

ST. KITTS DEPOSITS INTEREST RATES - Rate Schedule

Rates are subject to change at any time without prior notice

TERM DEPOSIT PRODUCTS (RETAIL)

This schedule of interest rates and fees ("schedule") forms part of the Agreements, which include the Personal Financial Services Agreement booklet and the Term Deposit Agreement. Terms used in this schedule have the same meaning as in the Agreements unless otherwise indicated. We can amend, change, modify, add or remove any of the rates, fees, benefits, features and services that are set out in this schedule. If we do, we will notify you of any changes in accordance with the Agreements.

Note: At maturity, Term Deposits will automatically renew for an additional term, at the then current interest rate(s), unless alternate instructions are provided beforehand.

FIXED TERM DEPOSITS - MINIMUM OPENING BALANCE REQUIREMENT: \$2,500(XCD)

Eastern Caribbean Dollars (XCD) ²	Term				
	Balance Range	31-59 days	60-89 days	90-179 days	180-364 days
\$2,500 - \$49,999	0.0000%	0.0000%	0.4000%	0.7000%	1.0500%
\$50,000 - \$99,999	0.0000%	0.0000%	0.4500%	0.8500%	1.1500%
\$100,000 - \$499,999	0.0000%	0.0000%	0.5000%	1.0000%	1.2500%
\$500,000 and over*	0.0000%	0.0000%	0.5000%	1.0000%	1.2500%

1 Not redeemable prior to maturity. Interest payable at maturity for terms up to 18 months and annually thereafter.
* Term Deposits above XCD 500,000 require prior approval from Treasury.

FIXED TERM DEPOSITS (MONTHLY INCOME) - MINIMUM OPENING BALANCE REQUIREMENT: \$25,000 (XCD)

Eastern Caribbean Dollars (XCD) ²	Term
	Balance Range
\$25,000 - \$49,999	1 Year
\$50,000 - \$99,999	1.1000%
\$100,000 - \$499,999	1.2000%
\$500,000 and over*	1.2000%

2 Not redeemable prior to maturity. Interest paid monthly.
* Term Deposits above XCD 500,000 require prior approval from Treasury.

1 YEAR CASHABLE TD - MINIMUM OPENING BALANCE REQUIREMENT: \$7,500 (XCD)

Eastern Caribbean Dollars (XCD) ²	Term	Penalty rate if early redeemed
		Balance Range
\$7,500 - \$49,999	1 year (maturity)	31-364 days
\$50,000 - \$99,999	0.9000%	0.4500%
\$100,000 - \$499,999	1.0000%	0.5000%
\$500,000 and over*	1.1000%	0.5500%

3 Redeemable only after 31 days. Interest payable at maturity or when redeemed based on the early redemption rate for the period. No partial withdrawals allowed.
* Term Deposits above XCD 500,000 require prior approval from Treasury.

Note: Term Deposits with terms over 1 year are not longer offered, therefore existing Term Deposits booked between 18 months and 5 years will automatically renew at maturity, for an additional term of the same duration, at the then current 1 year Term Deposit interest rate(s), unless alternate instructions are provided beforehand.

FIXED TERM DEPOSITS - MINIMUM OPENING BALANCE REQUIREMENT: \$1,000(USD)

US Dollars (USD) ¹	Term										
	Balance Range	31-59 days	60-89 days	90-179 days	180-364 days	1 year	1.5 years	2 years	3 years	4 years	5 years
\$1,000 - \$49,999	0.0000%	0.0000%	0.2000%	0.2500%	0.2500%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%
\$50,000 - \$99,999	0.0000%	0.0000%	0.2000%	0.2500%	0.2500%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%
\$100,000 - \$499,999	0.0000%	0.0000%	0.2000%	0.2500%	0.2500%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%
\$500,000 and over	0.0000%	0.0000%	0.2000%	0.2500%	0.2500%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%

1 Not redeemable prior to maturity. Interest payable at maturity for terms up to 18 months and annually thereafter.

CORE DEPOSIT PRODUCTS (RETAIL)

This schedule of interest rates and fees ("schedule") forms part of the the Agreements, which include the Personal Financial Services Agreement booklet and the Deposit Account Agreement. Terms used in this schedule have the same meaning as in the Agreements unless otherwise indicated. We can amend, change, modify, add or remove any of the rates, fees, benefits, features and services that are set out in this schedule. If we do, we will notify you of any changes in accordance with the Agreements.

SAVINGS ACCOUNTS

PRIMARY SAVINGS ACCOUNT (XCD)

Balance Range	Rate
Flat Rate	2.0000%

1 Interest calculated on Lowest Monthly Account Balance - Paid Monthly

AGE BASED ACCOUNTS

PRIMARY SAVINGS JUNIOR ACCOUNT (XCD)

Balance Range	Rate
Flat Rate	2.0000%

2 Interest calculated on Lowest Monthly Account Balance - Paid Monthly

TOTAL ACCESS SENIOR ACCOUNT (XCD)

Balance Range	Rate
Flat Rate	2.0000%

3 Interest calculated on Lowest Monthly Account Balance - Paid Monthly

ACCOUNTS NO LONGER AVAILABLE FOR NEW CUSTOMERS

SIGNATURE SAVINGS ACCOUNT (XCD)

Balance Range	Rate
Flat Rate	2.0000%

4 Interest calculated on Lowest Monthly Account Balance - Paid Monthly

SCOTIACOMBO ACCOUNT (XCD)

Balance Range	Rate
\$0 - \$9,999	0.5000%
\$10,000 - \$49,999	0.7500%
\$50,000 plus	1.0000%

5 Interest calculated on Lowest Monthly Account Balance - Paid Monthly