

Scotiabank Student GIC Program Refund Request

In this application form "Refund Application", "customer", "you" and "your" mean the Study Permit/Visa applicant; "we", "our", "us" and "Scotiabank" mean The Bank of Nova Scotia; and "GIC" means the Scotia Guaranteed Income Certificate purchased under the Scotiabank Student GIC Program.

You may apply for a Refund by completing this Refund Application and attaching supporting documents to prove that:

- Your Visa/Study Permit application has been declined/cancelled; **or**
- Your application for admission to a Canadian Educational Institution has been declined; **or**
- You have withdrawn enrolment from the Canadian Educational Institution

Upon receipt of proof of any of these events and confirmation of that event from the Canadian High Commission, India, we will redeem the outstanding principal plus any accumulated interest. However, all processing and administration fees will not be refunded.

Instructions on how to apply for a refund:

1. Complete Sections A and B of this Refund Application
2. Include with this Refund Application a copy of:
 - a. Refusal Letter (all pages) provided by Canadian Visa Authorities in India or passport page showing the cancelled Visa/Study Permit as provided by the Canadian High Commission, India;

or

A self-attested letter confirming that you have not applied for a Study Permit;
 - b. The wire instructions form provided by your bank in India for the purpose of wiring/transferring funds to your GIC account in Canada;

and
 - c. The Scotiabank Student GIC Program Application used to apply for the Scotiabank Student GIC Program.
3. Check that all information input by you is complete and correct.
4. Print this Refund Application.
5. Sign and date Refund Application.
6. Scan this Refund Application and all supporting documents in a single PDF file. Ensure that the file is readable.
7. Send this Refund Application to Scotiabank by using Scotiabank Secure Email Service. Log into your Scotiabank Secure Email Service mailbox to retrieve and REPLY to our last email. The subject line of your email must state: Scotiabank Student GIC Program – Your Full Name and Passport Number – Refund Request.

For more information please read the "Program Guide" available on our website.

A. Applicant (Student) Information

Given Name(s)										
(as stated in your passport)										
Surname										
(as stated in your passport)										
Investment Account/GIC Number										
Birth Date	YYYY/MM/DD									
Passport Number										
File number on the Refusal Letter	S									

B. Indian Bank Information for Wire Payment

Please provide the bank account details from where you originally sent the funds to us.

Your Name	<i>Must be the name of the account holder</i>			
Your (Student) Bank Account Number in India				
Bank Name				
Bank Address	Building Name			
	Street Number and Name			
	Locality or Neighbourhood			
	City/Town		Postal Code (PIN)	
	State		Country	India
SWIFT Code				
Indian Financial System/ IFS Code (if applicable)				

By signing below:

- You confirm that the information you have provided is true and complete.
- You acknowledge that we cannot guarantee the security of regular (unsecure) emails you send to us even if you do register with us for Scotiabank Secure Email Service. You acknowledge that regular (unsecure) email (i) may not be secure, private and confidential, (ii) may not be reliable and may not be received by the intended recipient promptly or at all, and (iii) may be subject to interception, loss and alteration. You assume full responsibility for risks associated with regular (unsecure) email communication and agree that we will not be responsible or liable for any loss or damage arising from any use of such email, including but not limited to any loss or damage arising from the risks referred to in the preceding sentence.

You acknowledge that it is your responsibility to register with us for free Scotiabank Secure Email Service. This will ensure that you will be able to submit applications or other email instructions ("Instructions") to us via secure email.

You authorize us to receive and act upon secure and unsecure email instructions from you concerning Scotiabank Student GIC Program. We agree to carry out email instructions in accordance with our normal procedures although we can refuse to undertake any Instructions if we deem it appropriate for any reason to do so and we will have no liability to you on account of such refusal. We will take reasonable steps to inform you when we have determined that we will not be following your Instructions. We may ask you to give us certain information which will assist us in determining that you are the party giving the Instructions. We will not be liable to you if we are unable to complete your Instructions for reasons beyond our control.

- You authorize Scotiabank to send you the refund confirmation to the personal email address you originally provided to us on the Scotiabank Student GIC Program Application.
- You authorize Scotiabank to send your name, date of birth, passport number and S File number to the Canadian High Commission, India for approval of your refund request.

- You authorize Scotiabank to close the Scotia Investment Account and/or GIC and refund the funds to the bank account you specified in Section B.
- You accept that any fees, exchange related and/or other remittance charges/fees arising from the refund of monies by Scotiabank in Canadian Dollars and conversion in Indian Rupees by the bank in India for deposit in your account are not the responsibility of Scotiabank and will be borne by you.

Given Name(s) (as stated in your passport)	
Surname (as stated in your passport)	
Customer's Signature (as per your passport)	
Date Signed	

RESET	PRINT
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