pay a transaction fee
- Pay bills online, on your phone or at the ATM for free



Do I need an everyday bank account? A savings account? Or both?

BANKING. Talk to us about finding the account that's just right for you.