

OUR COUNTRY. YOUR BANK.



Account Conversion Guide

Belize Bank Corporation Limited (formerly ScotiaBank (Belize) Ltd.) accounts vs. Belize Bank Limited.



Belize Bank
invites you to
join the Family!

THANK YOU FOR YOUR BUSINESS AND TRUST IN OUR SERVICES.
THE BELIZE BANK MANAGEMENT TEAM.

Belize Bank is pleased to introduce you to our suite of accounts. These accounts were designed especially for you in an effort to make this transition seamless while ensuring that you, our valued clients, benefit most from the merger.

Our account conversion guide was developed to provide you with a comparison of your current Belize Bank Corporation Limited (formerly ScotiaBank (Belize) Ltd.) accounts and our Belize Bank Limited accounts.



AS A CUSTOMER CENTRIC ORGANIZATION, BELIZE BANK IS COMMITTED TO PROVIDING INNOVATIVE FINANCIAL SERVICES TO ITS CUSTOMERS.

SAVINGS ACCOUNT





**BELIZE BANK CORPORATION
LTD. (FORMERLY SCOTIA BANK
(BELIZE) LTD.)**



BELIZE BANK LTD.

KEY

BBCL Belize Bank Corporation Limited

ASP Automated Savings Plan

SSRP Scotia Savings Rewards Plan

USAGE

For the savers who plan savings in short term and would like to use their funds at any time

NOTE

All accounts are in Belize Dollars. For information on foreign currency accounts, we invite customers to visit one of our Belize Bank branches or contact us via WhatsApp at 613-0257.

SAVINGS ACCOUNT

FEATURES	PRIMARY SAVINGS	SIGNATURE SAVINGS
MONTHLY FEE	\$2.00 monthly maintenance fee (if minimum daily closing balance goes below \$100 anytime during the statement cycle).	\$2.00 maintenance fee, if minimum daily closing balance goes below \$2,000 anytime during the statement cycle.
# OF DEBIT TRANSACTIONS	<ul style="list-style-type: none"> » Unlimited Deposits » Unlimited electronic transfers between BBCL accounts 	<ul style="list-style-type: none"> » 1 - any channel » Unlimited Deposits » Unlimited electronic transfers between BBCL accounts
COST OF ADDITIONAL TRANSACTIONS	<ul style="list-style-type: none"> » Branch \$4.00 » ATM \$2.00 » POS \$0.00 » Telephone, mobile, & internet: Free » Deposits: Free » ATM Mini statements: Free » Non-BBCL ATM fees apply » Regular sundry fees apply 	<ul style="list-style-type: none"> » Branch \$5.45 » ATM \$5.45 » POS \$0.00 » Telephone, mobile, & internet: Free » Deposits: Free » ATM Mini statements: \$0.55 » Non-BBCL ATM fees apply » Regular sundry fees apply
ABILITY TO WRITE CHECKS	NO	NO
PAY INTEREST	<ul style="list-style-type: none"> » Interest calculated daily and paid monthly » \$0 to \$499: 0% » \$500 and over: 2.5% » Minimum balance to earn interest: \$500 	<ul style="list-style-type: none"> » Interest calculated daily and paid monthly » Attractive rates: <ul style="list-style-type: none"> \$0 to \$1,999: 0% \$2,000+ : 2.5% » Minimum balance to earn interest: \$2,000
OVERDRAFT PROTECTION	NO	NO
RECORD KEEPING	QUARTERLY STATEMENTS	QUARTERLY STATEMENTS
CURRENCY	BZD	BZD
OTHER	N / A	N / A

PRIMARY SAVINGS-JR
(UNDER 18 YEARS OF AGE)

N / A

- » Unlimited Deposits
- » Unlimited Self Service transfers between Belize Bank Corporation Limited accounts.

- » Branch/cheque \$4.00
- » ATM \$2.00
- » POS \$0
- » Deposits: Free
- » ATM mini statements: \$0.55
- » Regular Non-Belize Bank Corporation Ltd. ATM fees apply
- » Regular sundry fees apply

NO

- » Interest calculated daily and paid monthly
- » Flat rate: 2.5%

NO

QUARTERLY
STATEMENTS

BZD

N / A

BELIZE BANK LTD
REGULAR SAVINGS ACCOUNT

\$1.50 monthly maintenance fee

- » Unlimited online transfers between Belize Bank Accounts

- » Branch \$1.00
- » ATM \$0.50
- » POS \$0.00
- » Mobile, & internet banking: Free
- » Deposits: Free
- » ATM Mini statements: Free

NO

- » \$0-\$149: 0%
- » \$150 and over: 2.5%
- » Minimum balance to earn interest \$150

NO

SEMI ANNUALLY

BZD

N / A

PERSONAL CHECKING

FEATURES	TOTAL ACCESS
MONTHLY FEE	\$7
CURRENCY	BZD
# OF DEBIT TRANSACTIONS	<ul style="list-style-type: none"> » Unlimited self service deposit transactions plus 10- Branch/cheque transactions » Unlimited electronic transfers between Belize Bank Corporation Limited accounts
COST OF ADDITIONAL TRANSACTIONS	<ul style="list-style-type: none"> » Branch- \$1.50 / Cheque \$2.75 » ATM/POS \$0 » Telephone, mobile & internet: Free » Deposits: Free » ATM mini statements: \$0.55 » Non-Belize Bank Corporation Ltd. ATM fees apply » Regular sundry fees apply
WRITE CHECKS	YES
PAYS INTEREST	NO
OVERDRAFT PROTECTION	Yes, subject to standard lending criteria
RECORD KEEPING	QUARTERLY STATEMENTS

KEY

ICPS Image Capture Payment System
(Over the counter payments)

USAGE

For everyday banking customers who want choices when it comes to how they do their banking: in-branch, by cheque or through any of our convenient self service channels.

PERSONAL CHECKING

\$7.50

BZD

- » Unlimited online transfers between Belize Bank Accounts

- » BBL Cheque Encashment/Deposit - \$2.25
- » Inclearings Cheque - \$3.50
- » ATM \$0.50
- » POS \$0
- » Mobile & Internet Banking: Free
- » Deposits: \$1.50
- » ATM mini statements: Free

YES

NO

Yes, subject to standard lending criteria

MONTHLY

BELIZE BANK LTD.

BELIZE BANK
CORPORATION LTD.
(FORMERLY SCOTIA
BANK (BELIZE) LTD.)



PERSONAL CHECKING

FEATURES	TOTAL ACCESS SENIOR'S ACCOUNT	60 years of age & older
MONTHLY FEE	N/A	
CURRENCY	BZD	
# OF DEBIT TRANSACTIONS	<ul style="list-style-type: none"> » 10 branch/cheque transactions » Unlimited deposits » Unlimited self service transactions & transfers between Belize Bank Corporation Limited accounts 	
COST OF ADDITIONAL TRANSACTIONS	<ul style="list-style-type: none"> » Branch \$1.50/Cheque \$2.75 » ATM \$0.00 » POS \$0.00 » ATM mini statements: \$0.55 » Regular Non-Belize Bank Corporation Ltd. ATM fees apply » Regular sundry fees apply, except as indicated below 	
WRITE CHECKS	YES	
PAYS INTEREST	<ul style="list-style-type: none"> » Interest calculated daily and paid monthly » Attractive rate: <ul style="list-style-type: none"> •\$0 - \$499: 0.00% •\$500 plus: 2.55% 	
OVERDRAFT PROTECTION	Yes, subject to standard lending criteria	
RECORD KEEPING	<ul style="list-style-type: none"> » Quarterly statements 	
OTHER	<ul style="list-style-type: none"> » 25% off safety deposit box fee » Free - traveler's cheques, standing orders & drafts 	

BELIZE BANK LTD.

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CORPORATION LTD. (FORMERLY SCOTIA
BANK (BELIZE) LTD.)

SENIOR PERSONAL CHECKING ACCOUNT

N / A

BZD

» Unlimited online transfers between Belize Bank Accounts

- » Branch \$1.00 Cash Withdrawal & Deposit
- » ATM - \$0.50
- » POS \$0.00
- » Telephone, mobile & internet: Free
- » Deposits: \$1.00
- » ATM mini statements: \$0.00

YES

- » Interest calculated daily and paid monthly
- » \$0 - \$499: 0%
- » \$500 and over: 2.5%
- » Minimum balance to earn interest: \$500

Yes

MONTHLY

N / A

USAGE

For customers 55 years of age and older. A younger spouse is also eligible for a joint account.

ELECTRONIC ACCOUNT &

FEATURES	ELECTRONIC ACCESS	CANE FARMER'S ACCOUNT
MONTHLY FEE	\$4.00 maintenance fee, 50% discount with Electronic Payroll Deposits	No Fee
CURRENCY	BZD	BZD
# OF DEBIT TRANSACTIONS	Unlimited self service transactions between Belize Bank Corporation Limited Accounts	Unlimited deposits & unlimited self service transactions between Belize Bank Corporation Limited Accounts
COST OF ADDITIONAL DEBIT TRANSACTIONS	<ul style="list-style-type: none"> » Branch \$3.00 » Cheque \$3.00 » ATM/POS \$0 » Telephone, mobile & internet: Free » ATM mini statements: \$0.55 » Regular Non-BBCL ATM fees apply 	<ul style="list-style-type: none"> » Branch \$1.00 » Cheque \$2.75 » ATM: \$1.00 » POS: Free
WRITE CHECKS	YES	NO
PAYS INTEREST	NO	NO
OVERDRAFT PROTECTION	Yes, subject to normal lending criteria	NO
RECORD KEEPING	Quarterly Statements	Quarterly Statements

NOTE

Record Keeping for all accounts
here are Monthly Statements

SPECIAL PURPOSES



E-SMART ACCOUNT

\$2.00 monthly maintenance fee

BZD

N/A

- » Branch \$1.00 Cash Withdrawal
- » ATM - \$0.50
- » POS \$0.00
- » Telephone, mobile & internet: Free
- » Deposits: \$1.00
- » ATM mini statements: \$0.00

NO

NO

YES



BELIZE BANK LTD.



BELIZE BANK
CORPORATION LTD.
(FORMERLY SCOTIA BANK
(BELIZE) LTD.)

USAGE

Go digital and benefit from the overdraft protection.

ENTERPRISE CHECKING

FEATURES	SAVINGS/CHECKING	CHECKING
PRODUCT NAME	Small Business Interest Account	Chequing Account for Business

BASIC INFORMATION

DESCRIPTION	Small business customers with annual lending limit up to \$1,000,000,
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ACCOUNT FEATURES

CHEQUES	Yes (option for either customized or standard cheques at cost)	Yes (option for either customized or standard cheques at cost)
PASSBOOK / STATEMENT	Free monthly paper/electronic statement	Free monthly paper statement with cheques included or electronic statement without cheques
MINIMUM OPENING BALANCE	\$5,000.00	\$250.00
FIXED FREE ITEM REQ. BASIS	N / A	\$250.00
MINIMUM MONTHLY FEE	No monthly fee.	\$11.00
NUMBER OF FREE TRANSACTIONS INCLUDED IN MONTHLY FEE.	No Free Transactions	One free transaction via Branches & ABM's for every \$250.00 credit balance up to a maximum of 70. Unlimited balance inquiries via all channels.
ADDITIONAL TRANSACTIONS (CHQ/ WDL/DEP/TRN/ABM)	\$1.25	\$1.25
MAIL DEPOSITS	\$1.25	\$1.25
STATEMENT REQUEST	\$15.00	\$15.00
STATEMENT DUPLICATE	\$20.00	\$20.00
STOP PAYMENT ORDER	\$27.50	\$27.50

CHECKING

Credit Line for Small Business

CHECKING

Overdraft Protection For Business

ENTERPRISE CHECKING

Enterprise Checking Account

BASIC INFORMATION

deposits up to \$5,000,000 and Sales up to \$8,000,000

ACCOUNT FEATURES

Yes (customized or standard
cheques at a cost)Yes (customized or standard
cheques at a cost)Yes (customized cheques accepted
but sourced by client or standard
cheques printed in house)Free monthly paper statement with
cheques included or electronic
statement without chequesFree monthly paper statement
with cheques included / electronic
statement without chequesElectronic Statement - Free
Paper Statement - Charge per page

\$250.00

\$250.00

\$200.00

\$250.00

\$250.00

N / A

\$11.00

\$11.00

\$7.50 flat fee

One free transaction via Branches
& ABM's for every \$250.00 credit
balance up to a maximum of
70.Unlimited balance inquiries via
all channels.One free transaction via
Branches & ABM's for every
\$250.00 credit balance up to
a maximum of 70.Unlimited
balance inquiries via all channels.Cash Deposits - \$1.50
BBL Cheque Encashment/Deposit
\$2.25
Inclearings Cheque - \$3.50

\$1.25

\$1.25

See Above.

\$1.25

\$1.25

FREE

\$15.00

\$15.00

\$1.50 per page, min \$10.00

\$20.00

\$20.00

\$1.50 per page, min \$10.00

\$27.50

\$27.50

\$30.00

FEATURES	SAVINGS/CHECKING	CHECKING
NSF FEE	\$38.50	\$60.00
RETURNED ITEM FEE	\$28.00	\$28.00
OVERDRAFT HANDLING CHARGE PER ITEM	Not Allowed	\$30.00
OTHER FEES	Internet Banking available via CMS for an additional monthly fee	Internet Banking available via CMS for an additional monthly fee
MONTHLY MAINTENANCE FEE	No minimum monthly fee.	\$0.00
ACTIVITY FEE (CASH/ CURRENCY DEPOSITS)	\$0.0011 for each \$1.00 deposit	\$0.0011 for each \$1.00 deposit
COMMISSION ON USE OF HOLD FUNDS	28% of amount of hold used calculated/charged daily	28% of amount of hold used calculated/charged daily
ODA MINIMUM CHARGE	OD NOT ALLOWED	\$35.00
ODA PENALTY MINIMUM CHARGE	N / A	\$35.00

INTEREST

MIN BALANCE FOR INTEREST CALCULATION	\$5,000	N / A
INTEREST RATES	0.50% (Refer Schedule of Deposit Rates)	N / A
CALCULATED (D, Q, SA)	Minimum monthly balance.	N / A
PAID (M, Q, SA)	Monthly (last business day)	N / A



**BELIZE
BANK LTD.**



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(BELIZE) LTD.)**

CHECKING	CHECKING	ENTERPRISE CHECKING
\$60.00	\$60.00	Payee \$25 / Drawer \$40
\$65.40	\$65.40	\$40.00
\$30.00	\$30.00	\$25.00
Internet Banking available via CMS for an additional monthly fee	Internet Banking available via CMS for an additional monthly fee	Mobile & Internet Banking - Free
\$10.00	\$10.00	\$0
\$0.0011 for each \$1.00 deposit	\$0.0011 for each \$1.00 deposit	N/A (This is a fee charged for the handling of large cash/coin deposits at the branch - charged manually)
28% of amount of hold used calculated/charged daily	28% of amount of hold used calculated/charged daily	N/A (This is a fee charged for the use of funds that have not yet cleared - charged manually)
\$40.00	\$40.00	OD Allowed
\$40.00	\$40.00	10.5% Debit/10% Penalty

INTEREST

N/A	N/A	N/A
N/A	N/A	
N/A	N/A	
N/A	N/A	

USAGE

Convenience in writing cheques, ongoing access to working capital via overdraft protection, manage your money easily with the full paper trail of your transactions & cheques.

FEATURES

SAVINGS/CHECKING

CHECKING

ACCESS CHANNELS

BRANCH	YES	YES
INTERNET BANKING (VIA CMS ONLY)	Yes - for Single Signatory Accounts only.	Yes - for Single Signatory Accounts only.
TELEPHONE BANKING	NO	NO
ATM'S	YES	YES
DEBIT CARD	N/A	N/A

ADDITIONAL SERVICES / FEATURES

CASH MANAGEMENT SERVICES	YES	YES
OVERDRAFT	NO	YES
CREDIT LINE	NO	YES
BRANCH	No Free Transactions	Deposits, Withdrawals, Cheques, Mail Deposits, Transfers between Belize Bank Corporation Limited Accounts
ABM	No Free Transactions	Balance Inquiries, Transfers between Belize Bank Corporation Limited accounts, Cash Deposits, Cash Withdrawals
INTERNET BANKING	No Free Transactions	Internet Banking is available (through CMS Lite only) for an additional monthly fee.

CHECKING

CHECKING

ENTERPRISE CHECKING

ACCESS CHANNELS

YES

YES

YES

Yes - for Single Signatory
Accounts only.Yes - for Single Signatory
Accounts only.

YES

NO

NO

N/A

YES

YES

YES

N/A

N/A

YES

ADDITIONAL SERVICES / FEATURES

YES

YES

Mobile & Internet Banking

N/A

N/A

YES

N/A

N/A

YES

Deposits, Withdrawals, Cheques, Mail
Deposits, Transfers between
Belize Bank Corporation Limited AccountsDeposits, Withdrawals, Cheques, Mail
Deposits, Transfers between
Belize Bank Corporation Limited AccountsWithdrawals, Transfer between BBL
accounts, Cheque EncashmentBalance Inquiries, Transfers between
Belize Bank Corporation Limited accounts,
Cash Deposits, Cash WithdrawalsBalance Inquiries, Transfers between Belize
Bank Corporation Limited accounts, Cash
Deposits, Cash WithdrawalsFree Balance Inquiry & Free Mini
StatementInternet Banking is available
(through CMS Lite only) for an
additional monthly fee.Internet Banking is available
(through CMS Lite only) for an
additional monthly fee.

Free Internet Banking

TERM DEPOSIT

FEATURES	FIXED TD	FIXED TD MONTHLY INCOME
AMOUNT	Minimum 2,500 (BZD)	Minimum 10,000 (BZD)
TERM (D/M/Y)	<ul style="list-style-type: none">» 31 -59 days» 60 -89 days» 90 -179 days» 180 -364 days» 1 year» 18 months» 2 to 5 years	<ul style="list-style-type: none">» 1 - 5 years
INTEREST PAYMENT FREQUENCY	At Maturity	At Maturity
INTEREST DISBURSEMENT METHODS	<ul style="list-style-type: none">» Cheque» Account» Reinvest	<ul style="list-style-type: none">» Account
RATE	Based on Amount/Term	Based on Amount/Term

USAGE

Earn interest on your free cash

KEY

TD Term Deposits

CASHABLE TERM DEPOSIT

Minimum 5,000 (BZD)

» 1 year

At Maturity

» Account
» Cheque
» Reinvest

Based on Amount/Term

PERSONAL TERM DEPOSIT

Minimum 5,000 (BZD)

» 180 days - 999 days

At Maturity

» Account
» Reinvest

Based on Amount/Term

ENTERPRISE TERM DEPOSIT

Minimum 10,000 (BZD) - 1 year
Minimum 200,000 (BZD)
above 2 years

» 180 days - 999 days

At Maturity

» Account
» Reinvest

Based on Amount/Term

 BELIZE BANK LTD.

 BELIZE BANK CORPORATION
LTD.(FORMERLY SCOTIA BANK (BELIZE) LTD.)

Belize Bank
invites you to
join the Family!

The background of the image is composed of large, solid-colored geometric shapes. A large green triangle occupies the bottom right portion of the frame, extending from the bottom edge towards the top right. A blue triangle is positioned to the left of the green one, with its right side meeting the green triangle's left side. The top left corner of the image is white, providing a clean space for the text.