

丰业银行留学生担保资金证明申请表

Scotiabank Student GIC Program Application Form

在此申请表中，“申请表”、“客户”、“您”、“您的”指的均是学习许可/签证申请人；“我们”、“我们的”、“丰业银行”指的是加拿大丰业银行；“GIC”指的是“GIC相关信息”中提及的丰业银行担保资金证明。

In this application form “Application”, “customer”, “you” and “your” mean the Student Permit/Visa applicant; “we”, “our”, “us” and “Scotiabank” mean The Bank of Nova Scotia.; and “GIC” means the Scotia Guaranteed Income Certificate described under “Information about your GIC”.

注：此申请表必须用英文填写，且此申请必须通过丰业银行在中国的合作银行办理。

Note: You acknowledge and agree that all documents relating to the application will be drawn up in English. You have to complete an application through a Scotiabank Partner Bank in China.

个人信息（需要填写） Personal Information (required)

称呼 Title	名字 First Name		
姓氏 Last Name			
出生日期 Birth Date (YYYY/MM/DD)	YYYY/MM/DD		
目前地址 Current Address	街名和街号 Street No./Name		
	街名和街号 Street No./Name		
	市 City	邮编 Postal Code	
	省 Province	国家 Country	China
电话号码（请包括国家/城市区号） Current Phone Number (please include country/city code)	请包括国家 Country Code	电话号码 Phone Number	
将要前往的加拿大城市和省 City and Province of Arrival in Canada	市 City	省 Province	
预计抵达日期 Expected Date of Arrival in Canada (YYYY/MM/DD)	YYYY/MM/DD		
加拿大校名称 Name of designated Community College or University			

护照信息（需要填写） Passport Information (required)

护照号 Passport Number	
签发国家 Country of Issue	
到期日期 Expiry Date (YYYY/MM/DD)	YYYY/MM/DD

授权合作银行 Authorized Bank

授权合作银行名称 Authorized Partner Bank Name	
合作银行客户经理姓名 Partner Bank Officer Name	
分行名称 Branch Name	
城市 City	
所在省份 Province	
电话号码 (包括国家/城市区号) Telephone # (with country/city code)	
传真号码 (包括国家/城市区号) Fax # (with country / city code)	
工作邮箱地址 Work Email address	

* 在下方选择“是”，即表示本人（客户）同意此丰业银行留学生担保资金证明的申请和跟进将由授权合作银行的客户经理发送至丰业银行。如果申请人有任何问题，请通过合作银行与我们沟通。我们不会直接联系申请人。

You authorize the Scotiabank Partner Bank in China to receive all customer communications and contact Scotiabank on all inquiries/follow up on your behalf.

是 ☐ 否 ☐ (告知客户，您无法受理开户申请。)
Yes No (Advise the customer you are unable to proceed.)

注意:

在收到申请表并且开完账户后，加拿大丰业银行会通过电子邮件将汇款说明发给合作银行客户经理，供您购买担保资金证明。您需要从合作银行电汇\$10,000加元给丰业银行，外加\$200加元丰业银行手续费。请注意，汇款中所涉及的任何手续费需用申请人自行承担，丰业银行必须收到\$10,200加元。丰业银行收取的手续费将没有利息。

在收到您汇款且入账后，我们将给合作银行客户经理发一封加密邮件，其中包含担保资金证明的有关信息（例如购买日，到期日和利率）。您需要向加拿大使馆提交一份该证明的复印件，同时一并递交您的学习许可申请。

如果您的学习许可申请被加拿大使馆拒签，请通过合作银行向丰业银行提供一份使馆拒绝信的复印件、汇款单和丰业银行GIC退款申请表，来兑现您的担保资金证明，获得退款。丰业银行会与使馆进行核实，经确认后会将担保资金证明的金额退还到您合作银行的账户中。在办理业务过程中，所有其他手续费用（例如中间行和合作银行收取的手续费用），均由申请人承担。

Note:

Following receipt and processing of this Application form, Scotiabank will send the Scotiabank Partner Bank in China an email with wire transfer instructions to enable you to fund the Scotia Investment Account that will facilitate the purchase of your GIC. You will be required to wire \$10,000 CAD plus \$200 CAD in administrative fees to Scotiabank from the Scotiabank Partner Bank in China that you designated above. Please advise the Scotiabank Partner Bank in China that charges if any, will be paid by you and that Scotiabank must receive \$10,200 CAD net of any deductions. No interest is earned on the administrative fees.

An Investment Directions confirmation (“Investment Directions”), setting out the details (such as issue date, maturity date, and interest rate) will be sent to Scotiabank Partner Bank in China via secure e-mail after processing of your wire payment. You should submit a copy of Investment Directions to the Canadian Embassy along with your application for a Study Permit.

If the Study Permit application is rejected by the Canadian Embassy in China, please provide a copy of the Refusal Letter from the Canadian Embassy, the original Wire form and the completed Scotiabank Student GIC Program Refund Application Form to Scotiabank in order to apply for Scotia Investment Account or GIC Refund. Upon receipt of confirmation from the Canadian Embassy, Scotiabank will refund the GIC amount to the Scotiabank Partner Bank in China that you designated above. Processing fees incurred during the Scotia Investment Account or GIC opening and account cancellation by Scotiabank or any intermediary banks are not refundable.

在签字前，请您确认以下信息： By agreeing below:

- 您是通过丰业银行在中国的合作银行申请购买担保资金证明的。并同意委托他们全权处理您的丰业银行学生担保资金的申请。
You are applying to purchase the GIC through the Scotiabank Partner Bank in China. You have authorized them to apply for the GIC on your behalf.
- 您是依照此申请表上的条款和条件来申请购买担保资金证明的。
You are applying to purchase the GIC upon the terms set out in this application, including the GIC Terms and Conditions attached.
- 您同意您的担保资金证明款项将用于您在加拿大第一年的生活开支。
You agree that the payments you receive from the GIC will be used to cover living expenses for the first year of studies in Canada.
- 您已确认您提供给我们信息是真实且完整的。
You confirm that the information you have given is true and complete.
- 您知道通过电子邮件来沟通是不安全的，因此通过电邮来递交含有您个人信息的申请表到加拿大丰业银行分行，是有风险的。
You acknowledge that email is not a secure means of communication and therefore there are risks involved in emailing your application form that includes your personal and other sensitive information to Scotiabank branches in Canada.
- 可在汇款当天到<http://www.scotiabank.com/ca/en/0,,1071,00.html> 上查询担保资金证明的利率。该丰业银行利率是公布在“Investment Cash”上的。该利率仅可作为参考，会随时变动，且不一定是您所购买的担保资金证明的利率。
You agree to check the interest rate of the GIC at <http://www.scotiabank.com/ca/en/0,,1071,00.html> on the day that you send your wire payment. The Interest Rate is Scotiabank's posted rate under "Investment Cash". Rates are provided for information purposes only and are subject to change at any time. It will not necessarily be the rate applicable to your GIC.
- 您允许丰业银行在帮您购买担保资金证明之后，将担保资金证明的确认函发给合作银行客户经理。此担保资金证明确认信包括本金数额、购买期，和利率等信息。
You authorize Scotiabank to send your Investment Directions for the Scotia Investment Account to the Scotiabank Partner Bank by email following the successful purchase of your GIC. The GIC confirmation will include details such as amount, term and interest rate will be included in the email.
- 您知道在抵达加拿大之后您需要前往分行购买GIC，以确保您继续符合丰业银行留学生担保资金证计划的要求。
You acknowledge that purchasing the GIC upon your arrival in Canada is necessary for your continued eligibility to participate in the Scotiabank Student GIC Program.
- 在购买担保资金证明之后，您允许丰业银行将您的姓名、出生年月，以及护照号码发给加拿大使馆。在您需要办理退款时，加拿大使馆会通过该信息办理丰业银行留学生担保资金证明的处理。
You authorize Scotiabank to send your name, date of birth, and passport number to the Canadian Embassy in China, following the successful purchase of your GIC. In the event a refund is requested, the Canadian Embassy will use this information for the administration of the Scotiabank Student GIC Program process.
- 通过授权银行客户经理，您确认您已在www.scotiabank.com网站上浏览了以下文件。
You confirm that you have reviewed the following documents online through www.scotiabank.com:
隐私协议和手册
Privacy Agreement and Brochure – <http://www.scotiabank.com/ca/en/0,,351,00.html>
投资配套手册
Investment Companion Booklet – http://www.scotiabank.com/ca/en/files/12/05/investment_companion_booklet.pdf
- 您接受上述文件的电子版（链接见上），同意只用此申请表申请，并已阅读且同意这些文件中的条款及条件。在填写完申请表后，合作银行客户经理会复印一份给您，以作备份。您承认并同意所有和申请相关的文件都将用英语填写。
You consent to receiving the above documents in an electronic format at the links provided above and through this application form only, and acknowledge that you have read and agree to the terms and conditions set out in those documents as they apply to you. Scotiabank Partner Banks in China is responsible for printing or downloading a copy of these documents for you records. You acknowledge and agree that all documents relating to the application will be drawn up in English.

- 您知道担保资金证明是不可转让的。
You acknowledge that the GIC is not transferrable.
- 您确认该丰业投资账户是为了您的利益而设的，不会用于他人名义的商业活动。
You confirm that this Scotia Investment Account is being opened for your benefit and will not be used to conduct business on behalf of another party.

客户 (必须电脑输入拼音) Customer (print full name)	
客户确认同意, 并在框中打钩 Customer's Confirmation "Yes"	<input type="checkbox"/> 是 Yes
日期 Date (YYYY/MM/DD)	YYYY/MM/DD
合作银行客户经理 (必须电脑输入拼音) Scotiabank Partner Bank in China Officer's Name (print full name)	
合作银行客户经理确认同意, 并在框中打钩 Scotiabank Partner Bank in China Officer's Confirmation	<input type="checkbox"/> 是 Yes
日期 Date (YYYY/MM/DD)	YYYY/MM/DD

RESET

SAVE

PRINT

Terms and Conditions

General

"Customer", "You" and "Your" mean the applicant for the GIC. "We", "our", "us" and "Scotiabank" mean The Bank of Nova Scotia, the issuer of the GIC. "CAD" means Canadian dollars; and "GIC" means the Scotia Guaranteed Income Certificate described under "Information About your GIC" below.

Eligibility

To be eligible to purchase the GIC, you are required to have been accepted to an educational institution that is a member of the Association of Canadian Community Colleges (the "Canadian Educational Institution") and have provided suitable verifiable identification to Scotiabank.

Setting Up and Funding Your Scotia Investment Account

Following receipt and processing of this Application, Scotiabank will send the Scotiabank Partner Bank in China an email with wire transfer instructions to enable you to fund the Scotia Investment Account that will facilitate the purchase of your GIC. You will be required to wire \$10,000 CAD plus \$200 CAD in administrative fees to Scotiabank from the Scotiabank Partner Bank in China. Please instruct the Scotiabank Partner Bank in China that charges if any, will be paid by you and that Scotiabank must receive \$10,200 CAD net of any deductions. No interest is earned on the administrative fees. We will send the Scotiabank Partner Bank an Investment Directions confirmation ("Investment Directions"), setting out the details of your Scotia Investment Account, by secure e-mail after processing your wire payment. You are required to submit a copy of the Investment Directions to the Canadian Embassy in China along with your Study Permit Application. The interest rate payable on the cash portion of this account is Scotiabank's posted rate. The current posted rate on any day can be found at <http://www.scotiabank.com/ca/en/0,,1071,00.html> under "Investment Cash". Other information about your Scotia Investment Account is available in the Investment Companion Booklet.

Purchasing Your GIC

Upon your arrival in Canada, you will need to visit a Scotiabank branch of your choice to open a personal deposit account and to purchase the GIC. You must present identification acceptable to us in order to open the personal deposit account. The branch will then transfer amounts from the cash portion of your Scotia Investment Account as follows:

- a) \$8,000 CAD to the GIC
- b) \$2,000 CAD plus any accrued interest to your personal deposit account

Information About Your GIC

When you arrive at the Scotiabank branch and purchase your GIC, we will provide you with Investment Directions setting out details of the GIC, including the interest rate and payment schedule. General information about this GIC is provided below and in the Investment Companion Booklet:

<i>Product Type</i>	Guaranteed Income Certificate
<i>Name of product</i>	Guaranteed Income Optimizer
<i>Issuer</i>	The Bank of Nova Scotia

<i>Purchase Amount</i>	8,000 CAD
<i>Term</i>	One year
<i>Redeemable</i>	No
<i>Issue Date</i>	Date of your branch visit
<i>Interest Payment</i>	Interest is paid monthly in accordance with the Payment Schedule. Interest is calculated daily based on the amount of cash in the account at the close of the business day. During a leap year, interest is earned on the leap day.
<i>Interest Rate</i>	Will be provided at time of Issue
<i>Scheduled Payments</i>	Monthly Payment Schedule will be provided at time of Issue. Monthly Scheduled Payments will be deposited to your Scotiabank personal deposit account in equal payments. If a Scheduled Payment date falls on a holiday or Sunday, the scheduled payment will be made on the next business day.

Early Redemption of Your Scotia Investment Account or GIC

You can only redeem your Scotia Investment Account or GIC by completing a Student GIC Program Refund Application. This includes you providing us with proof that (i) your Study Permit has been declined (i.e. by providing us with a copy of the "Refusal Letter" issued by the Canadian Embassy in China); (ii) your application for admission to a Canadian Educational Institution has been declined; or (iii) you have withdrawn enrolment from the Canadian Educational Institution. Please provide us with a copy of the cancelled Visa/Study Permit from the Canadian Embassy in China. Upon receipt of proof of any of these events and confirmation of that event from the Canadian Embassy in China, we will redeem the outstanding principal plus, for Scotia Investment Account or GICs outstanding for more than thirty days, any accumulated interest. The amount to be refunded in each case will be transferred to the bank in your country from which your original payment was remitted. Any redemption of your Scotia Investment Account or GIC prior to the Maturity Date (for the initial term or the renewal term), other than as a result of your Scheduled Payments, will disqualify you from participation in the Scotiabank Student GIC Program.

Fees

In addition to the \$10,000 CAD principal amount, you are required to remit an additional \$200 CAD for a total of \$10,200 CAD. The \$200 CAD fee is for purposes of covering administrative expenses and no interest is earned on it.