

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 or Voter's Card
 - Driver's License
 - Military ID Card
 - Permanent Resident Card
2. One secondary piece of identification:
 - An additional primary piece of identification
 - Birth Certificate, Credit Card, Debit Card, Tax ID Card, etc.
 - Employee ID/Letter from your Employer
3. Proof of address:
 - Utility Bill
 - Bank Account Statement
 - Copy of lease or letter from landlord
4. A reference letter or a current account statement from a reputable Bank is required for all non-resident customers.

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.

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 with your *ScotiaCard*^{*} banking card; in person, at an ATM, online, mobile or make POS purchases. Whether you use your account every day or every once in a while, we have an account to meet your needs.

Savings Accounts

Savings accounts help you save for your goals – a new home, a car, your children's education. These accounts pay you interest at a competitive rate so your savings can grow. And when you save regularly in one of these accounts through an Automatic Savings Plan, you can receive 1% bonus interest¹ on your contributions. Whether you save a lot or a little, we have an account that's right for you.

Banking Plan

The banking plan lets you combine the convenience of an everyday bank account and the interest of a savings account. Quickly and easily move money between your Scotiabank accounts through any of our convenient channels. And, each month that you keep the required minimum daily closing balance² in your savings account, the monthly plan fee is waived.

Age Based Accounts

Whether you are young or just young at heart, these accounts are designed to meet all of your everyday banking and savings needs. Check out the chart to see if you qualify.

How to contact us

Antigua & Barbuda:

Call (268) 480-1500

antigua.scotiabank.com

Dominica:

Call (767) 448-5800

dominica.scotiabank.com

Grenada:

Call (473) 440-3274

grenada.scotiabank.com

St. Kitts and Nevis:

Call (869) 465-4141

stkittsandnevis.scotiabank.com

St. Lucia:

Call (758) 456-2100

stlucia.scotiabank.com

St. Vincent and the Grenadines:

Call (784) 457-1601

stvincent.scotiabank.com

¹ 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.

² The monthly fee for the Banking Plan is waived if the required daily closing balance in the savings account is maintained throughout the month. If the required daily closing balance is not maintained during a given month, the monthly fee will be charged to the Plan's savings account.

³ 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.).

⁴ See branch for current interest rates and overdraft rates and fees. Interest rates quoted are subject to change at anytime without prior notice. Interest is calculated on minimum monthly balance and paid monthly.

⁵ Only non-interest bearing accounts are available to residents of Canada.

⁶ 25% off safety deposit box fee, no commission or fees charged for travelers cheques, standing orders and bank drafts.

⁷ For joint accounts, at least one of the joint account holders must meet the age eligibility requirements.

⁸ ATM Transactions dispensed on local currency, not the currency of the account.

⁹ Proof of full time post-secondary-enrollment is required for students.

¹⁰ In Grenada, the Foreign Currency Account is also available in Canadian dollars.

¹¹ Once the maximum age requirement is reached, the Bank will automatically convert your account to an Electronic Access Account, at the then prevailing fees.

^{*} Trademark of The Bank of Nova Scotia

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.



Scotiabank

Discover what's possible

First date. First home. First born.

We're here to help.

Scotiabank

Discover what's possible



Accounts at a Glance: All prices displayed exclude 17% VAT, applicable in St. Kitts & Nevis.

Account	Monthly Fee / Maintenance Fee	Customer Initiated Scotiabank Debit Transactions included ³ - no charge for deposits	Unlimited POS, Mobile & Internet Banking transactions allowed	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees ³ (Branch fees include teller-assisted transfer)	Scotiabank Savings Reward Plan Eligible (on ASP contributions) ¹	Pays Interest ^{4,5} (minimum balance to earn interest)	Overdraft Protection (subject to approval) ⁴
EVERYDAY BANK ACCOUNTS								
Total Access Account A full-service account that gives you the flexibility to bank using any of our channels.	\$8.00	20 Any Channel	✓	✓	Branch & Cheque \$2.00 ATM \$1.00	—	—	✓
Electronic Access Account Bank anytime, anywhere—ATM, Online, Mobile Banking or POS.	\$5.00	Unlimited self-service debit transactions + 1 Branch / Cheque	✓	✓	Branch \$5.00 Cheque \$2.00	—	—	✓
SAVINGS ACCOUNTS Interest on savings accounts is calculated on minimum monthly balance and paid monthly.								
Primary Savings Account Earn a competitive rate of interest.	No Fee	None	✓	✓	Branch \$3.00 ATM \$3.00	1% Bonus	(No Minimum) ✓	—
Signature Savings Account Earn a competitive rate of interest.	\$5.00 Maintenance fee if balance goes below \$1,000 anytime during the statement cycle	1 Any Channel	✓	✓	Branch \$5.00 ATM \$5.00	1% Bonus	(No Minimum) ✓	—
BANKING PLAN Simplify your banking with an everyday bank account and a savings account that earns a competitive rate of interest. Make it easy to manage your money and save for your dreams. And, if you maintain the required minimum daily closing balance, the monthly fee is waived. ²								
Plan - Everyday Banking	\$15.00 Maintenance fee if savings account balance goes below \$5,000 anytime during the statement cycle	Unlimited self-service debit transactions + 10 Branch/Cheque	✓	✓	Branch & Cheque \$2.00	—	—	✓
Plan - Savings		1 Any Channel	✓	✓	Branch \$3.00 ATM \$3.00	1% Bonus	(No Minimum) ✓	—
AGE BASED ACCOUNTS								
Junior Account (Age 0-17) Get 10 debit transactions any channel and pay no monthly fee. And receive an attractive rate of interest. ^{7, 11}	No Fee	10 Any Channel	✓	✓	Branch \$3.00 ATM \$3.00	—	(No Minimum) ✓	—
Scotiabank Be Electronic Account (Age 18-25) Bank anytime, anywhere- ATM, Online, Mobile Banking or POS. ^{9, 11}	\$3.00	Unlimited self-service debit transactions + 1 Branch/Cheque	✓	✓	Branch \$3.00 Cheque \$2.00	—	—	✓
Senior's Account (Age 60+) Get 10 debit transactions any channel and pay no monthly fee. And receive a competitive rate of interest and other benefits. ^{6, 7}	No Fee	10 Any Channel	✓	✓	Branch & Cheque \$2.00 ATM \$1.00	—	(No Minimum) ✓	✓
SPECIALTY ACCOUNTS								
Foreign Currency Account (\$USD) A secure environment for your US Dollar funds. ⁸	No Fee	None	✓	✓	Branch \$1.50 (USD) ATM \$1.00 (USD)	—	—	—

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 59 years of age
 - I am 60 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, POS, cheques, bill payments, transfers, pre-authorized payments)?
- What is your preferred way to conduct your banking? (Check all that apply)
 - ATM
 - In person at the branch
 - POS (Point of Sale)
- On a monthly basis do you expect to maintain a balance of:
 - \$0 to \$999
 - \$1,000 to \$4,999
 - \$5,000 to \$24,999
 - \$25,000 or more

Service charges, account features and/or benefits outlined in this brochure are subject to change without notice (in accordance to local laws). All fees are quoted in East Caribbean dollars, unless otherwise specified. Interest rates quoted are subject to change at anytime without notice.