



# SAVINGS

Scotia Product	ECAB Savings Account	Features	Interest Rates	Fees/ Charges	General Account Services
<b>Primary Savings Account</b>	<b>Statement Savings Account</b>	Minimum Balance Requirement – EC\$200.00 Electronic Statements	2.00% p.a.	Account Falling Below Minimum Balance \$5.00 In-branch Withdrawals/Debits (3 free) \$3.00 thereafter	Account Closed within 1 month \$50.00 Account Closed within 3 months \$50.00 Account Closed within 6 months \$30.00 Manual Internal Transfers (fax/tele/written ) \$10.00 Dormant Account Notice Fee \$15.00 Dormant Account Reactivation Fee \$10.00 Third Party Withdrawals (except for Seniors/Physically Challenged) \$15.00
<b>Primary Savings Junior</b>	<b>Smart Start Savings</b>	Minimum Balance Requirement – EC\$20.00 Available to children 7-18 years old and have many special features that will make saving fun and exciting. Converted to Statement Savings Account at age 18.	2.25% p.a.	In-branch Withdrawals/Debits FREE	
<b>Foreign Savings Account (USD)</b>	<b>USD Savings Account</b>	Minimum Balance Requirement – US\$500.00	0.25% p.a.	No new accounts available	
<b>Signature Savings Account</b>	<b>Statement Savings Account</b>	Minimum Balance Requirement – EC\$200.00	2.00% p.a.	Account Falling Below Minimum Balance \$5.00 In-branch Withdrawals/Debits (3 free) \$3.00 thereafter	
<b>Thrift Savings Account</b>	<b>Company Retirement Savings Plan Account</b>	Employee and Employer accounts. Contributions submitted via Electronic Funds Transfer from Employer. Quarterly Statements	2.75% p.a.		

# DEMAND/CURRENT ACCOUNT



Scotia Product	ECAB Demand/Current Account Products	Features	Interest Rates	Fees/ Charges	General Account Services
Total Access Account	Regular Current Account	Minimum Balance Requirement - \$100.00 Cheque book.	-	Account Falling Below Minimum Balance \$35.00 Monthly Service Fee \$20.00 Cheques (15 free) \$1.25 thereafter per cheque	NSF/Return Cheque Charge \$75.00 Cash Management \$5.00 Stop Payment Order \$30.00 Dishonoured Cheque Returned \$50.00 Dormant Account Notice Fee (Annually) \$15.00 Dormant Account Reactivation Fee \$10.00 Manual Internal Transfers (fax/tel/written instructions) \$10.00 Do Not Mail/Hold Mail Charge Monthly \$20.00 Third Party Cheques Cashed \$15.00 Account Closed within 1 month \$50.00 Account Closed within 3 months \$50.00 Account Closed within 6 months \$30.00 Cheque Book Charges (plus stamp duty) (ECD) 24 page – Flat Charge \$20.00 48 page – Flat Charge \$35.00 99 page – Flat Charge \$60.00 Stamp Duty (per cheque) \$0.20 Overdrafts (ECD) Service Charge/Set Up Fee 1% min. \$250.00 Annual Renewal Fee 1% min. \$250.00 NSF Charge (per item) \$75.00 Overdraft Excess Fee 5.00% p.a. above the approved rate; minimum \$35.00 Unauthorized Overdraft Fee 15% p.a. min. \$35.00
Total Access Senior	Silver Rewards	No Minimum Balance Requirement No Monthly Service Charge	-	Account Falling Below Zero Balance \$35.00 Silver Rewards Cheque Book Charges (plus stamp duty) (ECD) 24 page – Flat Charge \$17.00 48 page – Flat Charge \$30.00 99 page – Flat Charge \$51.00 Stamp Duty (per cheque) \$0.20	
Electronic Access Account	Regular Current Account – Personal	Minimum Balance Requirement - \$100.00	-	Account Falling Below Minimum Balance \$35.00 Monthly Service Fee \$20.00 Cheques (15 free) \$1.25 thereafter per cheque	
Electronic Access Youth	Regular Current Account	Minimum Balance Requirement - \$100.00	-	Account Falling Below Minimum Balance \$35.00 Monthly Service Fee \$20.00 Cheques (15 free) \$1.25 thereafter per cheque	
Small Business/Commercial Operating Account	Business Current Account – Business	Minimum Balance Requirement - \$300.00	-	Withdrawals (1 free per quarter) \$35.00 thereafter	
Business Surplus Account	Business Current Account – Business	Minimum Balance Requirement - \$300.00	-	Account Falling Below Minimum Balance \$35.00 Monthly Service Fee \$20.00 Cheques (15 free) \$1.50 thereafter per cheque	
Scotia Combo Account	Regular Current Account – Personal	Minimum deposit requirement or EC\$100.00	-	Account falling Below Minimum Balance \$35.00 Monthly Service Fee \$20.00 Cheque (15 free) \$1.25 thereafter per cheque	

\* Customers who wish to earn interest may open a Silver Rewards Savings account. However, the Silver Rewards Savings Account does not have cheque writing privileges.



# CERTIFICATE OF DEPOSITS

Scotia Product	ECAB Certificate and Deposit Products	Features	Interest Rates	Fees/ Charges
<b>Fixed Term ECD</b>	<b>Fixed CD - ECD</b>	Minimum Opening Balance \$5,000.00	2.00 p.a. - 2.15% p.a.	Early Termination Less than 90-Days Forfeit Interest More than 90-Days 3 months interest
<b>Fixed Term USD</b>	<b>Fixed CD - USD</b>	Minimum Opening Balance \$2,000.00	0.25% p.a. - 0.75% p.a.	Early Termination Less than 90-Days Forfeit Interest More than 90-Days 3 months interest
<b>Fixed Term Monthly Income</b>	<b>Fixed CD - ECD</b>	Minimum Opening Balance \$5,000.00	2.00 p.a. - 2.15% p.a.	Early Termination Less than 90-Days Forfeit Interest More than 90-Days 3 months interest
<b>Cashable CD</b>	<b>Flex CD</b>	Minimum Opening Balance \$5,000.00 Offers the stability of a guaranteed fixed term investment while maintaining flexibility with deposit and withdrawal privileges.	2.00% p.a.	Withdrawal above 25% limit up to 90 days 1 month interest up to 180 days 2 months interest Over 180 days 3 months interest Early Termination Less than 90-Days Forfeit Interest More than 90-Days 3 months interest

For Term deposits, interest rates and terms will be retained until the deposit matures/renews post Integration. The current ECAB board rate, determine by the amount and term of the deposit, will then apply.



# CARDS

Scotia Product	ECAB Product	Currency of Card	Rewards Programme	Interest Rates	Charges
MasterCard AAdvantage	<b>Visa Gold</b> <b>Visa Platinum</b> <b>Visa Infinite</b> <i>(Based on Limit)</i>	ECD	AAdvantage Miles	Annual Fee: Gold \$135.00 Gold Additional Card \$67.50 Platinum \$189.00 Platinum Additional Card \$94.50 Infinite \$324.00 Infinite Additional Card \$162.00  Interest Rate: Secured 17.96% annually Gold 19.96% annually Platinum 21.96% annually Infinite Interest Rate: Partial Secured 18.96% annually Gold 20.96% annually Platinum 22.96% annually Infinite Interest Rate: Unsecured 19.96% annually Gold 21.96% annually Platinum 23.96% annually Infinite	Membership Fee: Primary \$90.00; Secondary \$45.00 Card Replacement: \$30.00 Late Fees: \$75.00 Over Limit Fee: \$75.00 Cash Advance: 3.00% min. \$15.00 Limit Adjustment Fee: \$40.50 Immediate Credit Fee: \$13.50 NSF - ATM/POS Denial Fee - Other Banks \$3.51 Currency Conversion Fee: 1.00% Transaction Printout Fee (per sheet): \$13.50 Interim Statement Printout: \$13.50 Emergency Replacement Card: \$270.00 Minimum Payment: 5.00% Additional Statement Request (per sheet): \$13.50
				Annual Fee: Gold \$135.00 Gold Additional Card \$67.50 Platinum \$189.00 Platinum Additional Card \$94.50 Infinite \$324.00 Infinite Additional Card \$162.00  Interest Rate: Secured 17.96% annually Gold 19.96% annually Platinum 21.96% annually Infinite Interest Rate: Partial Secured 18.96% annually Gold 20.96% annually Platinum 22.96% annually Infinite Interest Rate: Unsecured 19.96% annually Gold 21.96% annually Platinum 23.96% annually Infinite	Membership Fee: Primary \$90.00; Secondary \$45.00 Card Replacement: \$30.00 Late Fees: \$75.00 Over Limit Fee: \$75.00 Cash Advance: 3.00% min. \$15.00 Limit Adjustment Fee: \$40.50 Immediate Credit Fee: \$13.50 NSF - ATM/POS Denial Fee - Other Banks \$3.51 Currency Conversion Fee: 1.00% Transaction Printout Fee (per sheet): \$13.50 Interim Statement Printout: \$13.50 Emergency Replacement Card: \$270.00 Minimum Payment: 5.00% Additional Statement Request (per sheet): \$13.50
MasterCard Standard	<b>Visa Gold</b> <b>Visa Platinum</b> <b>Visa Infinite</b> <i>(Based on Limit)</i>	ECD	MyRewards Each qualifying purchase earns you reward points which you can redeem anytime and everywhere. Redeem your miles online or in store, even contactless at 61+ million merchants around the world. Add miles card to your favourite e-wallet, then redeem anywhere, contactless or simply copy and paste your card information upon checkout. Access the best Expedia travel deals. Flights, Hotels and much more. Book with no restrictions, no seat exclusions, no blackout dates.	Annual Fee: Gold \$135.00 Gold Additional Card \$67.50 Platinum \$189.00 Platinum Additional Card \$94.50 Infinite \$324.00 Infinite Additional Card \$162.00  Interest Rate: Secured 17.96% annually Gold 19.96% annually Platinum 21.96% annually Infinite Interest Rate: Partial Secured 18.96% annually Gold 20.96% annually Platinum 22.96% annually Infinite Interest Rate: Unsecured 19.96% annually Gold 21.96% annually Platinum 23.96% annually Infinite	Membership Fee: Primary \$90.00; Secondary \$45.00 Card Replacement: \$30.00 Late Fees: \$75.00 Over Limit Fee: \$75.00 Cash Advance: 3.00% min. \$15.00 Limit Adjustment Fee: \$40.50 Immediate Credit Fee: \$13.50 NSF - ATM/POS Denial Fee - Other Banks \$3.51 Currency Conversion Fee: 1.00% Transaction Printout Fee (per sheet): \$13.50 Interim Statement Printout: \$13.50 Emergency Replacement Card: \$270.00 Minimum Payment: 5.00% Additional Statement Request (per sheet): \$13.50

<p><b>MasterCard Gold</b></p> <p><b>MasterCard Gold Line of Credit</b></p>	<p><b>Visa Gold</b> <b>Visa Platinum</b> <b>Visa Infinite</b> <b>(Based on Limit)</b></p>	<p>ECD</p>	<p>MyRewards</p> <p>Each qualifying purchase earns you reward points which you can redeem anytime and everywhere. Redeem your miles online or in store, even contactless at 61+ million merchants around the world.</p> <p>Add miles card to your favourite e-wallet, then redeem anywhere, contactless or simply copy and paste your card information upon checkout. Access the best Expedia travel deals. Flights, Hotels and much more. Book with no restrictions, no seat exclusions, no blackout dates.</p>	<p>Annual Fee: Gold \$135.00 Gold Additional Card \$67.50 Platinum \$189.00 Platinum Additional Card \$94.50 Infinite \$324.00 Infinite Additional Card \$162.00</p> <p>Interest Rate: Secured 17.96% annually Gold 19.96% annually Platinum 21.96% annually Infinite Interest Rate: Partial Secured 18.96% annually Gold 20.96% annually Platinum 22.96% annually Infinite Interest Rate: Unsecured 19.96% annually Gold 21.96% annually Platinum 23.96% annually Infinite</p>	<p>Membership Fee: Primary \$190.00; Secondary \$95.00 Card Replacement: \$54.00 Late Fees: \$54.00 Over Limit Fee: \$54.00 Cash Advance: 2.00% min. \$13.50 Limit Adjustment Fee: \$40.50 Immediate Credit Fee: \$13.50 NSF - ATM/POS Denial Fee - Other Banks \$3.51 Currency Conversion Fee: 1.00% Transaction Printout Fee (per sheet): \$13.50 Interim Statement Printout: \$13.50 Emergency Replacement Card: \$270.00 Minimum Payment: 5.00% Additional Statement Request (per sheet): \$13.50</p>
<p><b>Visa Debit</b></p>	<p><b>Visa Platinum Debit</b></p>	<p>ECD</p>	<p>N/A</p>	<p>N/A</p>	<p>Replacement Card \$55.00 Emergency/Rush Card \$80.00 Transaction Fee @ ECAB ATMs &amp; POS terminals \$0.00 Transaction Fee @ Non-ECAB ATMs 2.50% minimum \$27.00 Cash Advance Fee 2.50% minimum \$27.00 Daily ATM Limits \$5,400.00 Daily Point of Sale \$8,100.00 Cash Advance Limit \$5,400.00 Currency Conversation Rate 2.00% NSF - ATM/POS Denial Fee - Other Banks \$1.50</p>
<p><b>Scotialine</b></p>	<p><b>Visa Gold</b> <b>Visa Platinum</b> <b>Visa Infinite</b> <b>(Based on Limit)</b></p>	<p>ECD</p>	<p>MyRewards</p> <p>Each qualifying purchase earns you reward points which you can redeem anytime and everywhere. Redeem your miles online or in store, even contactless at 61+ million merchants around the world.</p> <p>Add miles card to your favourite e-wallet, then redeem anywhere, contactless or simply copy and paste your card information upon checkout. Access the best Expedia travel deals. Flights, Hotels and much more. Book with no restrictions, no seat exclusions, no blackout dates.</p>	<p>Annual Fee: Gold \$135.00 Gold Additional Card \$67.50 Platinum \$189.00 Platinum Additional Card \$94.50 Infinite \$324.00 Infinite Additional Card \$162.00</p> <p>Interest Rate: Secured 17.96% annually Gold 19.96% annually Platinum 21.96% annually Infinite Interest Rate: Partial Secured 18.96% annually Gold 20.96% annually Platinum 22.96% annually Infinite Interest Rate: Unsecured 19.96% annually Gold 21.96% annually Platinum 23.96% annually Infinite 19.96% annually Gold 21.96% annually Platinum</p>	<p>Membership Fee: Primary \$90.00; Secondary \$45.00 Card Replacement: \$30.00 Late Fees: \$75.00 Over Limit Fee: \$75.00 Cash Advance: 3.00% min. \$15.00 Limit Adjustment Fee: \$40.50 Immediate Credit Fee: \$13.50 NSF - ATM/POS Denial Fee - Other Banks \$3.51 Currency Conversion Fee: 1.00% Transaction Printout Fee (per sheet): \$13.50 Interim Statement Printout: \$13.50 Emergency Replacement Card: \$270.00 Minimum Payment: 5.00% Additional Statement Request (per sheet): \$13.50</p>