



## Start Right Here.

Visit [scotiabank.com/startright](http://scotiabank.com/startright)  
Call 1-866-800-5159

(North America only – English, French,  
Cantonese, Mandarin, Punjabi and Spanish)

Visit a Scotiabank branch



### IMPORTANT THINGS TO KNOW

1. The Scotiabank StartRight Program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers.

2. Offer available for one year when you open a new Powerchequing® account with Scotiabank. Free banking refers to personal account level service fees only. This includes all account monthly transaction fees. It does not include fees not covered by your banking package nor fees charged by other financial institutions. Fees not covered with the Powerchequing account, including access fees to use non-Scotiabank banking machines (e.g. Interac<sup>†</sup> VISA or PLUS\* fees) continue to apply. Cardholder service fees continue to apply for using the cross-border debit service.

3. Subject to meeting Scotiabank's credit criteria and security requirements. A secured VISA card for International Students requires security equal to 120% of approved credit limit. An unsecured VISA card may be available for Foreign Workers and Permanent Residents, up to certain credit limits; a secured VISA card requires security equal to 100% of approved credit limit. VISA card security can be cash security, Canada Savings Bonds or Guaranteed Investment Certificate. In addition, to be eligible for a personal borrowing product, you must be a Canadian resident and have reached the age of majority: 18 years for PEI, QC, ON, MB, SK, AB, and 19 years for NL, NB, NS, BC, YK, NT, Nunavut.

4. Subject to availability and signing the Safety Deposit Box lease.

5. Currently the Auto Loan Program is available through the following car dealerships in Canada: Kia, Chrysler, Hyundai, Jaguar, Mazda, Mitsubishi and Volvo. This program is only available for Landed Immigrants and Foreign Workers. Subject to Scotiabank financing terms and conditions. Downpayment required.

6. Subject to applicable credit approval, Scotiabank residential mortgage standards and maximum permitted loan amounts. CMHC/Genworth Financial Canada mortgage default insurance is required for Loan to Value ratios (LVRs) greater than 65%. The maximum is 95% LVR for Permanent Residents at both CMHC and Genworth Financial Canada. For Foreign Workers the maximum is 90% LVR at CMHC and 95% at Genworth Financial Canada.

7. The Scotia Running Start for business® banking package gives you savings on your business banking and exclusive partner offers to help you start your business.

8. Scotiabank is an authorized agent facilitating Western Union Money Transfer services. Western Union Money Transfer fees vary based on amount sent and destination. Information on Western Union Money Transfer fees can be obtained at a participating Scotiabank branch. A Scotiabank day-to-day banking account is required for use of Western Union Money Transfer services from a participating Scotiabank branch.

9. A deposit to this account does not constitute a deposit that is insured under the Canada Deposit Insurance Act. A monthly fee of US \$1 applies for every month you don't maintain a minimum daily balance of US \$200.

10. A deposit to this account does not constitute a deposit that is insured under the Canada Deposit Insurance Act. A monthly fee of €1 applies for every month you don't maintain a minimum daily balance of €200.

11. Qualifying students are full-time students attending a Canadian university, community college, CEGEP or other recognized post-secondary school. To take advantage of the Student Banking Advantage Plan account benefits, you will need to visit your branch each calendar year prior to October 31st and present proof that you are enrolled full-time in a qualifying post-secondary school. When you are no longer enrolled full-time or you have not presented proof of full-time post-secondary school enrolment, the plan will be removed and the account will automatically be converted to a Powerchequing account. Personal identification requirements must be met.

12. A monthly maintenance fee of CAD 1.25 applies for each month you don't maintain a minimum daily closing balance of CAD 2,000.

13. 10% discount applies to the full purchase price (excluding taxes) and excludes Tim Horton's and alcoholic beverage purchases. Free movies at Cineplex Entertainment<sup>‡</sup> Theatres with just 1,000 points. Visit [www.scene.ca](http://www.scene.ca) for complete details. Some restrictions and limitations apply.

14. 1,000 points will be added to your SCENE membership when you obtain a SCENE ScotiaCard on a new SCENE-eligible bank account and make your first debit purchase. Purchase must be made within 60 days of opening the account. 1,000 points will be added to your SCENE account for having your payroll deposited to your new SCENE-eligible Scotiabank account or a total of 2 pre-authorized credits (PACs) and/or pre-authorized debits (PADs), provided your automatic payroll or PAD/PAC is set up within 60 days of opening your

account. Each sign-up offer is awarded once per customer per SCENE membership. Each offer is paid once per customer on joint or single accounts once your account has qualified. For joint accounts, if at the time of awarding either offer, each customer has registered an individual SCENE membership, points will be split equally. Pre-authorized payroll or 1 of the following combinations of pre-authorized transactions must be transacted in one account (the same): a) 2 PADs, b) 2 PACs or c) 1 PAD and 1 PAC. These offers do not apply to existing SCENE-eligible Scotiabank account holders.

SCENE points are awarded for debit purchase transactions and Interac Flash<sup>††</sup> transactions from an eligible account using your SCENE ScotiaCard. Points accumulated using the SCENE ScotiaCard will be updated within 2-3 business days for debit transactions and monthly for the Scotiabank sign-up and banking relationship offers. Earn 1 SCENE point for every \$5 you spend on debit purchases and 5 SCENE points for every \$1 spent at participating theatres and online at cineplex.com. SCENE points can only be redeemed at participating Cineplex Entertainment<sup>‡</sup> Theatres, or [scene.ca](http://scene.ca) for other points offers (or rewards). Some conditions and limitations apply. Visit [scene.ca](http://scene.ca) for complete details

15. Interest rate for purchases for both SCENE VISA card and the Learn card is 19.99%; cash advances, balances transfers and Scotia<sup>®</sup> VISA Cheques are 21.99%. Interest rates, annual fees and features for both cards are effective April 1, 2011 and are subject to change without notice.

SCENE VISA – Earn 1 SCENE point for every \$1 you spend on card purchases and 5 SCENE points for every \$1 spent at participating Cineplex Entertainment<sup>‡</sup> Theatres and online at [cineplex.com](http://cineplex.com).

SCENE points can only be redeemed at participating Cineplex Entertainment Theatres, or [scene.ca](http://scene.ca) for other points offers (or rewards). Purchase returns, payments, cash advances, Scotia VISA Cheques, credit vouchers, card fees, interest charges or service/transaction charges do not qualify for SCENE points. Some conditions and limitations apply. Visit [scene.ca](http://scene.ca) for complete details.

Learn cardholders earn up to 1% cash back. Purchase returns, payments, cash advances, Scotia VISA Cheques, credit vouchers, card fees, interest charges or service/transaction charges do not qualify for a Moneyback reward. Some conditions and limitations apply. Visit [scotiabank.com](http://scotiabank.com) for complete details. All Scotiabank retail credit cards, except Scotieline VISA card, Scotiabank Value VISA card and No-Fee Scotiabank Value VISA card, issued or reissued after March 14, 2011, will have Visa payWave. For more information visit [scotiabank.com/paywave](http://scotiabank.com/paywave).

<sup>®</sup>Registered trademarks of The Bank of Nova Scotia.

<sup>™</sup>Trademarks of The Bank of Nova Scotia.

<sup>†</sup>Ranked by Canadian Business magazine and the Reputation Institute.

<sup>††</sup>Ranked by renowned International Consulting Firm, Oliver Wyman, 2009.

<sup>‡</sup>VISA Int./Lic. user The Bank of Nova Scotia.

<sup>®</sup>The WESTERN UNION name, logo and related trademarks and service marks, owned by Western Union Holdings, Inc, are registered and/or used in the U.S. and many foreign countries and are used with permission.

<sup>®</sup>Registered trademark of SCENE IP LP, used under licence.

<sup>†††</sup>Interac, Interac Flash and Pay in a flash are trademarks of Interac Inc., user The Bank of Nova Scotia. With your Interac Flash feature, small purchases can be made by waving or tapping your SCENE ScotiaCard over a special card reader at participating merchants. For more information, visit [scotiabank.com/flash](http://scotiabank.com/flash).

<sup>‡</sup>Cineplex Entertainment LP, used under licence.

Let us help you  
Start Right with advice  
and simple solutions  
for your new journey.



Our Advisors can  
help you Start Right  
in Canada.

LANDED IMMIGRANTS

FOREIGN WORKERS

INTERNATIONAL STUDENTS

Scotiabank  
**StartRight**<sup>™</sup>  
PROGRAM FOR NEWCOMERS

## WHY SCOTIABANK?

### We help you Start Right in Canada.

We know how you feel when you arrive in a new country. The **Scotiabank StartRight**® Program<sup>1</sup> for Newcomers is created to offer you all the help you need to make settling in Canada easier. As you start your new life, you will find managing your finances will be at the top of your to-do list. Our **Scotia**® advisors are here to offer the right solutions and advice – from setting up your bank account and managing your money, to investing for your future.

### About Scotiabank

- One of North America's leading financial institutions – and Canada's most International Bank
- Recognized by Canadians as Canada's most reputable bank<sup>2</sup>
- Ranked among Top 10 Most Stable Banks in the World<sup>1</sup>
- Strength, integrity and service for over 179 years
- Serving more than 18.6 million customers in 50 countries worldwide
- 70,000 Scotiabank Group employees – many of whom may speak your language
- Multi-channel delivery network of approximately 1,000 branches and 3,000 automated banking machines (ABMs) across Canada



## LANDED IMMIGRANTS

### Get started right when you arrive.

- Enjoy a chequing account with free day-to-day banking for one year<sup>2</sup>
- Grow your savings with the **Scotia Power Savings Account**<sup>™</sup>
- Build your credit history with a VISA<sup>®</sup> credit card that meets your needs<sup>3</sup>
- Secure your valuables with a free small safety deposit box for one year<sup>4</sup>
- Buy a car with specially designed financing at select dealerships<sup>5</sup>
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada<sup>6</sup>



- Start your business with customized solutions and advice<sup>7</sup>
- Send money through Western Union Money Transfer<sup>®</sup>s services available at Scotiabank<sup>8</sup>
- Purchase gold and other precious metals through services provided by ScotiaMocatta
- Get a **Scotia**® U.S. Dollar Daily Interest Account<sup>9</sup> or a **Scotia**® Euro Daily Interest Savings Account<sup>10</sup>

## FOREIGN WORKERS

### Managing your finances is not a temporary thing.

- Enjoy a chequing account with free day-to-day banking for one year<sup>2</sup>
- Grow your savings with the **Scotia Power Savings Account**
- Build your credit history with a VISA<sup>®</sup> credit card that meets your needs<sup>3</sup>
- Secure your valuables with a free small safety deposit box for one year<sup>4</sup>
- Buy a car with specially designed financing at select dealerships<sup>5</sup>
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada<sup>6</sup>
- Send money through Western Union Money Transfer Services available at Scotiabank<sup>8</sup>
- Purchase gold and other precious metals through services provided by ScotiaMocatta
- Get a **Scotia** U.S. Dollar Daily Interest Account<sup>9</sup> or a **Scotia** Euro Daily Interest Savings Account<sup>10</sup>



## INTERNATIONAL STUDENTS

### Your new financial future starts today.

- Get the **Student Banking Advantage**® Plan<sup>11</sup> with unlimited debit transactions for just \$1.25 a month<sup>12</sup>
- Enrol in a FREE SCENE<sup>®</sup> membership and enjoy FREE movies and 10% off concession purchases<sup>13</sup>
- Get up to 2,000 bonus points – enough for 2 FREE movies<sup>14</sup> with your SCENE **ScotiaCard**® banking card
- Get a SCENE<sup>®</sup> VISA<sup>®</sup> card<sup>3</sup> or a **L'earn**® VISA<sup>®</sup> card<sup>3</sup> with great rewards and no annual fee<sup>15</sup>
- Open a **Scotia** U.S. Dollar Daily Interest Account<sup>9</sup> or a **Scotia** Euro Daily Interest Savings Account<sup>10</sup>



You planned your move.  
Let us help you plan  
your future.